

CENTER OF GRAVITY GAZETTE

NEW BOSTON'S SENIOR NEWSLETTER



Sept / Oct
2024

What's new?

- ◆ There is no Senior Trip in September. Octobers Senior Trip is in the works, stay tuned!
- ◆ **Red Cross Blood Drive**—Tuesday, September 10, 1pm-8 pm at the Whipple Free Library
- ◆ **Historical Society Event**—Thursday, September 12, 7pm at the CCNB, "The Good Young Days—Fun in the 60s and 70s ". Speakers: Gail Parker & Betsy Whitman
- ◆ Hillsborough County Fair is Sept 6-8
- ◆ **Foot Care Clinic**, Sept 16 and October 21, CCNB
- ◆ **Saturday, September 14 at 9am**—Friends of the Library's annual book sale
- ◆ **Senior Lunch** at NBCS resumes Sept 19. Doors open at 10:50am.
- ◆ **Scarecrow Alley and Trunk or Treat** Registration begins Tuesday, October 1
- ◆ **Flu Shot Clinic**, Saturday, October 5, 10am to 1pm, Rec Office
- ◆ **Townwide Trick or Treating**, Trunk or Treat and Lighted Pumpkins on the Gazebo, Thursday, October 31st, 6-8pm

COMING SOON! - Adult Trips!

A night out with dinner and a show. We drive, you enjoy!
Tickets will be on sale online soon. Shows to pick from are:

- December 5th, Holiday Pops at the Rex Theatre
- March 28, So Good: The Neil Diamond Experience at the Nashua Center for the Arts



Director—Mike Sindoni
Assistant—Sheri "Ree" Moloney

www.newbostonnh.gov/recreation ~ 603-487-2880
Recreation@NewBostonNH.gov



"Our mission is to enrich and enhance the lives of the residents of New Boston. We accomplish this by providing safe, welcoming facilities and affordable, diverse recreation and cultural opportunities for people of all ages to play, learn, and build community."

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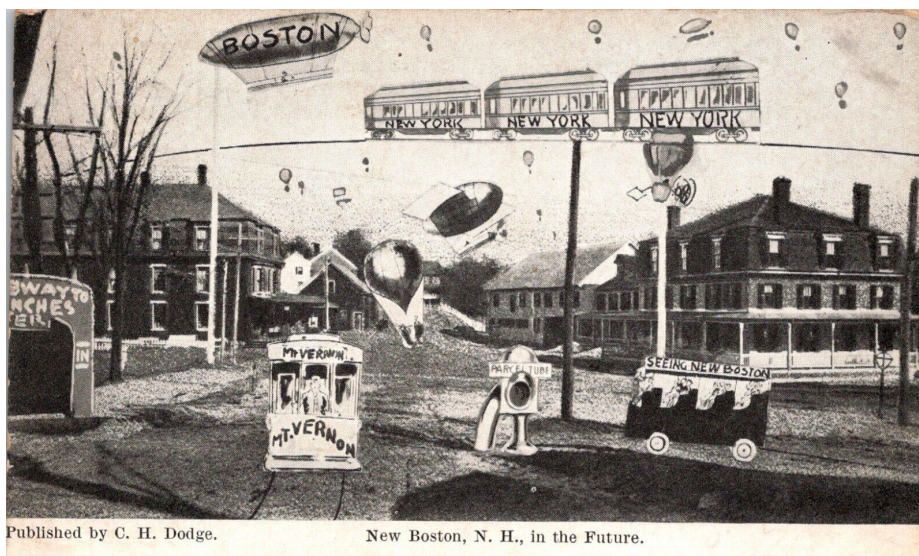


"Autumn whispered to the wind,
'I Fall; but always rise again.'"
~Angie Weiland-Crosby



“New Boston in the Future”

by Dan Rothman,
New Boston Historical Society volunteer,
for the September/October 2024 issue
of the Center of Gravity Gazette



A New Boston tiny story was read at the Harrisville General Store

“New Boston, N.H., in the Future” is the title of a postcard printed some time around 1909 and sold by Clarence H. Dodge. The view is looking north up High Street from Central Square, which is where the Gravity Monument is today.

The three-story brick building on the left was C. H. Dodge’s general store at the time; now it’s a private home owned by the Chancey’s. The Tavern with its wrap-around porch to the right of High Street was taken down in the 1940s. Its white-clapboard stable was moved downhill a hundred yards to become the Souhegan Bank and later TD Bank.

As for the hot-air balloons, elevated railroad, and Mont Vernon streetcar, you will be astonished to learn that these were added to the photo by a skillful artist! Also, the subway to Manchester (on left in photo) was never built.

