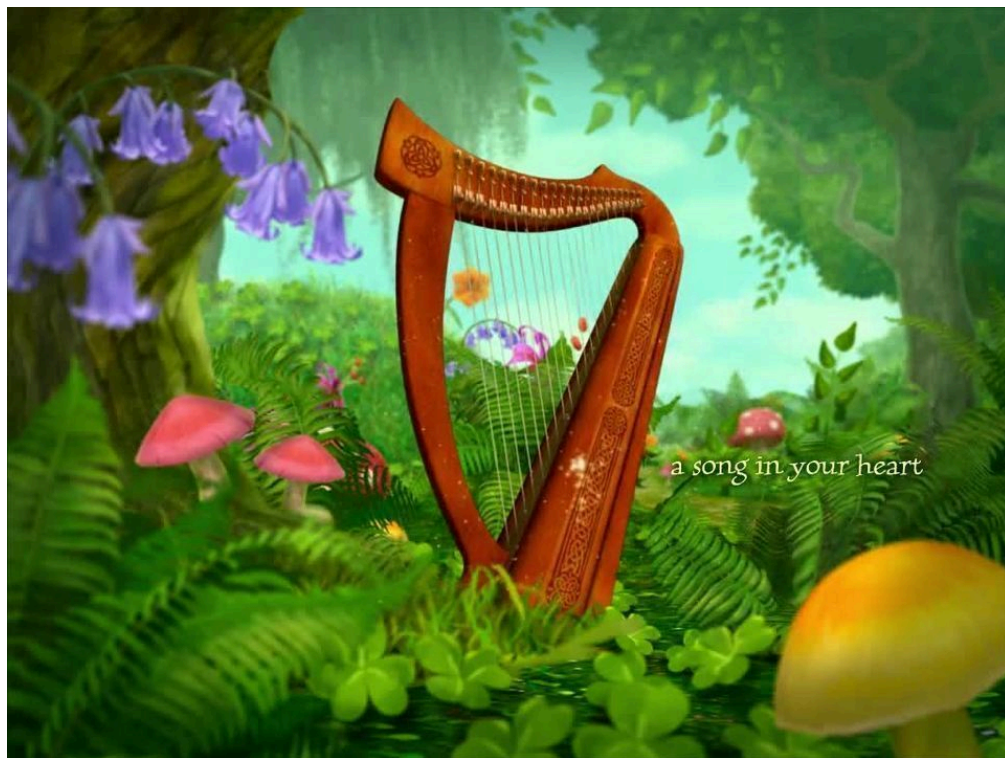


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About R.O.S.E.

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.

Awesome international trip!



"The hotel was great. Great staff and a cozy place. It was probably about 15 minutes from the nearest town but the restaurant there was good and we were treated very well. The cooking class that was part of the package was well beyond our expectations. The chef was very personable and the menu was superb. Chef had some great stories as well as shared some great cooking secrets. Florence was fantastic and the walking tour was great. Our guide was excellent." - Greg (Italy)

Here is one of the trips we will have available at our 3rd Annual Golfers FORE Senior Protection auction in April. We have partnered with AmFund, American Fundraising Foundation, to raise funds for our program.

There are no blackout dates, you have three (3) years to travel, and the package includes airfare for two! You don't find all of these benefits in one package!

Stay tuned for more emails with more awesome trips!

Fun Day of Golf!



Help us reach our goal of 120 golfers! Enjoy a day of golf while supporting a great cause! Plus, we have an exclusive discount code, **BOARD, for you to save even more on registration throughout March:**

\$100 off an already discounted foursome!

\$75 off three golfers

\$50 off two golfers

\$25 off one golfer

Use code **BOARD at checkout when registering here: [Register Now](#)**

Spots are filling up fast, so don't wait! Let's hit the greens and make a difference together. Feel free to share with friends, colleagues or fellow golfers who'd love to support this incredible mission.

We also have sponsorships available, a great way to market your company. [Click here](#) for more information.

We are accepting auction donations, [email](#) or call Joyce at (480) 200-4049.

Tip Tuesday

Beginning Tuesday, March 25, 2025, we will send out a new condensed email called Tip Tuesday with a protection tip to help protect yourself against scammers.

