

## 'TIS THE SEASON...FOR SCAMMERS!

### Prepare now to spot a scam

The busy holiday season is just around the corner, a time when con artists will try to catch you off guard to separate you from your money and/or personal information. The Lutheran Village at MILLER'S GRANT recently held a workshop to help Depositors and the community understand how to spot a scam and prevent getting ripped off.

Scammers often target older adults because they believe they have a lot of assets, have poor memory, will be polite (even if they become suspicious), and will often avoid reporting that they've been taken. While there are many scams out there, the most common are imposter scams, fake check scams, charity scams, and health care scams.

#### Imposter Scams

Someone contacts you pretending to be a well-known organization, someone you know or do business with, the government, a collection agency, etc. They'll apply pressure for you to act quickly by wiring them money. Some recent examples include the 'grandparent scam' where a person claiming to be a grandchild needs money now to get out of trouble; the 'foreign dignitary' who needs to get money out of his country quickly; and a collection agency or the Internal Revenue Service claiming that you must wire money immediately or you will be arrested.

Each of these scams involves wiring money to another country or getting a pre-paid card. "If you really think about it, they're asking you to do something illegal," said Beth Silverman, an investigator with the Howard County Office of Consumer Affairs. "They're asking you to launder money."

#### Fake Check Scams

You are asked to deposit a check to your bank account, most often from alleged winnings in a lottery or sweepstakes. You are then asked to return 'taxes and fees' to the person who sent it to you. Weeks later the check you 'won' is declared bad by the bank, but the check you wrote to the scammer was perfectly good.

#### Charity Scams

The holidays and immediately after disasters are times when many people give to charities. Scammers will contact you by phone and will use a sound-alike name to a familiar, and reputable, charitable organization and apply high pressure for an immediate

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*Beth Silverman with the Howard County Office of Consumer Affairs talked about scams targeting seniors.*

## RESIDENTS RECEIVE NOTABLE RECOGNITION

#### Maryland Senior Citizens Hall of Fame

Carroll Lutheran Village residents Frances Kane and Hazel Rectanus were inducted into the Maryland Senior Citizens Hall of Fame on October 23. They were among 45 older adults in Maryland inducted at Michael's Eighth Avenue in Glen Burnie.



Kane was nominated for her ongoing volunteerism, most notably in the area of health care for seniors.

*Hazel Rectanus (left) and Frances Kane (right) were inducted into the Maryland Senior Citizens Hall of Fame.*

Kane chairs the Carroll Lutheran Village resident Health Care Committee and uses her vast prior professional knowledge of the health care system to educate residents and staff about health care policy and related issues, including Medicare. She also works with Village residents to help ensure a smooth transition from hospital to home.

"Frances remains contemporary in her thoughts to stay relevant in today's changing health care world and is an advocate of care for the whole person," said Carroll Lutheran Village Health Care Center and Diven House Administrator Beth Hill. "She is untiring in her passion to improve the health care experience for all residents."

Rectanus was nominated for her work with Carroll Hospice as a direct care and service volunteer. She is the designated volunteer for most Village residents under the care of Carroll

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300 St. Luke Circle, Westminster, MD 21158  
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Carroll Lutheran Village is a continuing care retirement community dedicated to the ministry of caring in a Christian atmosphere fostering quality life and services for the whole person.

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## 'TIS THE SEASON...FOR SCAMMERS! (CONTINUED)

donation. For example, they may claim to be calling from the “American Red Cross Association” in hopes that you’ll only hear “American Red Cross.” If you are unsure whether a caller is legitimate, ask them to mail you information before you make a decision to give.

### Health Care Scams

The health care system is complex and difficult to navigate, creating a perfect environment for con artists. Many health care providers still ask patients for a social security number or Medicare identification number. It is OK to ask why they are asking for it, what they are doing to protect your information, and whether they really need that number at this time. If you receive a call or email asking for your personal medical information, or offering you a new Medicare card, health insurance plan, medical device or miracle cure that you must act immediately for, it’s most likely a scam.