The curious device in front of the “Seeing New Boston” tour bus is labeled “Parcel Tube.” No doubt the artist expected that in the future packages would be transported at high speed in cylinders propelled by compressed air, which would be amazing. Now I have to wait patiently for Amazon next-day shipping. (Yes, I’m old enough to remember pneumatic tubes still in use in McQuade’s Department Store in Manchester between the cash registers and the back office – I thought they were magic.)

In my research for this column I’ve seen more than a dozen examples of “In the Future” postcards published for towns in New Hampshire and Massachusetts between 1908-1910. Most all have the same futuristic embellishments, and I for one am disappointed that I cannot hop on a dirigible bound for Boston now that I’m living in the future – I must put up with rush hour traffic on I-93 instead.



The Historical Society Event

Thursday, September 12, 7pm
at the New Boston Community Church

*"The Good Young Days
Fun in the 60s and 70s "*

Speakers: Gail Parker & Betsy Whitman

Gail and Betsy remember what people did for fun in New Boston in the 1960s and 1970s.



Photo: The New Boston Players rehearse
"Born Yesterday" in 1974.

EASIER SUDOKU

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		1				3	7	9
6	9		7					
	5							
4	2				9	5		
	1						8	3
		5	2				4	8
				7				
				8	4		3	7

		9	4					7
	6					1		
	2				1			
		4		1			8	3
2		5						1
5					2	6		
		8					4	5
					9			

HARDER SUDOKU

Library News — whipplefreelibrary.org

The Library will be closed:

- Monday, September 2 in observance of Labor Day
- Monday, October 14 in observance of Columbus Day / Indigenous Peoples' Day



Monday Morning Quilters — 10am Every Monday



Friends of the Whipple Free Library — Tuesday, September 10 and Tuesday, October 8 at 6:30pm



3rd Tuesdays — Piscataquog Quilters - September 17 and October 15 at 7pm



Wednesdays — Cribbage - 6:30pm Every Wednesday



Wednesdays — Hooked on Fiber Arts Group - September 25 & October 23 at 6pm



Thursday Knitting — 10am Every Thursday. All experience levels and types of fiber arts welcome.



Mahjongg — 1-3pm Every Friday. All experienced players welcome!



2nd Fridays — Second Friday Foreign Film. All are welcome!

- Friday, September 6 at 7pm: *Manon of Spring* (France, 1986) **Please note:** September's foreign film is on the first Friday of the month.
- Friday, October 11 at 7pm: *Purple Noon* (France, 1960)



Chess Club - 10am every Saturday

Book Clubs:

Who Dunnit? Book Club

Wednesday, September 11 at 7pm – *The Library Book* by Susan Orlean

Wednesday, October 9 at 7pm – *The Book of Lost Names* by Kristin Harmel

Wed. Night Book Club

Wednesday, September 11 at 7pm – *The Library Book* by Susan Orlean

Wednesday, October 9 at 7pm – *The Book of Lost Names* by Kristin Harmel

Bon Appetit Cookbook Club

Wednesday, September 18 at 6pm – *Smitten Kitchen Keepers* by Deb Perelman

Wednesday, October 16 at 6pm – *Midwestern Food* by Paul Fehribach

Fantasy Book Club

Thursday, September 19 at 6pm – *Spinning Silver* by Naomi Novik

Thursday, October 24 at 6pm – *Nettle & Bone* by T. Kingfisher





**American
Red Cross**

Blood
Services

Red Cross Blood Drive
Tuesday, September 10 at 1pm

FAQs Fridays Sept 6, Sept 20, Oct 4 and Oct 18—3pm to 5pm

Having problems with your tech? Tech Services Librarian Natalie is here to help! Whether you're struggling with smartphones or spreadsheets, drop in and get answers to all your technology questions.

Friends of the Library Book Sale

Saturday, September 14 at 9am

Nonfiction, fiction, and kids books – Oh My! Whatever your reading tastes, you'll find new treasures to add to your book shelves at the Friends of the Library's annual book sale. Looking to donate books for the sale? Donations will be accepted at the library starting Friday, September 6.

Saturday Morning Cartoons: Bugs Bunny, Bullwinkle, and Big Business in the 1960s

Monday, September 23 at 6pm

For many of us, Saturday mornings meant one thing growing up – cartoons! Whether it was Yogi Bear and Bugs Bunny or He-Man and Voltron, weekends began in front of the TV set, often with a bowl of sugary cereal. But this is a relatively new ritual – prior to the 1960s, cartoons were shown in movie theaters as lead-ins to the feature film. Margo Burns explores this transition from theaters to television, examining the creation of the Saturday morning cartoon experience (and showing a few nostalgic clips in the process!).

