



Scotts Valley Senior Center



Annual Membership Fees Due July 1st!

July 2014 Newsletter

Editor: Becca Mosley

Coordinator's Message

So much to do, so little time.....this place is hopping!

First things first though, a reminder: YOUR ANNUAL MEMBERSHIP FEE IS DUE NOW, JULY 1st.

This affordable sum of **\$20 per year**, opens up a world of entertainment, resources and support. It allows you to enjoy discounted classes and activities and a monthly newsletter full of interesting "stuff" to keep you up to date on everything at the center and greater community.

July means that two of our favorite chefs will be cooking one of our favorite chicken dish; their Italian family recipe, and they are **Harvey and Irene Bustichi**. Marlene and her crew will be taking on the rest of it. Don't forget to sign up early by July 15th.

We give a BIG thank you to Maria Masila from Kenya. She was our guest speaker for Armchair Topics in May where she talked about her beloved homeland, its beauty and challenges, taught us about her culture and regaled us with humorous anecdotes from family and community life experiences. A "Thank You" also goes to Marlene for experimenting with Kenyan cuisine thus providing the group with some tempting morsels.

Please join me for **Armchair Topics this month for "Every Life Tells A Story"**. I want you to come and share your personal story, highs, lows, experiences, goals, regrets, bucket list items, lessons learned and much more. It will be a great conversation!

An enormous **THANK YOU** goes out to members Evelyn Anderson, Charlie Behrans, Rosanna Wright and Bellermino Prep School student, Oli Hoyt for all their **HARD** work and team spirit in helping me put on the **2014 Annual Volunteer Appreciation Luncheon**. I could not ask my regular volunteers for help and these four folks stepped up to the plate to help! I would also like to thank and acknowledge Sally Williams who provided the lovely favors for the event in honor of her mother, Marjorie Williams, one of our "snow bird" members. We were honored to have Council Member, Donna Lind and Chief John Weiss attend.

The **August Flea Market** is almost here. Board member Terri Ritche is chairing this event. It is time to prepare to de-clutter your homes. Our center's flea market is on Sunday, **August 3rd!** We are taking signups if you would like a booth and we are also looking for volunteers to help with the event. Don't forget to stop by and have a delicious polish dog and other goodies with us!

My final reminder is for all of our members to PLEASE, PLEASE, PLEASE do your bit to keep our center tidy and clean. Please put furniture and items back in their places. This continues to be one of my biggest challenges and your cooperation is really needed and much appreciated.

Until Next time ~ *Darshana Croskrey*

July Chicken Dinner

Friday the 18th at 5pm

Be sure to sign up by July 15th for Chef Bustichi's Chicken and sides - Raffle ticket included

\$11 members and **\$13** non-members

What a deal! Bring a guests.

Join in the fun!



Signup for a booth...

Date: Sunday, **AUGUST 3, 2014**

Time: 9am to 2pm

Cost: Booth ~ One for \$15 and Two for \$25

Call: 831.436.8666 to sign up

Happenings at the Center



Oli and the Birthday Girls, Ruth and Carol



Rosanna & Darshana
the Worker Bees



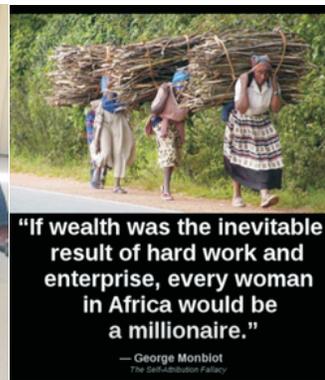
Hamburger BBQ



"They are the Bee's Knees and they keep our Beehive Buzzing!"



Volunteer Appreciation
Luncheon



"If wealth was the inevitable result of hard work and enterprise, every woman in Africa would be a millionaire."
— George Monbiot
The Self-Distribution Fallacy



Armchair Topics ~ Kenya Presentation ~ Presenter, Maria Masila from Kenya

Sunshine Note



Thinking of You, We Miss You ~

Luella Berry, Anita Cocking, Paul Feeley, Paul Frommer, Marilyn Haughy, Janis Lagis, Terri Lesniak, Laurie Nielsen, Fran Rosen

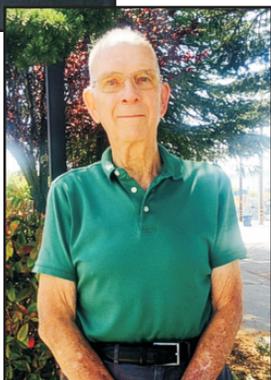
Cheers To All These Years...



