

Ladies of the Lake - October 2017

By Barbara Galvin

The Ladies of the Lake had a lovely day on October 4, 2017, to not only greet one another, but also to meet two guests from Tompkins State Bank in Avon. The October hostesses, Barb Dunlap and Barbara Potter, had the pavilion looking like a Hallmark card with orange table cloths to accentuate the pumpkins and ghosts that popped out, along with the traditional black cat.

An added bonus was "party favors" made by Hank and Barb Dunlap. Each lady received a little bag containing three Halloween favorites: a black cat, a cute ghost (like Casper) and, of course, a smiling pumpkin with a block shape just to be unique. Thank you, Hank and Barb. We sincerely appreciate all the effort and time that must be spent to produce such precious holiday treats.

Barbara Potter introduced the two guests, Laura Craver, Customer Service Representative, and Stephanie Adolphson, Loan Officer, at Tompkins State Bank in Avon, before lunch. They would speak on identity theft and the latest scams after we ate.

After a moving prayer not only for our food, but also for the people suffering from the hurricanes, the shootings, and the illnesses, Barbara Potter led our guests to the buffet.

The potluck luncheon sported Chicken Florentine, Chicken and Noodles, and Pasta de Campagna for main entrees. There were also a variety of salads, including Broccoli-cauliflower Salad, Lemon Mandarin Salad, Green leaf Salad and a yummy Taco Salad, which kept the salad-lovers happy.

The desserts showed variety in ranging from classic Pumpkin Cream Pie to Lemon Bars, from a Pumpkin dessert to Special K bars, and from Brownies to a scrumptious Carrot Cake.

If anyone left hungry, it was not the Ladies of the Lake's fault!

Once everyone was enjoying a dessert or two, business began. Jane Stevens gave the financial report and asked for any other business. Carlene Adams welcomes new owners to the Ladies of the Lake with canvas bags filled with goodies to help newcomers adapt. The problem was the stash of bags has been utilized, so Carlene asked for suggestions. She will check prices on several bags at various stores and get back to us.

Barb Dunlap remembered her employer used small cooler bags to serve the same purpose. Carlene said that she'd check it out.

Barb Jonckheere added that the information is so helpful that she hands her Little Swan Lake bag to visitors for information on what is available to see and to do. She also reminded the ladies that she still has some sweatshirts for the cold weather or holiday gifts.

A suggestion was given to have the ladies introduce themselves so that our guests would feel more comfortable, although the Tompkins Bank ladies probably knew most of the ladies, at least by sight!

Jane Stevens began introductions, emphasizing how long she has lived here and all the jobs she has done for various organizations.

Many of the other ladies gave information on their occupations, although the majority are retired. Several are from the Chicago area, so the question was raised, "How did you find Little Swan Lake?"

An interesting variety of answers followed, The key was that the ladies and their families were seeking a location on a lake. Most found other large lakes, like Lake Michigan, to be too far from family. The internet and newspapers and other people were the main sources of information.

Some funny stories followed about trying to find the place once contacts had been made. Even computer assistance failed for most, the closer they were!

Next, Stephanie Adolphson passed out folders filled with materials to help understand how to avoid fraud. She also gave each lady a little green coin purse, filled with a pen, a sticky note pad and business cards for Stephanie and Laura.

Laura Craver introduced herself and told of how much banking has changed in the 25 years she has been working at Tompkins. She remembered how each check had to be checked by hand. Now, debit cards are the method of payment choice. Laura even said that checks will become obsolete in the future, So, things they are a-changing!

The tools to protect yourself from identity theft are first, to spot imposters. Be careful about giving out personal information. Keep pin numbers private. Second, keep contact information current and monitor transactions. Make sure the bank has up-to-date information. Also, let the bank know if you are intending to travel. The bank can then monitor action on your card. Third, keep debit/credit cards in sight, all the time! Credit cards have zero liability, but debit cards need protection. Fourth, keep all cards secure. Get the RFID sleeve for cards to protect numbers from pick pockets. Fifth, card skimming is on the rise. It appears to be particularly prevalent at pay at the pump gas stations, where the thief gets a card reading from a device made to steal numbers. Trust your instincts. Go to gas stations you know. Sixth, watch your accounts. Another scam, a check is sent to you or your bank. "You are a winner!" Wrong! The check is bogus. Guard your account numbers. Seventh, a stolen account means no bills, withdrawals, debt collectors, unfamiliar accounts or medical claims you never used. Eighth, talk to someone you trust before making decisions. Con artists hurry you! They even threaten or frighten you. Be careful. Slow down. Ninth, beware of free items being offered. Read the fine print. Delay any decision. Run the offer by someone you trust. Tenth, review monthly statements, especially looking for an unfamiliar charges.

Laura Craver concluded by advising for a check on credit reports, but once again know which reports are free and which charge a fee. Do the research. Laura emphasized that Tompkins State Bank helps people by protecting them but she reminded the ladies that if it sounds too good to be true, it is! Stop whatever you are doing or were intending. Go with your gut feeling!

The key rule which Laura emphasized was not to follow links. The latest scam is a text message that your debit card has been compromised. Call your bank. Do not follow the links. Any unauthorized charge or check must be investigated because the con is phishing. A small amount is charged first, and if that goes through the huge amount to empty your account comes next.

The Ladies of the Lake thanked Laura and Stephanie for the valuable information. Questions were asked and answered. Warnings were given, especially about scams on the phone. Hang up fast. Do not say, "yes" because that has been recorded by some unscrupulous people and added to their offer. So you get signed up for some program/product you do not want and never did want.

Ladies of the Lake enjoying a delicious luncheon and the informative speakers were: Barbara Potter, Barb Dunlap, Barbara Galvin, Jane Stevens, Nona Kempton, Pam Gaskill, Sharon Butler, Judy Rogers, Nancy Hoppes, Elizabeth Hiel, Barbara Jonckheere, and Carlene Adams.

A special thank you to guests, Laura Craver and Stephanie Adolphson, who also had a drawing for two lovely mums. Winners were Elizabeth Hiel and Nancy Hoppes. Congratulations, ladies!

Holiday fun continues as we meet on November 1st for a turkey review. Our hostesses will be Darlyne Ackers and Barbara Galvin. We will share our best or worst Thanksgiving Day Memories. Think back to that first turkey you cooked.

Stay happy as we enter the loveliest time of the year, autumn. Enjoy the colors! Plan to join us on November 1st. See you then.