Madagascar: An Epic Journey

Friday, October 4 at 6pm

Armchair travel with Heather Knaub as she guides us through her recent trip to Madagascar. Come see orchids, lemurs, and other species of unique flora and fauna found nowhere else on Earth!

And stay tuned for even more programs as we build out our Fall schedule – like the Tablet Takeaways series we'll be launching in November! This program provides tablets and instruction on how to use them to residents 50+ who struggle (either financially or informationally) with accessing electronic resources.

For all the latest programming information, check out the calendar of events on our website www.whipplefreelibrary.org. You can also sign up for the library's monthly newsletter on our Home Page.



**VINYASA
FLOW
YOGA**

Whipple Free Library on **Wed's**, 6-7 pm.

7-week session is \$84 for September 11-October 25 or drop-in for \$15. There is no class on September 20 and October 18.

Please wear comfortable, loose, warm clothing. Bring a mat and blanket.



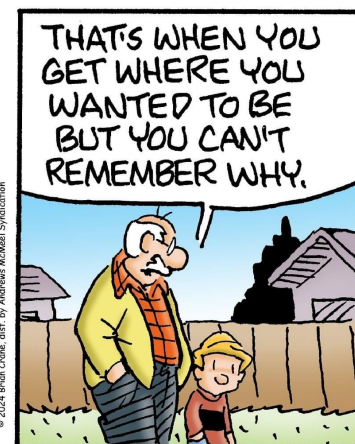
Starts in October!
Sign-ups go live online Sept 3.

Tuesdays, 7-8:45pm in the NBCS Gym

Happy Birthday!

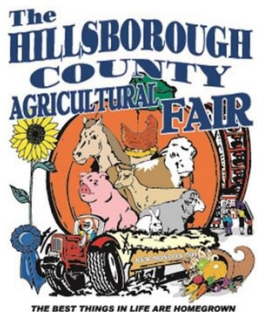


- 1 ~ DOT MARDEN
- 3 ~ SHARON ADLER
- 3 ~ ANNE CHRISTOPH
- 5 ~ MICHAEL SINDONI
- 8 ~ LINDA HOLBROOK
- 8 ~ LINDA YOUNG
- 9 ~ RITA HOUGHTON
- 13 ~ KATHLEEN HOUGHTON
- 18 ~ LORRAINE ROUSSEAU
- 20 ~ SHERI "Ree" MOLONEY
- 20 ~ CORKY TRIMBUR
- 24 ~ IRENE LANNAN
- 28 ~ DAVE HARRIS



- 6 ~ THERESA BERKINS
- 6 ~ DON CHAPMAN
- 13 ~ JOE TRIMBUR
- 19 ~ FRANCES TOWNE
- 23 ~ MARION THOMPSON
- 26 ~ ANDY USERA
- 27 ~ KATRINA MERRON





Friday September 6

12pm - Gates Open
12pm: Stock Farm Tractor Pull - Pulling Ring
12pm-5pm: Crickey the Clown - Children's Tent
12-5pm: Children's Activities - Children's Venue
12pm: Farm Horse & Mule

Competition - Langdell Arena

3pm - Amusement Rides by Fanelli Open - Midway

4-9pm: Ride bracelets available - Midway

New This Year! 4-5:30pm: Pedal Tractor Pulling- Open to the public, Children 15 and under - Pulling Track - Sponsored by Knoxland Equipment, Warner NH

4-6pm: 4-H Team Building Activity - The Toxic Waste Challenge - Hinton 4-H Exhibitor Building

5pm: Flag Ceremony

5-9pm: Battle of the Bands - Main Stage

New this Year! 5:30-7pm: Zero Turn Obstacle Course - Open to the Public ages 16+ - Pulling Track - Sponsored by Knoxland Equipment, Warner NH

6pm: Giant Pumpkin Weigh Off - Langdell Arena brought to you by the NH Giant Pumpkin Growers Association

Saturday September 7

9am: Gates Open

9am: Sign In for Horseshoe Tournament - Hinton Lawn

9am: 4-H Dog Show - Stage Tent

9am: Farm Tractor Pull- Pulling Track

9am: Gymkhana - Langdell Arena

10am: 4-H Rabbit & Dairy Goat Shows -Langdell Arena

10am: Horseshoe Tournament begins - Hinton Lawn

10am-12pm: 96.5 Live Free Country Onsite with On air Giveaways

10am-12pm: HAM Radio Demonstration - Granite State Amateur Radio Association- Hinton 4-H Exhibit Building