Ed & Millie Vogler celebrated their **58th Anniversary** June 10th



Edward Ratcliffe celebrated his **90th Birthday** ~ May 29th



Gone But Not Forgotten

It is with regret that we send our condolences to Cherry Nittler and family upon the passing of her beloved husband, **Wade Nittler**. They had celebrated 60 years of marriage filled with love and happiness, children, grandchildren and a host of service, accomplishments, and much, much more.



Rest
in
Peace
Wade

2014 Discount Coupon Books Are Here Only \$10 each!



Do yourself a favor... Pick up one for yourself, another one for your other car (so there is always one within reach) Some more for your family members to help them save money too, and...A few more for hostess gifts and thank you gifts – your friends will appreciate them!

Welcome New Members

Ingrid Austin, Kenneth Bont, Cheri Contreras, Mary Ann Dominguez, Kathryn Kay, David Kieffer, Joy Kieffer, Sharon Medler, Carmen Mulholand, Linda Pellett, Antonia Qualik, Ruth Ross, Doris Russell, Gloria Sheehan, Yolanda Sion & Mary Wei

THANK YOU FOR JOINING OUR SCOTTS VALLEY SENIOR CENTER

Want to become a member?

Join the center, join the fun...It's easy as 1.2.3.

- 1 - See one of our nice receptionists during center hours
- 2 - Spend two minutes filling your membership application form
- 3 - Turn in form and \$20 annual fee to the nice receptionist – **DONE!**

(New members pay pro-rated dues)

Senior Center Donations

Bob Hussey ~ Box of disposable forks

Sally Williams ~ \$50

(favors for the Volunteer Appreciation Luncheon)

**THANK YOU FOR YOUR CONTRIBUTIONS,
WE APPRECIATE IT!!!**

ART ROTATION: Ageless Art

Members, we hope you are enjoying the latest art rotation provided by residents of **Oak Tree Villa** in Scotts Valley! We will host a reception for them in the beginning of August, date and time to be determined.

July Activities

COFFEE & CONVERSATION

Hostesses, Connie Adkins and Suki Marin, invite you to get your week off to a good start every 2nd Monday of the month. They welcome you to join them for a lively exchange words, ideas, gossip (only the "kind" kind) and of course, good coffee!



Date: Monday, July 14th
(on-going every 2nd Monday of the month)
Time: 10:30am to 12:00pm
Cost: Free

HOME ARTS

Do you want to:

- Try something new?
- Let your creative juices flow?
- Surround yourself with inspiring folk?



Have up to seven hours of dedicated time set aside for your hobby? ...then THIS is the class for YOU!!!

Instructor, Billie Street, has been teaching the creative arts for over 50 years in the Santa Cruz and Monterey Bay Counties. This class is open to all but, you must first meet with her to discuss all the possibilities/projects that are open to you.

Date: Every Tuesday
EXCEPT for the 2nd Tuesday of the month
Time: 2pm to 9pm
Cost: \$40 for each 8-week session

BEGINNING UKULELE

Stan Meidinger is offering weekly beginning ukulele lessons. Ongoing classes are on:

Date: Thursdays
Time: 12:00pm to 1:00pm
Cost: \$7 Members / \$8 Non-Members



BUNKO

Irene Bustichi and Sandy Payton, welcome you for some dice-playing fun.

