

Investment Schemes

Senior Citizens, as they plan for retirement, may fall victim to investment schemes. These may include Advance Fee Schemes, Prime Bank Note Schemes, Pyramid Schemes and Nigerian Letter Fraud schemes. Please visit the "Common Fraud Schemes" webpage for more information about these crimes and tips for protection.



Reverse Mortgage Scams

The FBI and the U.S. Department of Housing and Urban Development Office of Inspector General (HUD-OIG) urge consumers, especially Senior Citizens, to be vigilant when seeking reverse mortgage products. Reverse mortgages, also known as Home Equity Conversion Mortgages (HECM), have increased more than 1,300 percent between 1999 and 2008, creating significant opportunities for fraud perpetrators.

Reverse mortgage scams are engineered by unscrupulous professionals in a multitude of real estate, financial services and related entities to steal the equity from the property of unsuspecting Senior Citizens aged 62 or older or to use those seniors to unwittingly aid the fraudsters in stealing equity from a flipped property.

In many of the reported scams, victim Seniors are offered free homes, investment opportunities and foreclosure or refinance assistance; they are also used as straw buyers in property flipping scams.

Seniors are frequently targeted for this fraud through local churches, investment seminars, and television, radio billboard and mailer advertisements.

A legitimate HECM loan product is insured by the Federal Housing Authority (FHA). It enables eligible homeowners to access the equity in their homes by providing funds without incurring a monthly payment. Eligible borrowers must be 62 years or older who occupy their property as their primary residence and who owns their property or have a small mortgage balance. See the FBI/HUD Intelligence Bulletin for specific details on HECMs as well as other foreclosure rescue and investment schemes.

Seniors should consider the following:

Do not respond to unsolicited advertisements.

Be suspicious of anyone claiming that you can own a home with no down payment.

Do not sign anything that you do not fully understand.

Do not accept payment from individuals for a home you did not purchase.

See out your own reverse mortgage counselor.



If you are a victim of this type of fraud and want to file a complaint, please submit information your local FBI office. You may also want to file a complaint with HUD-OIG at



www.hud.gov/complaints/fraud_waste.cfm or by calling HUD's Hotline at 1-800-347-3735.

From The Manager

Again, my apologies for last month's tiny newsletter. This month's is much better.

A good idea for those of you that have bedrooms on opposite ends of your home: You can put a battery operated doorbell in each bedroom for emergencies. These doorbells can be purchased at Wal-Mart, Home Depot or anywhere that sells home improvement items. This way if someone has a problem at one end of your home they can use the doorbell to get your attention at the other end of the home a lot easier than trying to yell.

Thank you to the **Riegel Family** for the great barbecue last month. Everyone had a good time. **Thank you** to **Bob Fogle, sp. 123** for the entertainment.

There has been some reworking of the **LIRC program** that the Riegel Family has provided. It will no longer be called LIRC (Low Income Rent Credit). The name will be changed to **QIRC (Qualified Income Rent Credit)**. We have had to change, yet again, the documentation that is required to qualify for this. Anyone receiving this credit please bring in your **1099 for 2014**. Anyone in the future that applies for this credit must bring in their 1099 for the previous year. If your 1099 is not available, we will accept the first two pages of your income tax return.

When using the **Pedestrian Gate**, please make sure that you **close it behind you!** We are finding the gate open at least once a day. Also, if you are using it late at night, **don't let it slam shut**. Your neighbors who live by the pedestrian gate don't like being woken up by the slamming.

This month's **Mini Health Fair** will be **Thursday, Aug 13th** here in the **clubhouse** from **10AM-11AM**. You can have your **blood pressure taken and blood sugar tested**. You never know what will be offered each month, so come down and check it out.

An important message from the office: Please make sure you make out your rent check to **Riegel Properties** and not Holiday Homes using **blue or black ink** only. Thank you!

Rose Nieman has a **Tai Chi** class in the **clubhouse every Thursday morning** from **8-9AM**. Everyone is invited to take part. Classes are **free**.