10am-3pm: Tycho's Twisted Tubes - Children's Tent

10am-6pm: Children's Activities - Children's Tent

11am: 4-H Turnstile Game - Hinton 4-H Exhibit Building

12pm: Sgt Nick Hogden & K-9 Gibbs - Small Show Ring

12pm: Amusement Rides Open - Midway

12pm-1pm: Battle of the Bands Winner - Main Stage

1pm: 4-H Touchstones Craft - Hinton 4-H Exhibit Building

1:30pm-4:30pm: Hi - Jack Band - Main Stage
2pm: Sgt Nick Hogden & K9 Gibbs - Small Show Ring

2pm: Poultry Show - Langdell Barn

2pm: 4-H Rabbit Confirmation Show - Langdell Barn

2-4pm: HAM Radio Demonstration - Granite State Amateur Radio Association- Hinton 4-H Exhibit Building

3pm: 4-H Stomp Rockets - Hinton 4-H Exhibitor Building

4pm: Sgt Nick Hogden & K9 Gibbs - Small Show Ring

5-8pm: Northeast Six Shooters - Langdell Arena

5:30-9pm: Live Entertainment - Tina J and the Nuff Said Band - Main Stage

6pm: Lawn Tractor Pull - Pulling Track

6pm: 4-H Maple Syrup Tasting Contest - Hinton 4-H Exhibitor Building

6pm: Sheep Leadline Show - Langdell Barn

7pm: Homemade Pie Auction - Langdell Barn

9pm: Fireworks!!

Sunday, September 8

9am: Gates Open

9am-3pm: Open Horseshoe Pitching - Hinton Lawn

10am-12pm: Johnnie Bubar - Main Stage

10am-3pm: Tycho's Twisted Tubes - Children's Tent

10am-4pm: Children's Activities - Children's Tent

10am: 4-H Sheep Show - Langdell Barn

10am: Rabbit Hopping, & 4-H Poultry Costume Contest - Langdell Barn

10:30am-12pm: Wildlife Encounters - Children's Tent

11am: Draft Horse Pull - Pulling Ring

11am: 4-H Poultry Costume Contest - Langdell Barn

11am: 4-H Beef & Dairy Show - Small Show Ring

11am: Shepherding Demo - Langdell Arena

12pm: Amusement Rides Open - Midway

12pm: Truck Pulls - Pulling Track

1pm: 4-H Sheep - Costume Contest- Langdell Barn

1pm: 4-H Stomp Rockets - Hinton 4-H Exhibit Building

2pm: Shepherding Demonstration - Langdell Arena

3pm: 4-H Animal Olympics - Langdell Barn

3pm: Tornado in a Bottle - Hinton 4-H Exhibitor Building

4pm: Sheepdog Herding Demo - Langdell Arena

6pm: Fair Closes

Can you believe it? With the arrival of September, soon comes the feeling of fall with its crisp air and beautiful golden colors. There are just 5 more mornings to visit the New Boston Farmer's Market. Visit with your friends, neighbors, and favorite vendors each Saturday from 10am-1pm on the town common. The final market of the season is Saturday, October 5.

"The market has been seeing very strong attendance and people really love seeing the musicians and food trucks," says market manager Josh Stachowski.

Local farmers and artisans welcome you with their fresh late summer produce, bread and other delicious baked goods, cheese, honey, jams, jewelry, clothing, soaps, home and garden décor, and other wonderfully talented handmade and homegrown products. Music on the gazebo and community guests will continue to provide entertainment and valuable information.

Look forward to these guests and musicians in September and October:

September 7: Musical guest, Sharon, Nick, and Friends (acoustic Americana).

September 14: Musical guest, Arthur James (award winning blue guitarist/vocalist). Community Guest, Jo Grubman (wood burning artist).

September 21: Musical guest Bill & Dave (fiddle, banjo, guitar). Community Guest, Second Chance Ranch Rescue (nonprofit dog rescue organization located here in New Boston).

September 28: Musical guest Eve Pierce (ambient, charismatic singer-songwriter). Community Guest, New Boston Historical Society.

October 5: Musical guest, New Boston's Elijah Blue (indie pop). Community Guest, New Boston Rail Trail. The New Boston Recreation Department will hold its annual flu clinic.