Date: Thursday, July 10th
(2nd Thursday of the month)
Time: 1:15pm to 3:15pm
Cost: \$7.00 Members \$8.00 Non-Members



The **Bridge** group is always looking for intermediate to advanced players to join them or you might want to join the **Canasta** gang or the **Mahjong** crowd instead. Both of these groups welcome new players to their groups. The same goes for the **Pinocle**, **Cribbage**, **Poker** and **Bingo** folks, all of whom would welcome new faces ~ **See the calendar for dates and times.**

NEW ~ PARTNER'S BRIDGE

Date: Thursdays
Time: 1:15pm – 3:15pm

They will find partners for you
Come to improve your play
Call Lee Brown for more info at 430-9645



ART OF ZENTANGLE

The Art of Zentangle promotes therapeutic relaxation. The processes used will help increase your mental focus, fine motor skills and ease stress and anxiety.

Date: Fridays
Time: 11:30am to 12:30pm
Instructor: Angie Wisdom
Cost: \$3 members/\$5 non-members



WATER EXERCISE CLASS ~

Day: Fridays
Time: 1pm to 3pm
Place: Siltanen Park Swim Center
Cost: \$15 per three week session
Register at Skypark Parks & Rec Office
For more info call: 438-3251



ART of THERAPY

Are you looking for ways to deal with transitions in your life: financial, physical or emotional, and missing a sense of joy? Join our small supportive group to try some creative tools that could uncover options for your situation. Liberate your unique genius. Discover meaning and insights that can increase your hope and options. Go from surviving to thriving.

Facilitated by Joanne Stewart, LMFT, a licensed psycho-therapist with an expressive arts certification. She has been using these techniques to gain understanding and options around her own life transitions.

Dates: Fridays
Time: 11:00am to 12:30pm
Cost: Per week: \$15 Members / \$18 Non-Members

MAXIMUM CLASS SIZE: 4 - Due to the confidential and emotional nature of this program there will be no late additions to the class once it has started). In this case, you will be welcome to join the wait list for the next session. Make your reservation today to find that new path in life!

LINE DANCE

Tamima Schwartz gets your boogie going and your feet stomping when you take her fun line dance class. Whether it's the Electric Slide, Tennessee Waltz or an Irish Jig, you're going to have a great time and a good workout!

Noon every Tuesday (Except for the 2nd Tuesday)
9am every Friday (Except for the 4th Friday)

Cost: \$2 Members / \$3 Non-Members



July Activities

iPAD CLASS

The center welcomes instructors, Joanna Phillips and her colleague, David Karabensh, as they help you navigate the wonders of the iPad world! This four week session is designed for new and intermediate users. No pre-registration is required. Simply show up with your iPad and/or your iPhone.



Date: Wednesday, July 2
Time: 9:30am to 11am
Cost: Members \$15.00
and Non-Members \$18.00

SVSC BOOK WORMS

Come one, come all...Be a part of the book group called the SVSC Book Worms! Join us for fellowship and reading good books with discussion about the books we read. Hope to see you all there.



Date: Friday, July 18th
(on-going every 3rd Friday of the month)
Time: 1:00pm to 2:30pm
Chair: Patsy Rice
Cost: \$2 Members / \$3 Non-Members

Parks and Recreation Needs Volunteer Readers for Kinder Kamp

Check this out! Do you like reading out loud?

They need several volunteer readers for the kindergartners in their program at both school sites, Brook Knoll and Vine Hill. This rewarding and fun activity could be just for you. It requires a half hour commitment a week and the frequency, site, timing may be of YOUR choice.

See Darshana or call Kristin directly at 438-3251



Senior Center Van Information

Please give at least 24 hour notice for all van trips and pick up has to be within Scotts Valley.

Our drivers are volunteers and sometimes unavailable to drive.

Monday: Groceries and Banking
Tuesday: Medical Appointments/Groceries
Wednesday: Lunch and Bingo at the Center
Thursday: Medical Appointments/Groceries
Friday: Shopping

Members

Travel within Scotts Valley:
\$1.50 one way or \$3.00 round trip
Travel outside Scotts Valley:
\$6.00 one way or \$7.00 round trip

Non/Members

Travel within Scotts Valley:
\$2.00 one way or \$4.00 round trip
Travel outside Scotts Valley:
\$7.00 one way or \$8.00 round trip

Van Donation price allows a total of two stops.
Each additional stop is \$.50

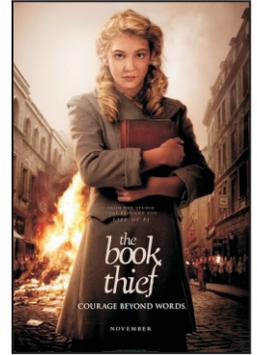


Tim Grasso
One of our wonderful drivers

JULY MUNCHEON MOVIE ~ PRE-PAID EVENT ONLY

Sign up by close of day
Friday July 4th.