### Other Great Tips

- Never disclose personal or financial information to people you don’t know unless YOU initiate the transaction.
- Be sure to review your monthly bank and credit card statements, cell phone and cable bills, etc. Small fraudulent charges often go unnoticed. Don’t hesitate to question charges you don’t understand.
- Use caller ID. If you don’t recognize the number, don’t answer it.
- Never reply to emails that request personal information. No bank, business or government agency will contact you by email for this information.
- Never download an attachment or click a link in an email from a sender you do not know.
- Always use a credit card – not a debit card – when buying online.
- Use your bank’s bill pay service instead of your personal checking account when paying bills online.
- Don’t sign anything you don’t understand or if there are blank spaces.
- Always shred documents that contain personal information.

“The bottom line is there is no free lunch – if you get an unsolicited request for money, investigate it thoroughly before sharing any financial information or investing because there’s a great probability that it’s a scam,” said Westminster City Police Chief Jeff Spaulding. “If you are suspicious about any offer you should call the police or other authorities.”



## MORE THAN DOING GOOD

*By Janet Buchanan, Vice President of Philanthropy*

The Parable of the Good Samaritan (Luke 10:25-37) is often viewed as a story

about doing good. It asks and answers the question “who is my neighbor?” Even more, it is a story about boundaries without limits. After all, it is an unbeliever (Samaritan) who we are challenged to imitate. Our love of God is equal to our love of others.

In this spirit was born the Society of the Good Samaritan at Carroll Lutheran Village. Past and present members of

this bequest society are remembered and honored for their decision to include Carroll Lutheran Village in their will or bequest and for their commitment to loving their neighbor without limits.

Today we re-introduce and re-invigorate membership in this unique and very special society. The Carroll Lutheran Village of today would not exist without the generosity of those donors who remember the Village in their estate plans and exhibit in action their love of neighbor.

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# THE EARTH IS MOVING!

By Brenda Becker, Vice President of Marketing and Communications

When the last issue of *The Link* was published, we had just held a ceremonial groundbreaking for The Lutheran Village at MILLER'S GRANT, the planned continuing care retirement community in Ellicott City sponsored by Carroll Lutheran Village. Just a few short months later, the site is a bevy of activity as large earth moving equipment clears the site, lays the infrastructure and prepares it for the buildings that will soon emerge from what was once a cornfield along Frederick Road. By the next issue, we expect to see buildings framed out on the site!

More than 87% of the homes and apartments are reserved for the new community and anticipation is building among those future residents who have placed deposits on the home or apartment of their choice. Over the past few weeks, meetings were held to introduce Depositors to the interior finish choices available to them for flooring, cabinetry, countertops, paint, etc. After some time to get their thoughts together, Depositors will meet individually with a member of the marketing team to make selections for their home or apartment. The Lutheran Village at MILLER'S GRANT expects to welcome its first

residents in December 2015, with move-ins continuing through June of 2016.

Although there are no walls in place yet, Depositors have begun forming clubs and are getting to know one another at monthly coffee socials, picnics and *Flourish*

events. As a matter of fact, one of their most recent *Flourish* events, *Conductorcise*, was presented at both MILLER'S GRANT and Carroll Lutheran Village on consecutive days. Information from a Senior Scams program for MILLER'S GRANT residents is provided in this newsletter and via the *Flourish* blog on the Carroll Lutheran Village web site ([www.clvillage.org](http://www.clvillage.org)). Future residents also enjoy reading their monthly *News Notes* newsletter assembled by one of the Depositors, which shares news about the community,

thoughts from other Depositors, and tips for making the transition to MILLER'S GRANT as smooth as possible.

It's a very dynamic time for The Lutheran Village at MILLER'S GRANT. Everyone is excited for the ribbon cutting and grand opening at the end of 2015!



*The construction site at 9531 Frederick Road from the air in late October.*



*Construction is well underway on The Lutheran Village at MILLER'S GRANT. Crews began pouring footers in mid-October.*

## RESIDENTS RECEIVE NOTABLE RECOGNITION (CONTINUED)

Hospice, and also supports patients and their families in the greater community or in the inpatient Dove House. Rectanus is also an active volunteer with the auxiliaries for Carroll Hospice and Carroll Hospital Center, and was named the 2012 Volunteer of the Year for Carroll Hospice.

“Hazel exemplifies the spirit of giving yourself to your fellow man and she does it with a huge heart and a wonderful quick wit,” said Carroll Hospice Volunteer Coordinator Deborah Zepp, who nominated Rectanus. “We hope she will be with us for many more years!”

