



How to Protect Your Loved One From Financial Abuse

Financial exploitation is one of the most common forms of abuse against older Americans. According to a MetLife study, an estimated \$2.9 billion is lost annually to scams explicitly targeting seniors. The American Bankers Association Foundation is urging older Americans and their caregivers to join the fight against financial abuse and take active steps to protect their finances from fraud.

“Older Americans currently hold more than two-thirds of



all U. S. deposits, making them highly susceptible to scams, exploitation and abuse,” said Corey Carlisle, ABA Foundation executive director. “It’s

critical that seniors and their loved ones recognize the signs of financial abuse before it’s too late and get help immediately if they’ve been victimized.”

To help older Americans and their caregivers protect themselves or their loved ones from financial abuse, the ABA Foundation is offering the following tips:

- * **Plan ahead** to protect your assets and to ensure your wishes are followed. Talk to someone at your financial institution, an attorney, or financial advisor about the best options for you.

- * **Carefully choose a trustworthy person** to act as your agent in all estate-planning matters. Select someone who has your best interest at heart.

- * **Never give personal information**, including your Social Security, account num-

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Financial Abuse

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ber or other financial information to anyone over the phone unless you initiated the call and the other party is trusted.

* **Stay alert to common fraud schemes.** Never pay a fee or taxes to collect sweepstakes or lottery “winnings.”

* **Never rush into a financial decision.** Ask for details in writing and consult with your financial advisor or attorney before signing any document you don’t understand.

sure to lock up your checkbook, account statements and other sensitive information when others will be in your home.

* **Pay with checks and credit cards** instead of cash to keep a paper trail.

* **You have the right not to be threatened or intimidated.** If you believe you are a victim of elder financial abuse, contact your local Adult Protective Services, tell someone at your bank or call your local police for help.

Source:

American Bankers Association



* **Check references and credentials before hiring anyone.** Don’t allow workers to have access to information about your finances and make

**Bushnell City-wide
Fall Cleanup
September 14th and
September 15th.**

The illustration shows a green garbage truck with a grey cab. Two workers in blue uniforms and caps are standing next to the truck. One worker is holding a green trash bag, and the other is holding a yellow trash bag. A grey trash can is on the ground next to them.

Friends in Motion

Anniversaries being celebrated include: **Dwight** and **Kay Morrow** (56 years) of Good Hope, **Raymon** and **Janet Meyer** (34 years) of Avon, **Murrel** and **Kathy Hollis** (54 years), and **Bob** and **Sara Hudson** (69 years), both of Bushnell.



Birthday celebrations include: **J. Doyle Lutz** (97) of Good Hope, **Doris Ferris** (80), **Ken Vancil** (82), **Marshall "Goose" Buchen**, and **Lyle Walters**, all of Bushnell, Happy birthday to all!



Community Events

Grills Gone Wild!
Saturday, Sept. 23, 2017



McDonough District Hospital Home Health will hold a flu shot clinic at F&M Bank (main bank) On Thursday, October 12, 2017 11:00 am - 12:00 noon. Everyone Welcome!

Cost: \$30
No Cost with Medicare Card

UPCOMING COMMUNITY EVENTS

Sep. 2 & Oct. 7 - VFW breakfast, 7 to 10 am

Sept. 1 & Dec. 1 - Free blood pressure, pulse/oxygen, cholesterol and blood sugar checks at F&M Main Bank Lobby, 9 to 10 am.



Are You Ready For Some Football?

TAILGATE HAM & CHEESE SLIDERS

Krystal James

- 1 pkg. (12 count) Hawaiian rolls
- 1 lb. shaved Black Forest ham
- 12 slices Provolone cheese
- 1 tub (8 oz.) Chive and onion cream cheese spread
- 1/2 cup butter, melted
- 1 Tbsp. Worcestershire sauce
- 1/2 Tbsp. dried minced onion
- 1/4 cup grated Parmesan cheese

Cut all rolls in half. Place roll bottoms in 9x13 inch pan. Place equal amounts of ham on each roll



bottom. Top with cheese. On each of the roll tops, spread a generous amount of the cream cheese spread. Return

the tops to the bottoms making sandwiches. In a separate bowl, mix together the butter, Worcestershire sauce, onion and parmesan cheese. Pour over sandwiches, and let sit for at least 20 minutes. (You can make ahead and allow to sit in fridge overnight) Place sandwiches, covered with foil, in a preheated 350 degree oven. Bake for 20 minutes or until warmed through.

CHILI CHEESE SQUARES

Kathy Danner

- 8 eggs
- 1/2 cup flour
- 1 tsp. baking powder
- 3/4 tsp. salt
- 3 cups shredded Monterey Jack cheese

- 1-1/2 cups cottage cheese
- 2 (4 oz.) cans green chilies, drained, seeded and chopped.

Beat eggs until light - 3-5 minutes. Stir together flour, baking powder and salt. Add dry ingredients to the egg mixture and mix well. Fold in cheese



and chopped chilies. Grease a 9x9x2 inch pan. Add filling to pan and bake in a 350 degree oven for about 40 minutes. Remove pan from oven and let set for 10 minutes. Cut into small cubes and serve. Makes about 3 dozen squares.

STUFFED PEPPER SOUP

Monica Lafary

- 2 lbs. ground beef
- 1 bell pepper, any color
- 29 oz. can tomato sauce
- 20 oz. can diced tomatoes
- 1 Tbsp. soy sauce
- 2 cups cooked white rice
- 2 beef bouillon cubes
- 1 tsp. brown sugar
- salt & pepper to taste

In a Dutch oven, brown beef over medium heat. Drain meat. Add peppers to meat and sauté for three



minutes. Stir in tomato sauce, diced tomatoes with juice, bouillon cubes, brown sugar, salt, pepper and soy sauce. Reduce heat to low. Cover and simmer for 35 - 45 minutes. Stir in rice and heat through.