Date: Tuesday, July 8th
Time: Noon
Cost: Members \$5 /
Non-Members \$6
Lunch: German meal in keeping
with the movie theme
Movie: **The Book Thief**
2013 Starring Geoffrey Rush



JULY CHICKEN DINNER

Date: Friday July 18th
Time: 5:00pm
Place: The Center
Cost: \$11.00 Members
\$13.00 Non-Members



Pre-paid Sign-ups Only
(Deadline to sign up is 7/15)

Chef Bustichi's Chicken and
more – includes raffle ticket

Computer Classes

Technology ~ Ayan Patel
Dates: Every Wednesday
Cost: Free*
Time: 3:15pm to 4:30pm



* However, donations of any amount
gladly accepted – proceeds will benefit the Sound System
Fund.

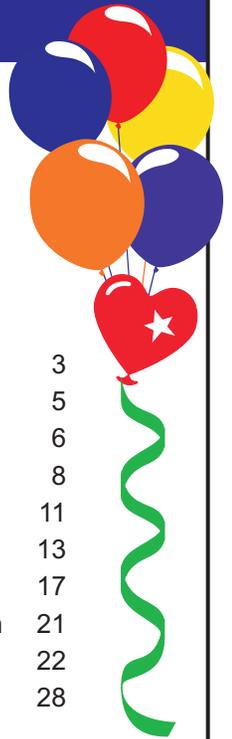
Using the center's computers, Ayan will be available to help you navigate the system, answer questions for you and trouble-shoot problems you may be having with your Apple or PC. He can also help you with your own laptops, tablets, iPADS, Smart phones, Droids, etc. ~ Great for beginners!

Private Sessions

Members are welcome to schedule individual one-hour sessions with Ayan for \$30. All proceeds benefit the computer program at the center. Call center to schedule an appointment.

July Activities

July Happy Birthday Celebrations



HAPPY BIRTHDAY to the following Scotts Valley Senior Center Members. If You see any of these Members, please wish them a **HAPPY BIRTHDAY**. Come celebrate on the last Thursday of the month at 2:00pm. This party is open to all. Best wishes from the entire Scotts Valley Senior Center.

Norma Jamieson	1	Kent Rice	1	Betty Johansen	2	Mary Lynne	3
Virginia LeRoy	3	Bruce Eggleton	4	Terri Lesniak	4	Dede K. Beam	5
John W. Lambert	5	Gail Paynter	5	Susan Taylor	5	Luna D. Elliott	6
Webster Kneass II	6	Ken Murphy	6	Genie Dee	7	Diane Griggs	8
Loretta Nielsen	9	Bonnie Vogt	9	Peggy Reiner	10	Luella M. Berry	11
John Newman	11	Christina Anhorn	12	Michele Noe	12	Heidi Jackson	13
Mary Ann Leippe	15	Irene Simpkins	15	Valerie Sims	15	Betty Dalziel	17
Susan Kerr	17	Johanna Mitrovich	18	Wilene Miller	20	Christina Anhorn	21
Carol Bell	21	Sonya Mullin	21	Charlda A. Behrens	22	Mary Liang	22
Peggy Tartaglino	22	Vic Ramirez	25	Maxine Richards	26	Donna Edwards	28
Jean Huffman	29	Meikam Weers	30				

Armchair Topics

LIFE STORIES

PRESERVING MEMORIES FOREVER

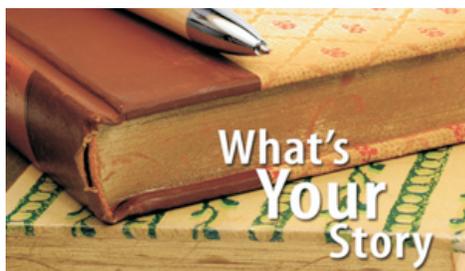
Date: Thursday, July 31st

Time: 1:00pm to 2:00pm

Armchair Topics this month for
“Every Life Tells A Story”.