The Maryland Senior Citizens Hall of Fame honors Maryland residents age 65 and over who are active volunteers and have made an outstanding contribution to improve the lives of others in their community.

### Association of Fundraising Professionals

Village resident Thelma Reaver has received a Distinguished Volunteer Award from the Association of Fundraising Professionals Western Maryland Chapter. This award honors those who have contributed significantly to the cause of philanthropy for an organization.

Thelma began volunteering her time to benefit Carroll Lutheran Village in 1987 as a board member for the former Friends of the Village Auxiliary (FOV). During her time with

the FOV, she chaired numerous committees and fundraisers and served as president from 1991 to 1997.

She is the driving force behind The Village Corner Gift Shop, having served as the manager and buyer since 2001, even before she became a resident!

Since moving to Carroll Lutheran Village in 2005, Thelma has served 12 years on the Board of Trustees and was the president of the Residents Association Council from 2006-2007.

“They say it takes a Village to make a difference,” said Carroll Lutheran Village President & CEO Geary Milliken. “There are times when one individual makes such an impact that the entire Village benefits. Thelma Reaver is one of those special people.”



*Thelma Reaver (left) received her Association of Fundraising Professionals Distinguished Volunteer medal from Carroll Lutheran Village President & CEO Geary Milliken.*

## MORE THAN DOING GOOD (CONTINUED)

(Please complete and return this reply form.)

- I have provided for Carroll Lutheran Village in my will or other Estate-planning document.
- Please send me a FREE copy of the *Will and Trust Workbook*
- Please contact me about a personal visit. The best time to call me is: \_\_\_\_\_.
- I would like to join the Society of the Good Samaritan

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Send this form to: Carroll Lutheran Village  
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### What do members do?

Gracious and forward-thinking donors support our long-term success through a bequest gift. They are often not wealthy – just generous!

### What is the purpose of the society?

- Recognize and thank generous donors
- Educate and inform about gift opportunities, tax savings, and other donor benefits
- Ensure that we know and support the issues our donors care about most

### Membership requirement - What is a bequest?

A gift of any amount through a will, trust, life insurance policy or IRA

### Our invitation to you:

- Let us know if you have provided for Carroll Lutheran Village in your will
- Request a FREE copy of our helpful estate planning guide *Will and Trust Workbook*
- Make an appointment for a personal visit so we can assure that the values you cherish will be long remembered
- Join the Society of the Good Samaritan and leave Carroll Lutheran Village in your will

You can reach me directly at (443) 605-1004 or [jbuchanan@clvillage.org](mailto:jbuchanan@clvillage.org).

**PLEASE** won't you consider returning the form to the left.

# FIVE ELECTED TO CARROLL LUTHERAN VILLAGE BOARD OF TRUSTEES

Five members were elected to the Carroll Lutheran Village Board of Trustees at the annual Corporation Meeting on September 30.

Rev. Kevin Clementson, Dean of the Westminster Conference of the Delaware-Maryland Synod of the Evangelical Lutheran Church in America and Co-Senior Pastor at Grace Lutheran Church in Westminster and Louna Primm, Executive Vice President and Chief Lending Officer for New Windsor State Bank, were elected to a three-year term. Kay Betz, Al Betz & Associates, Inc. and Outfluence, LLC; Ron Fairchild, SmarterLearning Group; and Sandra Ferguson, retired, were elected to their second three-year terms.

Retiring members included Joe Hikel, Shelter Systems and Richard Simmons, Carroll County Public Schools.

Continuing to serve the board in their existing terms are:

- David Bollinger, Barnes-Bollinger Insurance Services, Inc.
- Dave Bond, CCRC Actuaries, LLC
- Roberta Dillow, Carroll Lutheran Village Resident
- Donna Kent, Retired
- Edward Leister, Thrivent Financial
- Rev. Robin Simpson Litton, Holy Spirit Lutheran Church
- Wanda Lynn, Rager, Lehman & Houck, P.C.