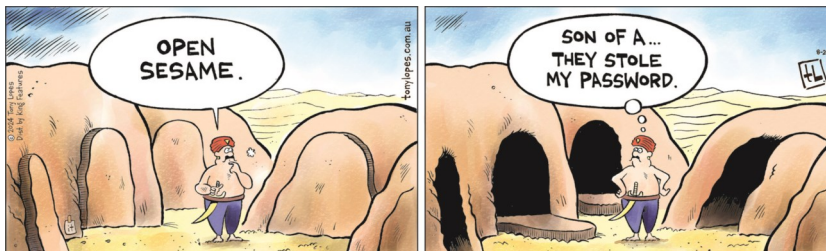
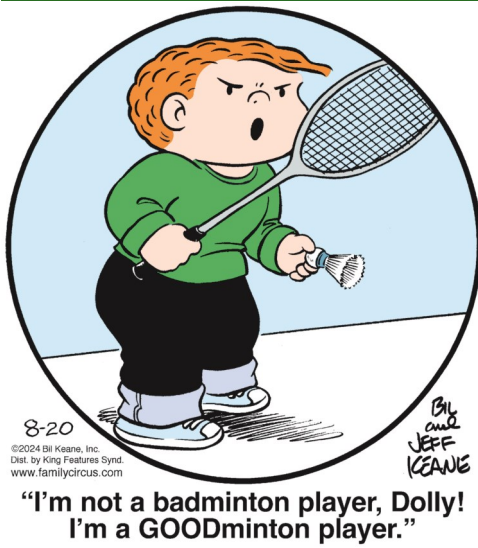
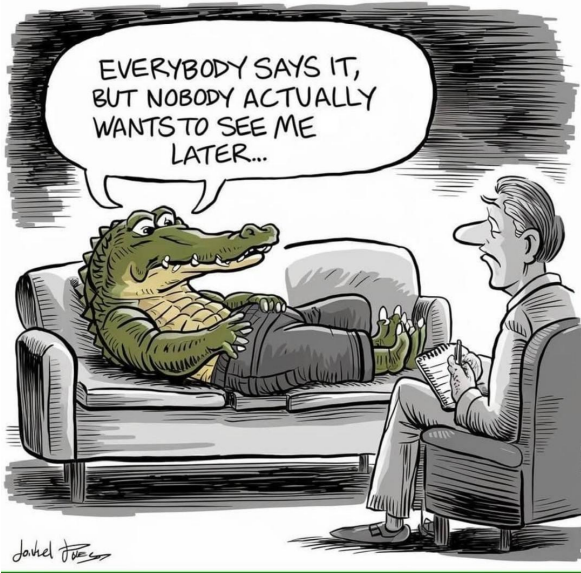


Left to right: Second Chance Ranch Rescue, Bill & Dave, Local farmers fresh harvests and homemade products.



Ree's Granddaughter
Ada got to play the
drums in Ada's cousins
band Overserved Again!





"And how is it the next night, eaten cold, in the dark, directly out of the tinfoil, while standing over the kitchen sink?"

Shield yourself with a flu shot!



Located in the **Recreation Office**

Pre-register and select your time slot or just walk in.

- Saturday, October 5, 10 am-1 pm during the Farmers Market

To Schedule your Flu Vaccine—

- Use this link—www.riteaid.com/pharmacy/clinical-experience
- Unique code to register is **uthayi**

When signing up you will need the following information

1. What additional vaccines you are interested in?
2. Your insurance card or insurance name and account number
3. Date of Birth



Need help registering for the flu shot?
Call Sheri at 603-487-2880 or email
Recreation@newbostonnh.gov



Most Medicare B plans cover Pneumonia vaccine at a \$0 co-pay.
Medicare D covers Shingles vaccine at different co-pays.

