



## *Retired Educators Association of Minnesota*

Dear REAM Member,

How are you doing during the COVID-19 Pandemic? Hopefully, you have been able to "Shelter in Place" these past three months. It sure seems like it has been much more than that since most of our social establishments have shut down. You probably have already heard the Corona Virus is particularly dangerous for seniors. Our REAM membership certainly fits in that category.

This email letter is a "We Care" message from REAM. May we offer some suggestions to help get through this difficult time.

- \* Remember to wash your hands with soap and water for 20 seconds. You can sing "Happy Birthday" twice to get the 20 seconds.
- \* Maintain at least six feet from others when you are out in public such as at the grocery store, gas station, hardware store, or greenhouse.
- \* Wear a mask while out in public to protect others as well as yourself.
- \* Use Hand Sanitizer often, and avoid touching your mouth, nose, and eyes.
- \* Get some exercise each day both inside and outside your home. A walk or a bike ride is always good exercise.
- \* Do not spend too much time on COVID-19 information from the media. Doing so may negatively affect your mental well-being.
- \* Do some laughing and singing, even with a phone call or a computer visit with family and friends.
- \* Write some letters. They do have health benefits. We seldom do this anymore.
- \* Minnesota has a COVID-19 website: [www.health.state.mn.us/diseases/coronavirus/situation](http://www.health.state.mn.us/diseases/coronavirus/situation). Check it out.

Please take care and stay safe,

Jennie K. Hanson, REAM President

Lonnie Duberstein, REAM Past President

Chuck Hellie, REAM Executive Director



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Dear REAM Members,

Those of us on the REAM Board of Directors wish you, and your circle of family and friends, safe journeys as we all navigate these trying times shaped by the Coronavirus Pandemic. REAM is a long-time affiliate of AARP. AARP has had an excellent fraud prevention program called FRAUD WATCH NETWORK. Rather than attempting to recreate an informative program of our own, we have generously received permission to share parts of the AARP program with our members.

Jay Haapala, Associate State Director - Community Outreach AARP Minnesota, provided the following information. He writes, "Among the economic concerns is an increase in financial fraud. Scammers are doing what they always do – using current headlines as opportunities to steal money and sensitive personal information."

- **At this time, there is no vaccine, treatment, or cure for COVID-19.** Ignore offers online or in stores that claim to offer a cure.
- **Be wary of requests for donations to help people affected by the virus.** Verify all these requests at [www.charitynavigator.org](http://www.charitynavigator.org) or [www.give.org](http://www.give.org).
- **Links in emails and texts from sources you do not know** (claiming to be from the government, or offering you a work from home job) could cause a malicious software virus to infect your device.
- **An impostor scam** claiming to be from the government involves "contact tracing." This scam states someone you know has been infected by the virus – learn more from the [Centers for Disease Control and Prevention](https://www.cdc.gov/disease-control), and play it safe, verify with the MN Department of Health at 651-201-3920. Legitimate contact tracing is confidential and does not require your Social Security Number or date of birth.
- **Most people have probably received their Economic Impact Payments (stimulus checks).** Scammers still call, claiming to require information. Four million Americans get their [payments via Visa debit cards](#), creating confusion.
- **Old scams like imposter grandchildren calling for money** to get out of trouble; online imposters on social media and dating websites; and even the foreign millionaire wanting to leave their fortune has a twist – they are dying of the virus.
- **Monitor your financial accounts frequently** and report fraudulent transactions.
- **Check your credit to ensure no new, unauthorized accounts are open in your name.** You can do this weekly for free at <http://www.annualcreditreport.com/>
- **Paying with a debit card, personal check, credit card, or automatic bill pay provides consumer protections.** Proceed with extreme caution if ever asked to pay someone you don't know using a prepaid gift card, wire transfer, cash, or money order. Seek reputable advice.

AARP's Fraud Watch Network remains a trustworthy source of information on Corona Virus scams and more. Also, learn more from the [IRS](#) and [Federal Trade Commission](#). AARP's nationwide Corona Virus resources are available at [www.aarp.org/coronavirus](http://www.aarp.org/coronavirus) and [Minnesota-specific information here](#).

In these trying times REAM wants you to be safe not just by wearing a mask, social distancing, and washing with soap and water many times a day but being safe financially. Scammers are working overtime to take senior's hard-earned money.

Please take care and stay safe,

Jennie K. Hanson, REAM President

Lonnie Duberstein, REAM Past President

Chuck Hellie, REAM Executive Director