- Carol Plunkert, Century 21 The Real Estate Centre
- George Thomas, Carroll Lutheran Village Resident
- Marlene Titus, Carroll Community College

At its first meeting on October 7, the board elected its leadership for the coming year:

- David Bollinger – Chair
- Marlene Titus – Vice Chair
- Wanda Lynn – Treasurer
- Kay Betz – Secretary

The corporation congregations represented also voted to revise the Carroll Lutheran Village by-laws for the first time in 14 years. A total of 19 out of 26 congregations were represented at the meeting.



*Left to right: Edward Leister, Wanda Lynn, Rev. Kevin Clementson, Roberta Dillow, Kay Betz, Marlene Titus, David Bollinger, Louna Primm, Carol Plunkert, Rev. Robin Simpson Litton, Sandra Ferguson, Donna Kent. Not pictured: Dave Bond, Ron Fairchild, George Thomas.*

# RESIDENTS REMEMBERED FOR ALL SAINTS DAY

Each year Carroll Lutheran Village celebrates the lives of Village residents called to eternal life over the past year during the All Saints Memorial Service held on the first Sunday in November. More than 100 family members and friends of 61 Village residents who died from October 2013 through September 2014 were in attendance at the 2014 service on November 2 in Krug Chapel Auditorium.

Medallions are traditionally given to each family in remembrance of their loved one at the service. Associate Chaplain Diane Day, the lead clergy for the memorial, planned the service around the concept of

finding peace while dealing with grief and loss. She chose a dove as the symbol for this year. Each medallion was made by an artisan in the state of Washington for the occasion.



*Hazel Rectanus (left) and Gini Banta (right) share a hug in memory of their friend Virginia "Ginny" Bruce.*

"When I found the dove, I realized something very important about it," said Day. "It reminded me of what we feel celebrating and mourning our loved ones." At the bottom of the intricately woven dove is a sunburst. "It leads you to celebrate life and a new day, even though we've lost loved ones," she said.



*A dove was given to each family represented in memory of their loved one.*

A number of Carroll Lutheran Village residents and staff participated during the service as readers, greeters, or musicians, while others helped coordinate the many details of the service including flowers, the program and invitations.

All Saints Day is traditionally November 1, but is celebrated by the church on the Sunday in November closest to that date. Carroll Lutheran Village has been holding annual memorial services for residents since opening in 1981.

***These are the Carroll Lutheran Village residents celebrated during the All Saints Memorial Service on November 2, 2014:***

Eleanor W. Burkhardt	Margaret J. Ellinger	Victor A. Leitzke	Carolyn A. Ross
Joseph Leiter Aitcheson Jr.	Joshua Daniels Ensor	Selma B. Leonard	Alice Saathoff
Gertrude M. Armacost	Ruth Eleanor Grimes	June Long	Betty M. Sapp
Inez Ursula Barger	Mildred B. Hansen	Madge Brown Magee	Evelyn Schillaci
Hilda Bednar	Gordon K. Harden	Ann M. McCarthy	Peg F. Sheeler
James M. Bell	Robert E. Harris	Clara Lucas McKenna	Gertrude E. Simmons
Beverly Belschner	Dorothy Jeannette Harvey	Leota F. Miller	Richard C. Stansbury
Norman Brooks	Margaret E. Healey	Mary K. Nobile	Priscilla Gray Teeter
Donald Brown	Eleanor Heuer	Helene Novotny	Frank N. Treuchet
Virginia L. Bruce	Jane E. Horn	Gertrud Pendzialek	Paula June Ward
Barbara J.M. Bennett Carr	James W. Huber	Grace S. Rand	Ethel E. Wilhide
Frances A. Costley	Hagan L. Jackson	Merrill E. Raybould	Harold F. Wolfing
Dorothy Cox	Regina Elizabeth Kalinowski	Dorothy Rhoten	Virginia E. Woollard
Harold C. Dalton	Margaret Krause	Jean R. Rice	Marilyn Louise Young
James W. Dell Jr	Dorothea Kruse	Arlene Rimer	Anna M. Zile
Ann H. Deming			

# 2014 QUILT RAFFLE QUILT: A LOVE OF QUILTING THAT SPANS TIME AND DISTANCE

The annual Carroll Lutheran Village quilt raffle is underway through December 6, 2014. The 75" by 75" quilt, entitled *Autumn Star* was hand-quilted by four members of the Village Quilters: Dot Reise, Betty Heinrich, Helen Englar, and Claire Nordeck.