I want you to come and share your personal story, highs, lows, experiences, goals, regrets, bucket list items, lessons learned and much more. It will be a great conversation!

Look forward to seeing you ~
 Darshana



Activity Leaders

Art of Therapy	Joanne Stewart	\$15 m	\$18 n/m
Bingo	Project Scout	\$.50 per card	
Bocce	Mimi Patterson	\$2 m	N/A
Book Worms	Patsy Rice	\$2 m	\$3 n/m
Bunko	Irene Bustichi/Sandy Payton	\$7 m	\$8 n/m
Bridge	Marilyn Snyder	\$2 m	\$3 n/m
Canasta	Janet Hassler	\$2 m	\$3 n/m
Computer Lab	Ayan Patel	Free	Free
Cribbage	Fran Rosen	\$2 m	\$3 n/m
Coffee & Conversation	Connie Adkins/ Suki Marin	Free	N/A
Stretch & Condition	June Barber	\$2 m	\$3 n/m
Home Arts	Billie Street	\$5 m	\$6 n/m
iPAD Class	Joanna Phillips & David Karabensh	\$15m	\$18 n/m
Korean Cooking	EunKyung Otte	\$15 m	\$18 n/m
Line Dance	Tamima Schwartz	\$2 m	\$3 n/m
Line Dance Social	Jeanne Wilson	\$5 m	\$5 n/m
Mahjong	Darshana Croskrey	\$2 m	\$3 n/m
Meals on Wheels	Sandy Payton	\$2.50 m	\$2.50 n/m
Muncheon Movie	Marlene Flannery	\$5 m	\$6 n/m
Pinochle	Donna Silva	\$2 m	\$3 n/m
Partner's Bridge	Lee Brown	\$2 m	\$3 n/m
Poker	Ruth Lambert	\$2 m	\$3 n/m
Potluck Lunch	Elaine & Joe Zuniga	\$2	
		plus a potluck dish to share	
Ukulele	Stan Meidinger	\$7 m	\$8 n/m
Watercolor	Beverly Martin	\$10 m	\$15 n/m
Writing	Jack McKellar & Joanne Stewart	\$5 m	\$6 n/m
Yoga	Padma Rudraraju	\$3 m	\$5 n/m
Zentangle Art	Angie Wisdom	\$3m	\$5 n/m
Zumba	Leatrice Bachan	\$3 m	\$5 n/m

