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We hope you had a Happy 4th of July!
And everyone had a fun, safe, and memorable Independence Day as we celebrated the freedom and spirit that bring us together. You enjoyed the fireworks, good food, and time with loved ones!

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About R.O.S.E.

R.O.S.E., a 501(c)(3) non-profit, is creating change by providing awareness, resources, tips, and tools for financial scams that typically target the older adult population...

Mission

To prevent the financial exploitation and defrauding of the older adults through advocacy and education.


Vision

Retirement should be the best years of your life; it should be protected at all costs.

Goal

To reduce the number of victims and losses of financial frauds.

Testimonial



Great organization and speaker is engaging and knowledgeable. The R.O.S.E. representative did an excellent job at a presentation she did for our church. A must for your organization if you work with seniors. Fraud and scams are rampant and often target the elderly. R.O.S.E provides valuable information to keep seniors from falling victim to these criminals. R.O.S.E has a wealth of knowledge to help seniors thrive in their retirement.

-Deborah F



It's OK To Hang Up on
Scammers



Watch this video with Brian Watson, Community Outreach Specialist for R.O.S.E., gives you permission to hand up on scammers.

Subscribe to our [YouTube Channel](#)

Exciting News!

Coming soon, you will have the opportunity to license our Fraud Awareness & Protection Program. Here are some of the benefits.

Why license with R.O.S.E.:

- Position yourself and company as a trusted advocate to protecting your older adult community.

appreciate proactive safety efforts.

- Stand out from competitors by offering comprehensive fraud/scam awareness, education, tips/tools, and resources.
- Program is already developed and updates twice a year.

Contact Joyce Petrowski via [email](#) or office phone (602) 445-7675 or cell phone (480) 200-4049.

Weekly Let's Talk About Scams Radio Show

LIVE on K4HD Radio at 8 AM PT on Tuesdays

LET'S TALK ABOUT SCAMS

A SCAM AWARENESS PODCAST

with JOYCE PETROWSKI

LISTEN LIVE at www.k4hd.com or download the K4HD Radio App.

Our weekly Let's Talk About Scams radio show has valuable information on scam education, resources, tips and tools for everyone. Check out this recent episode "Scammers Don't Leave Voicemails, Or Do They?" With scams being so prevalent today, we need regular reminders to keep scam prevention top of mind in order to avoid falling victim.

Want to get involved in helping your senior community stay knowledgeable and know how to protect themselves? We have sponsorship opportunities available for our Let's Talk About Scams radio show. Contact Joyce at (602) 445-7675 or [email](#).

Subscribe to our [YouTube channel](#) so you don't miss an episode

by downloading the K4HD Radio App from the iOS or Android store.

For Radio Listeners, click Listen Live to K4HD Radio on k4hd.com or on the App.

Cash Advances on Credit Cards to Pay Scammers



We were recently contacted about a senior who took out multiple cash advances then sent the money to a scammer. This is a tactic that scammers have been using especially when a victim says "I have no money to give you".

This type of scam unfortunately has the unpleasant reminder every month when you are required to make your credit card payment.

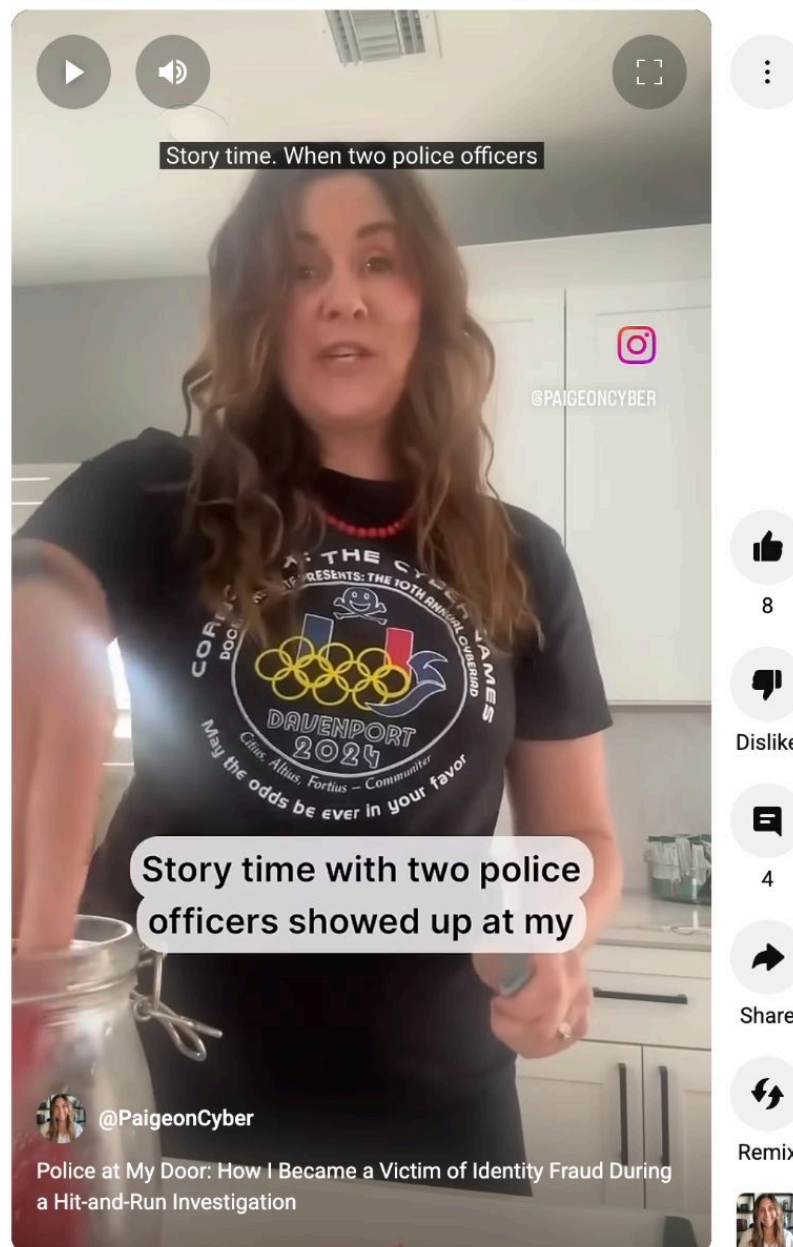
Here are some options:

1. Talk to your credit card company and ask if you can disable the

2. If the credit card company will not disable the cash advance option, ask to have the maximum cash advance set to \$1 or whatever lowest available amount.

Also remember to take a pause to assess the situation. Talk to your trusted person and verify before you trust!

Vehicle Identity Theft is Real



Did you know thieves can steal your Vehicle Identification Number (VIN) and use it to clone your car's identity? Advisory Board Member, Paige (@paigeoncyber) shares her personal story in the above video.

● Protect yourself:

- ✓ Never share your VIN online or in photos
- ✓ Park in well-lit, secure areas
- ✓ Regularly check your vehicle history for suspicious activity
- ✓ Report stolen plates or documents immediately

Your car's identity is just as important as your own—keep it safe!

Product Recall



(Photo credit: Anker)

Do you have any of the following Anker power banks? They have recalled the following power banks due to fire safety risks.

- **Anker PowerCore 10000 - Model A1263**
- **Anker Power Bank – Model A1257**
- **Anker Power Bank – Model A1647**
- **Anker MagGo Power – Model A1652**

The malfunction is "considered minimal" but the devices are being recalled out of an "abundance of caution" according to Anker.

Anker is offering a free 10K Power Bank as a replacement or \$30 gift card credits that can be used on the official Anker website.

Read the full [MSN article](#).

Verify Before Donating to a Charity.



Scammers are constantly impersonating charities to steal your money and information especially during a crisis.

How can you verify a charity?

1. [IRS website](#) then search verify a charity and follow steps
2. [Charity Navigator website](#), put in charity's tax identification

Always use the charity's tax identification number as the names can be different. For example, R.O.S.E. Resources/Outreach to Safeguard the Elderly is listed as Rose Resources Outreach to Safeguard the Elderly.

Don't have the charity's tax identification number, ask the charity.

Monthly Mailed Newsletter

We provide our monthly newsletters through the mail as well. Know someone who would benefit from this knowledge? Email [Joyce](#) with name and address and they will be added to the distribution list. Scams against seniors have become so prevalent, we all need reminders to be aware of scammers. Our monthly newsletter will not only provide valuable information and tips, it is also a reminder to stay vigilant.

Connect With Us



information with your contacts who then share with their contacts and so on. This valuable information then gets to more and more people exponentially.

We need many different touchpoints for information to be top of mind and a habit. We don't want you to live in fear, we want scam awareness and prevention to be top of mind and a habit for you and your loved ones! Everyone will be contacted by a scammer, probably multiple times.

Here are our touchpoints and remember it only takes a few minutes to follow, like, subscribe, etc.

1. Sign up for our monthly email newsletter [here](#)
2. Sign up for our monthly mailed newsletter - email Joyce at joycepetrowski@roseadvocacy.org
3. Follow us on [Facebook](#) and [Instagram](#)
4. Connect with us on [LinkedIn](#)
5. Subscribe to our [YouTube](#) Channel
6. Visit our [website](#) for resources
7. Watch or listen to our new radio show - Let's Talk About Scams at [K4HD Radio at k4hd.com](#). Missed an episode, all episodes are on our [YouTube Channel](#).

We want everyone to protect themselves from scams!

Join With Us...



Monthly donation - every monthly donation amount helps! Help support the older adults in your community. Make your monthly recurring donation [here](#).

Walmart - round up your purchases at Walmart. When logged into your [Walmart account](#), go to Account, then go to Giving & Impact, and select ROSE Resources Outreach to Safeguard the Elderly as your charity of choice.

Fry's Food Store - Fry's will donate a percentage of your shopping to your charity of choice. R.O.S.E. Resources/Outreach to Safeguard the Elderly would love to be your charity of choice. Log into your [account](#) and select R.O.S.E. Resources/Outreach to Safeguard the Elderly or MY964 to link your Fry's VIP card with us. Every time you shop, Fry's will make a donation to us and it does not cost you anything extra!

Email or Text scams - we like to use real life examples of scam texts and emails in our presentations and on social media.

Please forward to info@roseadvocacy.org

Volunteer - get involved by giving your time. We have different volunteer positions available including board and advisory committee positions. Contact Joyce at joycepetrowski@roseadvocacy.org or (602) 445-7675

Regular donation - Your [donation](#) helps us to continue to provide our effective presentations to the older adults at no cost to them.

Sponsor - Do you want to help older adults protect themselves and their hard-earned assets? We have developed a sponsorship program to help deliver our life-changing presentations to the older adult population. [Learn more](#) and become a sponsor!



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- Encourage them to subscribe