The speed limit in the park is **15** miles per hour. Please stop at all stop signs and corners that don't have stop signs. You don't want to run into one of your neighbors or their pets with your car!

Attention Seniors (Age 60+)

Did you know? You could have a nutritious meal for a donation of only \$3.00? All meals include a main dish, vegetable, drink and dessert.

Where?

At the Barstow Senior Citizen's Center, located at 555 Melissa Ave. Our lunch service time is from 11:30 am until 12:30 pm. Our phone number is 1-760-256-5023.

This meal is provided through a grant from the Department of Aging and Adult Services of San Bernardino County. All donations are to help offset the cost of staff, utilities and the care of equipment. Without your donation, the program would stop. You can bring a friend but if they are under 60 years of age: their donation will cost \$5.00. (This is still a great meal deal!) We also provide meals to homebound seniors!

For more information, call 1-760-256-9111.

Thank you,
Jeff Eason

We are doing our best to keep the park safe but we need your help. If you see someone acting suspiciously or anything suspicious, **PLEASE call the Barstow Police Dept. at 1-760-256-2211.** You can request that the responding officer not show up at your door. If the officer needs to talk to you, they can call you on the phone. With all of us working together, we can help minimize these types of problems.

FYI - The cameras in the park are monitored daily. We do see vehicles that go through stop signs without stopping and vehicles speeding on the streets not only by the cameras but direct observation. Be aware of the speed limit - 15 mph and all stop signs. It might not be such a bad idea to stop even at the corners that do not have stop signs so there won't be any type of accident.

From Park Rules & Regulations, revised 6/1/06

IX. FACILITIES:

- A. Laundry Room: Laundry facilities are for the use of residents only. Hours of use are posted in the facility.
- B. Clubhouse: Use of the clubhouse kitchen facilities or use of the clubhouse for group meetings or parties of any type require prior



permission and scheduling from Management. Recreation facilities cannot be used for commercial promotions. A refundable deposit for usage and cleaning is required for any use of facilities that are not open to all residents of the Park. Management reserves the right to waive said deposit. Residents making such reservations are responsible for leaving the premises clean and furniture and equipment in good order. The deposit is to apply to clean up or repairs that are necessary. IF clubhouse is not properly cleaned, homeowner will be charged by Management for cleanup. Drinking alcoholic beverage in the clubhouse is not permitted, except on occasions approved in advance by Management. A policy of insurance may be required if alcohol is served. Children under 14 should be accompanied by an adult.



C. Swimming Pool Regulations: Pool hours are posted in the swimming pool area and should be observed at all times.

1. The swimming pool is for residents and registered guests. It is the responsibility of residents to register their guests for pool use or accompany them while using pool facilities.
2. Children under 14 should be accompanied by an adult. No babies in diapers or diaper-age infants are allowed in the pool.
3. No lifeguard is on duty and all persons enter the pool at their own risk.
4. Pets are not permitted inside the pool enclosure.
5. Running, pushing or unsafe conduct is prohibited.
6. Glass objects are not allowed in the pool area.
7. Only approved rubber or plastic floats/toys are allowed in the pool.
8. Managers have authority to ask anyone to leave if they are not abiding by our regulations.

Recipes and Other Stuff

If you have a favorite recipe that you would like to share, please bring it to the office for copying and it will be printed in the newsletter.

BLT Potato Salad

1 cup elbow macaroni, uncooked	$\frac{1}{2}$ ob. Fresh green beans,
1 can (15 $\frac{1}{2}$ oz.) kidney beans, rinsed	trimmed, halved
1 can (15 $\frac{1}{2}$ oz.) great Northern beans	1 green pepper, chopped
Rinsed	$\frac{3}{4}$ cup chopped red onions
1/3 cup Mayonnaise	$\frac{1}{4}$ cup Italian dressing
2 Tbsp. chopped fresh dill	