m = Members n/m = Non-Members

July Calendar

Monday	Tuesday	Wednesday	Thursday	Friday
	1 Bocce 9am - 11:30am Zumba 9am - 10am Writing Class 10am - 12pm Beg/Int Line Dance 12am - 1pm Home Arts 2pm - 9pm 	2 Bocce 9am - 11:30am iPAD Class 9:30am - 11am Meals on Wheels 11:30am - 12pm Bingo 1pm - 3pm Technology Open Session 3pm - 4:30pm Yoga 5:30pm - 6:30pm	3 Bocce 9am - 11:30am Watercolor 9am - 12pm Zumba 9:30am - 10:30am Yoga 10:45am - 11:45am Beginning Ukulele 12am - 1pm Cribbage 1:15pm - 3:15pm Poker 1:15pm - 3:15pm Partner's Bridge 1:15 - 3:15pm Pinochle 1:15pm - 3:15pm	4  Closed for the Fourth of July <i>Deadline for Muncheon Movie</i>
7 Yoga 8:45am - 9:45am Bocce 9am - 11:30am Stretch & Condition 10am - 11am Latest Health News 11am - 12pm Blood Pressure Checks 11:45am - 12:15pm Bridge 12:15pm - 3pm Canasta 1pm - 3pm Mahjong 2pm - 4pm Zumba Friends 6pm - 7pm	8 Bocce 9am - 11:30am Zumba 9am - 10am  Writing Class 10am - 12pm Muncheon Movie "The Book Thief" 12pm - 3:30pm	9 Bocce 9am - 11:30am Meals on Wheels 11:30am - 12pm Bingo 1pm - 3pm Technology Open Session 3pm - 4:30pm Yoga 5:30pm - 6:30pm 	10 Bocce 9am - 11:30am Watercolor 9am - 12pm Zumba 9:30am - 10:30am Yoga 10:45am - 11:45am Beginning Ukulele 12pm - 1pm Cribbage 1:15pm - 3:15pm Poker 1:15pm - 3:15pm Partner's Bridge 1:15 - 3:15pm Pinochle 1:15pm - 3:15pm Bunko 1:15pm - 3:15pm	11 Bocce 9am - 11:30am Beg/Int Line Dance 9am - 10am Stretch & Condition 10am - 11am Art of Therapy 11am - 12:30pm Zentangles Art 11:30am - 12:30pm 
14 Yoga 8:45am - 9:45am Bocce 9am - 11:30am Stretch & Condition 10am - 11am Coffee & Conversation 10:30am - 12pm Latest Health News 11am - 12pm Blood Pressure Checks 11:45am - 12:15pm Bridge 12:15pm - 3pm Canasta 1pm - 3pm Mahjong 2pm - 4pm Zumba Friends 6pm - 7pm	15 Bocce 9am - 11:30am Zumba 9am - 10am Writing Class 10am - 12pm Beg/Int Line Dance 12am - 1pm Home Arts 2pm - 9pm <i>Deadline for BBQ Dinner</i>	16 Bocce 9am - 11:30am Meals on Wheels 11:30am - 12pm Bingo 1pm - 3pm Technology Open Session 3pm - 4:30pm Yoga 5:30pm - 6:30pm	17 Bocce 9am - 11:30am Watercolor 9am - 12pm Zumba 9:30am - 10:30am Yoga 10:45am - 11:45am Beginning Ukulele 12am - 1pm Cribbage 1:15pm - 3:15pm Poker 1:15pm - 3:15pm Partner's Bridge 1:15 - 3:15pm Pinochle 1:15pm - 3:15pm	18 Bocce 9am - 11:30am Beg/Int Line Dance 9am - 10am Stretch & Condition 10am - 11am Art of Therapy 11am - 12:30pm Book Worms 1pm - 2:30pm Zentangles Art 11:30am - 12:30pm Chicken Dinner 5pm to 6:30pm 
21 Yoga 8:45am - 9:45am Bocce 9am - 11:30am Stretch & Condition 10am - 11am Latest Health News 11am - 12pm Blood Pressure Checks 11:45am - 12:15pm Bridge 12:15pm - 3pm Canasta 1pm - 3pm Mahjong 2pm - 4pm Zumba Friends 6pm - 7pm	22 Bocce 9am - 11:30am Zumba 9am - 10am Writing Class 10am - 12pm Beg/Int Line Dance 12am - 1pm Home Arts 2pm - 9pm 	23 Bocce 9am - 11:30am Meals on Wheels 11:30am - 12pm Bingo 1pm - 3pm Technology Open Session 3pm - 4:30pm Yoga 5:30pm - 6:30pm 	24 Bocce 9am - 11:30am Watercolor 9am - 12pm Zumba 9:30am - 10:30am Yoga 10:45am - 11:45am Beginning Ukulele 12am - 1pm Cribbage 1:15pm - 3:15pm Poker 1:15pm - 3:15pm Partner's Bridge 1:15 - 3:15pm Pinochle 1:15pm - 3:15pm	25 Senior Center is CLOSED 
28 Same Mon. Schedule (see 21st)	29 Same Tues. Schedule (see 22st)	30 Same Mon. Schedule (see 23st)	31 Same Tues. Schedule (see 24st) Armchair Topics 1pm-2pm Birthday Celebrations 2pm - 3:00pm	

2014 Major Events Calendar



The **SCOTTS VALLEY SENIOR CENTER** serves lunch and plays Bingo every Wednesday.