ACROSS

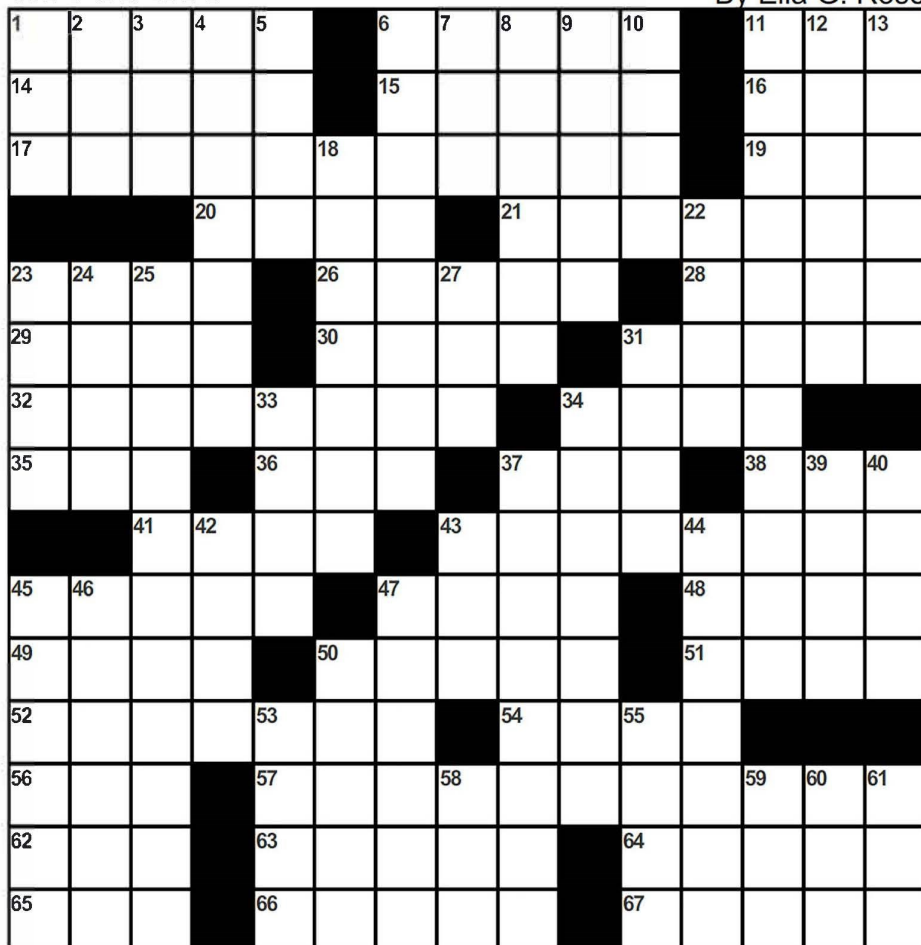
- 1) Intensely angry
- 6) Place of residence
- 11) JFK watchdog
- 14) Do penance
- 15) Like unsorted mail
- 16) Snug bug's locale
- 17) Merciless
- 19) Bloated "I"
- 20) Airline predictions (Abbr.)
- 21) Do-it-yourselfer
- 23) Cut or gather
- 26) A couple of bucks
- 28) Old Testament book
- 29) Rudely terse
- 30) Store's attraction
- 31) "God-America" link
- 32) Collector of antiquities
- 34) Word with "brother" or "nelson"
- 35) Drunkard
- 36) Susan of "The Partridge Family"
- 37) Shark part
- 38) "Norma ____" (Sally Field movie)
- 41) Flower or eye part
- 43) Pianist with a candelabra
- 45) Race where ties are common?
- 47) Irene of "Fame"
- 48) Words of reluctant agreement
- 49) Fired, as a gun
- 50) Sine's reciprocal, in trig
- 51) Fixes a hem
- 52) Highest-pitched woodwind
- 54) Walk-way connector
- 56) Houston-to-Baltimore dir.
- 57) Frigid climate feature
- 62) Theater-funding gp.
- 63) Persona's opposite
- 64) Serengeti antelope
- 65) Nine-digit ID
- 66) Subside to a drizzle
- 67) Narrow strips of wood

DOWN

- 1) Fond du ___, Wisconsin
- 2) "Who am ___ judge?"
- 3) Remote-control button, briefly
- 4) Comprehensive
- 5) Credit card balance
- 6) Abandonment of one's faith
- 7) Life story, in brief
- 8) Methuselah's claim to fame
- 9) Judges to be
- 10) Icelandic epic
- 11) Cinematic still image
- 12) Signs of the future
- 13) Ancient Greek marketplaces
- 18) Bonny girls
- 22) Be a snitch
- 23) Some old TVs
- 24) Continental currency
- 25) Water surrounding the North Pole
- 27) Keyboard key
- 31) Source of ruin
- 33) Miner's exit
- 34) Grill on a patio
- 37) It might go up in flames
- 39) "Don't have ___, man!" (Bart Simpson quote)
- 40) Mouse-sighting squeals
- 42) Campus cadet's org.
- 43) "Leaving ___ Vegas" (1995 movie)
- 44) Basketball legend Bill
- 45) Quaking trees
- 46) Stands out significantly
- 47) "Whoa! Easy there!"
- 50) Biological duplicate
- 53) Gem with a play of colors
- 55) Chills, as a beverage
- 58) ___ Darya (Aral Sea feeder)
- 59) 21st U.S. president's monogram
- 60) Army insect
- 61) Places for sgts. and dets.