Look for our Tip Tuesday email on Tuesday mornings! Share with your family and friends.

Test Messages and Smishing

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.

The image is a promotional graphic for a podcast. It features a blue background with a white magnifying glass in the center. The text 'LET'S TALK ABOUT SCAMS' is at the top in large, bold letters. Below it, 'A SCAM AWARENESS PODCAST' is written in white. A photo of Joyce Petrowski is on the left. At the bottom, it says 'with JOYCE PETROWSKI' and 'LISTEN LIVE at www.k4hd.com or download the K4HD Radio App.'

Click on picture to watch a short clip of our most recent episode on scam text messages or smishing!

“Let’s Talk About Scams” is the must-listen show for anyone who wants to protect themselves and their loved ones from scams. Host, Joyce Petrowski, and her guests will provide valuable insights and practical tips on how recognize and protect yourself from scams.

Scams can have devastating financial, emotional, and psychological consequences. Each week you will gain insights on

and your loved ones.

Let's Talk About Scams is broadcast live Tuesdays at 8AM PT on K4HD Radio – Hollywood Talk Radio (www.k4hd.com) part of Talk 4 Radio (www.talk4radio.com) on the Talk 4 Media Network (www.talk4media.com). Let's Talk About Scams TV Show is viewed on Talk 4 TV (www.talk4tv.com).

Let's Talk About Scams Podcast is also available on Talk 4 Media (www.talk4media.com), Talk 4 Podcasting (www.talk4podcasting.com), iHeartRadio, Amazon Music, Pandora, Spotify, Audible, and over 100 other podcast outlets.

Tuesday, March 18th at 8am we will be talking with Dr. Martina Dove on Pig Butchering Scam and Psychological techniques scammers are using. Tune in on www.talk4media.com

FBI Warning on Smishing Scams



The FBI is warning everyone about the increase in text message scams (smishing scams) designed to steal your personal information and money. This Kurt the CyberGuy [article](#) states

iPhone and Android users.

Scammers have a variety of different text messages creating urgency to get you to click on their links to their fake website to pay fees or fines. Some of the more recent scam texts relate to unpaid toll fees, driving infractions, missed jury duty, etc.

Do your research. For example, search online for unpaid toll fees text scam, you will be surprised what results you find. Recently a supporter did just this with an AZ driving infraction text she received and quickly found that it was a scam. She reported the text and deleted.

Another example - If you were recently on a toll road and believe the text might be accurate. Find the verified website for the state toll roads and verify whether you owe tolls. State Toll or Transportation agencies will mail a notice of fees due, they do not text.

Stay safe!

[Do You Need An Obituary?](#)



When someone passes, we can usually find their obituary in the paper and online. Obituaries have a lot of information including, surviving spouse, children, grandchildren, city/state where family members live, etc.

Scammers are also watching obituaries for a variety of different reasons including impersonating funeral homes, and they can get a lot of information and will use this information to get to your money.

The next time you are dealing with the death of a loved one, ask yourself:

- 1. Do we really need an obituary?**
 - 2. How much information do I want to share online?**
-

Data Removal Service




Personal data removal services help you remove your personal information from the internet. While they are not foolproof, these companies can help reduce your risks of scammers finding and exploiting your information.

There are many different data removal services with different subscription options so do your research; for example, search online for best data removal services for 2025. As we wrote this article, we did just that and found articles from Buyer's Guide, PCMag, Cyberinsider, and more.

Check out the articles in your search for the pros/cons of different data removal services. And some may have a discount code for specific data removal service company.

Testimonial



I wholeheartedly endorse the work of and their mission to educate and protect senior citizens from the dangers of fraud and scams. The seminar they presented at Solera was a testament to their dedication, expertise, and the positive impact they are making in our community. I am grateful for their efforts and look forward to their continued outreach and education in the future. Thank you, R.O.S.E., for your invaluable contribution to our well-being and safety.

-William F.
San Tan Valley



Contact us to schedule your presentation, our Fraud Awareness & Protection Program is a must for everyone!

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



The spider web effect with sharing information. You share this 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**

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](#)

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!

SUBSCRIBE



- Share this newsletter with your family & friends
- Encourage them to subscribe



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