Lunch starts at **11:30 am till 12 Noon**
Donation of **\$2.50**.

You **MUST** sign up by Tuesday at noon so that there is sufficient food for all the diners.

July 2nd

Mac and Cheese
Peas, Green Salad
Strawberries
Milk

July 9th

Pizza
Broccoli, Green Salad
Seasonal Fruit
Milk

July 16th

Picnic Chicken
Ranch Beans, Zucchini
Roll & Butter
Strawberry Fruit Crisp
Milk

July 23rd

Baked Fish
Sweet Potato, Coleslaw
Banana
Milk

July 30th

Turkey Tetrazini
Green Salad, Squash
Roll & Butter
Citrus Salad
Milk

JUL	MEMBERSHIP RENEWAL	7/1	DUE NOW!!!
	Independence Day Holiday	7/4	Center Closed
	Chef Bustichi's Dinner	7/18	5pm
	Center Closed	7/25	Center Closed
AUG	SVSC Flea Market	8/3	8am - 2pm
	Tri-Tip Dinner	8/15	5pm
	Center Closed	8/22	Center Closed
SEP	Labor Day Holiday	9/1	Center Closed
	SVSC Board Meeting	9/4	3:15pm
	Grandparents Day Pancake Breakfast	9/7	8am - Noon
	International Night Dinner	9/19	5pm
	Center Closed	9/26	Center Closed
OCT	No dinner this month	-----	
	Sponsor Appreciation Reception	10/3	5pm - 7pm
	Columbus Day Holiday	10/13	Center Closed
	SV City Council Presentation	10/15	6pm
	Center Closed	10/24	Center Closed
	NO ACTIVITIES – Prep for Craft Faire Weekend - 10/27 to 10/31 & 11/3		
NOV	Craft Faire Weekend	11/1st/2nd	9am - 4pm/10am - 4pm
	Veteran's Day Holiday	11/11	Center Closed
	Thanksgiving Potluck	11/14	1pm
	Thanksgiving Break	11/26 - 11/30	Center Closed
DEC	Holiday Luncheon	12/12	1pm
	New Year's Eve Party	12/31	TBD
	Holiday Break	12/22 – 1/4/15	Center Closed

NOTE: Circumstances may require SVSC to make changes and cancellations. We apologize for any inconvenience this may cause.



Wednesdays from 1:00-3:00pm, right after our Meals on Wheels luncheon. Project Scout runs the bingo games and everyone is invited. We hope to see you here! Cards are .50 each and we also have the pull tabs! 438-8666 for more info.

Bingo cards are brought out at 12:30 pm.

The City of Scotts Valley's Annual Fourth of July Parade and Fireworks

will be held again this year on Friday, July 4, 2014
The parade will begin at 3:00 pm on Scotts Valley Drive

Fireworks event will be held at Skypark Park.
The fireworks event gates will open at 4:00 pm.
There will be food, music, and games.

Admission tickets are available by contacting the
Scotts Valley Recreation Division at 438-3251.
Advance tickets: \$6.00 Tickets on the 4th: \$8.00 Kids 4 and under are free
Ticket price does not include food and games.

Fireworks will begin at 9:15 pm.

Anyone interested in contributing or sponsoring the fireworks,
please contact City Hall at 440-5600 or cityhall@scottsvalley.org.



Is it Identity Theft or Credit Card Fraud?.....

We are hearing talk about Identity Theft, but is it truly that or simply Credit Card Fraud? I will talk about the easy one first, Credit Card Fraud.

Credit Card Fraud occurs when someone gets your credit card number and uses it to make charges to your existing credit card. This is the thing that happens most often. Your card information is stolen and false charges start to show up on your statement. These charges can be forgiven by your Credit Card Company as long as you report them in a timely fashion, usually within 30 to 90 days. State law stops the credit card companies from making you responsible for any more than \$50 if you report the problem right away. The truth is that Most credit card companies want your business and will credit you with 100% of the false charges. Be sure to use the Phone Number on the back of your card or log into the website for your card to report these problems. In many cases the issuer of your card will insist on sending you a new card and number to stop future false charges. This is a Very Good thing and they normally will get your new card to you within a couple of days.