NOT SO HOT

By Ella G. Rose



P	B	A	N	A	N	A	C	R	E	A	M	K	Z	D	B	O
B	L	C	R	F	F	Y	J	B	P	U	M	P	K	I	N	F
F	D	O	H	A	Y	R	R	E	B	E	U	L	B	U	L	B
V	Q	R	M	O	I	B	L	R	Z	O	W	V	W	A	O	Y
R	E	A	A	L	C	S	U	W	E	E	H	Y	P	S	C	R
H	M	S	E	T	W	O	I	K	R	B	R	P	T	Q	H	R
U	I	P	R	F	S	U	L	N	O	R	E	O	L	T	E	E
B	L	B	C	I	C	U	D	A	E	R	N	L	A	O	S	H
A	Y	E	T	D	U	X	C	B	T	C	Y	E	B	S	S	C
R	E	R	U	E	U	G	N	I	R	E	M	N	O	M	E	L
B	K	R	N	I	D	E	L	E	H	E	C	N	O	K	U	D
D	V	Y	O	Y	S	U	A	C	C	Z	S	R	A	S	T	B
R	H	E	C	Y	R	M	A	N	P	G	P	Y	E	C	P	Q
M	G	L	O	S	P	E	I	O	G	D	U	M	J	A	E	W
G	L	B	C	U	P	M	Y	M	B	U	T	T	E	R	M	P

BANANA CREAM
 BLUEBERRY
 BOSTON CREAM
 BOYSENBERRY
 BUKO
 BUMBLEBERRY
 BUTTER
 CHERRY

CHESS
 CHOCOLATE CREAM
 COCONUT CREAM
 CUSTARD
 EGG
 FLAPPER
 KEYLIME
 LEMON MERINGUE

MINCEMEAT
 MUD
 PEACH
 PECAN
 PUMPKIN
 RAISIN
 RASPBERRY
 RHUBARB

Senior Lunch, CCNB News, Francestown Community Market

Thursday Senior Lunch resumes at NBCS on September 19th.
Seniors play Bingo at noon in the Recreation Office after.

- * We are ready to greet you at the Gym doors at 10:50 AM
- * Purchase a hot lunch for \$3 or bring your own.
- * We will provide coffee, tea and water. Hot lunch includes milk
- * Join us for Nickel ante Bingo and/or UNO after at the Recreation Dept from Noon until 3pm.
- * We will provide the Bingo supplies, just bring your nickels!

Any questions or need directions?

Call us at 603-487-2880





FRIDAY - May-October
4-6:30pm
2 New Boston Road, Francestown, NH

Questions?
Check us out on Facebook



9/8/24—**Annual 'Pet Sunday' service** at 10 am on the lawn! Bring your pet or a photo of your pet to share! All pets will receive a special blessing. Special friends who have crossed the 'rainbow bridge' will be honored.

9/15/24—Beginning of **Sunday School** during 10am worship

9/28/24—**Annual 'Chicken BBQ'**, 5-7pm, eat-in or take-out. Meal includes 1/2 chicken, homemade baked beans, homemade coleslaw, and a homemade dessert! **DELICIOUS!**

Come have dinner before going to the Barn Dance!





**DO YOU NEED HELP
WITH HOME
REPAIRS AND
MAINTENANCE?**



The Retired Senior Volunteer Program (RSVP) provides a FREE* service to homeowners who need assistance in the areas of plumbing, carpentry and electric.

The **RSVP Fix-It Program** is available to seniors over 60 and disabled homeowners in Hillsborough County to enable them to remain safe and secure in their homes.

Some of the services offered by our retired senior volunteers are:

- Installation of grab bars and railings
- Steps and flooring repairs
- Installation of door locks
- Fixing/replacing leaky faucets, toilets
- Installing/replacing light fixtures
- Install and remove air conditioners
- Insulate windows
- Install/change smoke detectors

If you need our services or if you are interested in becoming a Fix-It volunteer, call Chris @ 603-598-9421

*Homeowners assume the cost of any materials needed and labor is free



Foot Care for Older Adults

Good foot care is essential to health and wellbeing, especially as people age. It is important to detect problems early and/or properly manage existing issues before they affect everyday life.



Granite VNA holds monthly Foot Care Clinics where older adults can receive foot care and basic health services, such as blood pressure screenings, medication education and nutrition education from our team of registered nurses and health educators. The cost is \$15 per visit. The Clinic is held at the CCNB in the Dignard Room on the 3rd Monday of each month. You must schedule your appointment, there are no drop in's.

Our Foot Care Clinic has a limited capacity. To inquire about our Foot Care Clinic, call (603) 224-4093 or (800) 924-8620, ext. 85664.