The quilt top, however, was made by quilter Dawn Becker in Belt, Montana. Becker donated two hand-appliqued quilt tops to the Village Quilters to be used for the 2014 and 2015 quilt raffle quilts. Becker is a friend of Village resident Cindy Hirschberg, who told her about the quilting group.

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## CARROLL LUTHERAN VILLAGE RESIDENTS ASSOCIATION ELECTS NEW LEADERSHIP

The Carroll Lutheran Village Residents Association elected new leadership at its annual meeting on September 3.

The newly elected officers are:

- Alice Daum-Coen – President
- Judy Piel – Vice President
- Dorothy "Dot" Sisler – Treasurer
- Mary Brown - Secretary

Resident committee chairs for 2014-2015 include:

- Don Wright – Spiritual Life Committee
- Gini Banta – Library Committee
- Ann Wickersham – Interior Care and Concerns Committee

- Nick Delia and Bob McDowell – Exterior Care and Grounds Committee
- Dick Sharp and Don Ward – Food and Dining Committee
- Frances Kane and John Woodhull - Health Care Committee
- Andrea Noyes – Hospitality Committee
- Alma Langevin – Social Committee
- Jane Nupp – Creative Expressions
- Bob Coen – Wellness Committee

The RAC leadership held a retreat on September 4 to plan and set the tone for the coming year. During that work session they adopted the tag line "TEAM RAC: *Moving Forward Together.*"

"We want to work cooperatively with management and staff, which is about our performance, our activities, what we achieve, and most of all, how we best represent all residents," said RAC President Alice Daum-Coen. "We want to move forward together not only as RAC chairpersons, but also as part of and contributing to our Village."

All residents of Carroll Lutheran Village are members of the Residents Association. Daum-Coen says finding win-win solutions are a goal of the 2014-2015 TEAM RAC. All residents are encouraged to suggest ways to 'move forward together.'



At the retreat September 4 each RAC chairperson was given a TEAM RAC tee shirt as "spirit wear" to wear at designated times throughout the year. Back left to right: Don Ward, Alma Langevin, Andrea Noyes, Dick Sharp, Don Wright, Bob Coen, Bob McDowell, Frances Kane, Jane Nupp, Gini Banta, Ann Wickersham, John Woodhull, Nick Delia. Front left to right: Mary Brown, Alice Daum-Coen, Judy Piel, Dot Sisler.



Carroll Lutheran Village  
300 St. Luke Circle  
Westminster, MD 21158  
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## 2014 QUILT RAFFLE QUILT (CONTINUED)

She says she had a couple of extra tops and decided that the quilt raffle was a good project to support. "The ladies were going to hand quilt it, which is important to me," she said. "I like the traditional vs. the machine. It's the way it was done 100 years ago, 200 years ago. I appreciate that."

In July of this year Becker travelled the 2,000 miles to Carroll Lutheran Village to visit Hirschberg and had the opportunity to meet the Village Quilters and see the finished quilt. "I really enjoyed my visit there," she said. "It's not an end of life thing; it's a continuing life thing."

The quilt is on display at the Shop on the Square gift shop at 900 Mission Square on the campus of Carroll Lutheran Village. Tickets are \$1 each or \$5 for six and are available at the Shop on the Square Gift Shop (open Mon.-Sat. 11:00 a.m.-3:00 p.m.), at the Village Corner Gift Shop, 300 St. Luke Circle (open daily 12:30 p.m. - 3:30 p.m., Tues. & Wed. 9:30 a.m. - 3:30 p.m.) or by calling 443-605-1011 or 410-833-4218. Raffle proceeds benefit the Carroll Lutheran Village Resident Assistance Fund, which supports residents of the Village who no longer have the financial resources to meet their monthly expenses. Last year, 21 Village residents utilized this fund for a total of \$950,000 in assistance.

The drawing will take place on December 6 at Carroll Lutheran Village during the CLV Celebrates Christmas event. Winner need not be present to win.



*The Village Quilters shared the finished quilt with Dawn Becker during her visit from Belt, Montana. Left to right: Cindy Hirshberg, Helen Englar, Claire Nordeck, Dawn Becker, Dot Reise, Bette Heinrich, Rose DiFonzo. Not pictured: Edith Knight.*