Identity Theft is a completely different problem. You may Not even know about an identity theft until you try to get a New loan or credit card and are refused. In identity theft, the thief will apply for a New credit card or loan using your credit information. You may find out many months later when some company tries to get you to pay a bill you have never heard of. This problem can be Very Serious and can cause you a lot of work to clear up the problem.

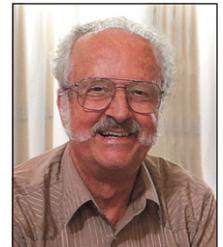
You can check your report very quickly by going to my web page www.fbergholz.com and selecting "Free Credit Report Check! You Should Do This". It will take you to a website that allows you to check your credit information once a year for Free. There are 3 companies listed, TransUnion, Equifax, and Experian. You are allowed one Free credit report from each company every year. That means you can get a credit report every 4 months by selecting a different company each time. You will be asked a number of questions to prove who you are. They will always include your full name, address, social security number, and some test question about your credit history.

Typically they will ask about your home loan, present or past, and maybe if you lived on a certain street in some town. Some questions will have nothing to do with you and there will always be an answer selection that says None of the Above. These reports are one of the few places that I will tell you to type in your Social Security Number without a problem. You Should do this check as soon as possible.

Why should I do this credit check? I am having no problems! Let me tell you about a credit check that was run by my 23 year old Granddaughter this month. She has one bank account and one credit card. We tried 2 of the Credit Companies listed above and were unable to get a report because they kept asking her about an address in Kansas. She has never even been to Kansas. The 3rd company, TransUnion, finally asked her questions like What State was your Social Security number issued in and do you live in the San Diego Area. It then produced her report with 2 names listed. The first one was her name and the second one had the same first and middle name with a different last name. It also listed her address and an address in Kansas. She was devastated and very nervous that her ID had been compromised. We were Very lucky to get a wonderful representative from TransUnion when she called. After a number of questions to confirm her information, she was told that she would get a letter in the next 30 days with the information about their investigation. She is currently awaiting this letter.

What was learned from this incident? We learned that every member of your household that has a SS# should run a credit check at least once a year. Read your report over and you will be surprised the information they have gathered. A quick note: In this process you will be asked if you would like to pay a small fee for your Actual Credit Score. You may want to see it but it is Not necessary. I have Never paid for my credit score.

Please protect yourself and run this report ASAP.
Article by **Ferd Bergholz**



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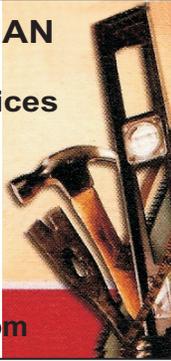
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Scotts Valley Senior Center Hours

Monday, Wednesday:
10:00am - 4:00pm

Tuesday, Thursday and Friday:
10:00am-2:00pm

Other Hours for Special Events

Directors office hours:
10:30am to 1:30pm on work days

Phone Number: 438-8666

Address:
370 Kings Village Road
Scotts Valley, CA 95066

Please note - On the fourth Friday of every month, the center will be closed. No classes or activities will take place on these days. We apologize for any inconvenience this may cause.

See this and older newsletters on the internet at www.fbergholz.com
Senior Center Website: www.scottsvalley.org/parks/senior_center.html

Scotts Valley Senior Center Mission Statement

The Senior Center's purpose is to provide a place where seniors may find companionship, help and the opportunity to pursue their interests in educational, recreational and craft activities, and to promote the goodwill and public interests of the community. It is a non-profit, non-sectarian and non-political organization of friendly neighbors.

Dues are \$20.00 per year, payable each July 1st. All donations are tax-deductible. Please make check payable to Scotts Valley Senior Center. Lifetime Membership fee is \$100. To be eligible for membership, you must be 50 years or older. New members pay pro-rated dues.

Darshana Croskrey (831) 438-8666
Center Coordinator dcroskrey@scottsvalley.org

Scotts Valley Senior Center Board Members

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CENTER CLOSED: 7/25, 8/22, 9/26, 10/24



Scotts Valley Senior Center
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