FREE TRANSPORTATION

Need help getting to: Medical Appointments * Dental Appointments
Pharmacy Pick up * Grocery Shopping * 1 way or round trip options

Free Transportation Bus Operates: Monday - Friday, 7:00am to 4:30pm

- Make a reservation as early as 1 week prior, and no later than 1 day prior
- Priority rides for age 62+ or disabled passengers
- Priority rides for medical appointments
- Rides available to all New Boston Residents
- All buses accessible for disabled passengers
- Riders may go anywhere within New Boston, Goffstown and Bedford and medical appointments to Manchester.
-

Reservations call: 603.623.8801

You will hear: A greeting for Manchester Trans Authority

Dial - Opt. #2 This will bring you to the **Cart and Step Saver** receptionist. **If no one answers, please leave the following information listed below. Someone will return your call.**

- Full Name
- Address of pick up
- Address of place you are travelling to
- Phone Number
- Age
- Purpose of Travel



By Natalie Lapointe, Technical Services Librarian



We all hear the warnings about scammers and different kinds of scams floating around in the world, and we always think “surely it can’t happen to us.” I work at the library as the Technical Services Librarian and I work to teach people about scams and how to protect themselves. Well, a scammer got to me and my family and I wanted to share the story.

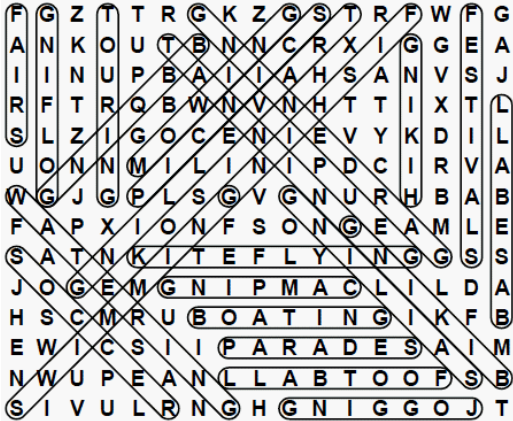
This particular scam started when a family member of mine got a text message that claimed to be the Fraud Department of TD Bank. The message stated there was a charge to her account from Walmart for \$250.00, and to respond “help” to the message if it was fraudulent. Since my family member made no such charge, she responded to get help. The “fraud department” (I’ll call him scammer) then called my family member, identified himself as a TD Bank employee and started working with my family member to confirm her identity like the actual TD Bank Fraud personnel would. The scammer’s phone number appeared on the caller ID as the TD Bank Fraud department. My family member was comfortable sharing some information with the scammer. The scammer then started listing the charges that were fraudulent. The scammer was saying that he could get my family member’s money back by using Zelle (a money transferring application similar to CashApp, PayPal and Venmo). As he was walking her through the steps to get her money back, my family member realized she was actually sending money to the scammer rather than getting her money back. She immediately told the scammer to stop what he was doing and disconnected the phone call. She then called the real TD Bank, froze her accounts, and went to the nearest branch to close her current accounts and open new ones. This included accounts that she shared with other people (myself included), so I also had to go to a branch, close my bank accounts and open new ones.

In sharing this story, I would like to share some things to look out for so this kind of scam does not happen to you or your loved ones:

- If you ever receive a text message that claims to be the bank and supplies a link for you to log in to your account, DO NOT USE THAT LINK! Scammers have the ability to code keystroke programs into websites and while you are typing your username and password into the website, they are tracking what letters you are typing on your keyboards. They can later use that to sign into your account and transfer money to themselves. Instead, call your bank using the number on the back of your debit card and ask for the fraud department, or using a different device, sign into your online bank and check if there are any fraudulent charges.
- Check the grammar of the text message you are receiving. The message my family member received had no punctuation and every word in the sentence was capitalized. Banks and companies make sure they use proper English grammar in their messages. If you believe the message might be a scam, just ignore it. Delete the message and block the sender’s phone number so they cannot contact you again. You can always call your bank and confirm directly with them if actual fraud is taking place.
- If you do respond to the text message to get help from the fraud department, and the scammer calls you, do not give them any username or password information. Banks will not ask you for your username to sign into online banking when working with you. If you find yourself in this situation, say you don’t feel comfortable with that and hang up immediately. Follow up with your bank afterwards to confirm nothing was taken.
- Scammers like to use third party money transferring applications (like Zelle, Venmo, PayPal and CashApp). So, if the scammer mentions anything about any money transferring app, disconnect the call immediately. Banks have direct ways to transfer money that do not use these apps.

Scammers are becoming more and more convincing when it comes to their methods of scamming. I wanted to share this story so more people are aware of how to protect themselves. When in doubt, always contact your bank directly by calling the numbers on the back of your debit cards or by going to them in person.

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