

## The Woman's Club of Clayton

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Mailing Address:  
PO Box 26  
Clayton, NC 27528  
[twccnc.org](http://twccnc.org)

NC General  
Federation of  
Women's Clubs  
[www.gfwcnc.org](http://www.gfwcnc.org)



The Woman's Club of Clayton is a member of the General Federation of Women's Clubs (GFWC), an international women's organization dedicated to community improvement by enhancing the lives of others through volunteer service.

### Officers

*President*

**Betsy Grannis**

*1st Vice President*

**Sarah Brooks**

*2nd Vice President*

**Brenda Hill**

*Recording*

*Secretary*

**Loretta Mascia**

*Corresponding*

*Secretary*

**Susan Johnson**

*Treasurer*

**Judy Ryan**

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# Club Chatter



Volume 2021, Number 1

January 2021

## From Our President

*Betsy Grannis*

**HAPPY NEW YEAR!!!** I think I have never been so happy to see a new and different year arrive! Wishing you all a Blessed and Joyous New Year!

As we move forward into this new calendar year, we are thankful for all of our blessings of 2020. Our fundraisers have raised over **\$10,000** and counting – the total will be in once the ticket sales for the Virtual Gala are complete. **Thank you** all for your generosity during these trying times.

We were able to add smiles to **41** children's Christmases with our **Christmas Kids** project. We were also able to make **10** senior's Christmas happier through the **Golden Wishes** program. Big thanks to all of our shoppers!!

We gave countless children more reason to smile through the season as they enjoyed the **Candyland** at the Garden experience. We brought meals to House of Hope residents; sent beautiful handmade **cards** to many recipients; and collected **donations for food** insecure people, children, babies, and Veterans. We have been very busy, despite the circumstances of the pan-

demic around us.

The **Virtual Gala** tickets will be available for sale only until January 2<sup>nd</sup>. If you have not yet purchased your ticket for a chance to win some great dinners, please contact Donna Steele or Rachel Masimore for tickets as soon as possible. The drawing for the winners will be held on **January 7<sup>th</sup>** at Manning's Restaurant. Good luck to all!!

We are happy to be able to have **virtual meetings** with our members! It was so nice to be able to see and chat with some folks that we haven't seen for a while. Our virtual meetings (on the Thursday night after our in-person meetings) will continue into the new year. If anything changes for our meetings we will be sure to give you lots of notice.

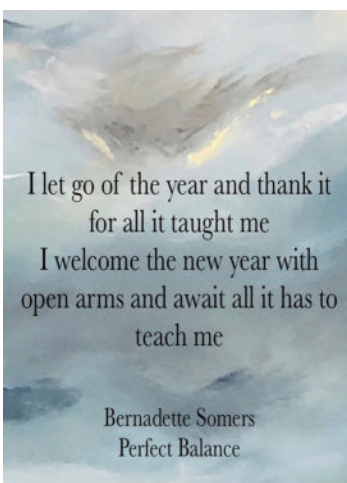
I hope you have all been saving your quarters, as you are about to find out what the **Quarter Mile fundraiser** is all about. Look forward to hearing more about it at our January meetings!

We are including some information at the end of this newsletter and



hope you all take the time to read through it. It is a short, four-page flyer from the Attorney General's office on **scams** and some steps you can take to avoid them. It has some good tips that everyone should consider following.

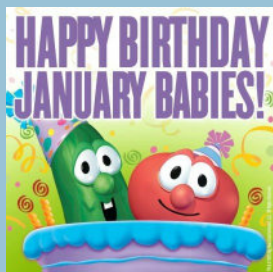
I leave you with the following quote, a thought for the future:



Bernadette Somers  
Perfect Balance

## December Meeting Highlights

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1/1 Brenda Gay  
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1/12 Marianne Sapsara  
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1/17 Connie Keller  
1/17 Robin Sachsenheimer  
1/24 Susan Quinn  
1/25 Linda Strevig  
1/31 Margaret Lee



In the event of illness or bereavement, members are encouraged to contact Marlene Dillon if assistance is needed with meals, errands, etc.  
Call 315-559-7240  
or email  
marlenedillon4@icloud.com

The **December meeting** was comprised of three sessions. On November 11th two in-person sessions were held at the clubhouse with 12 members attending the 10:00 session and 11 attending the 1:00 session. There was one guest, Gracie Wells Chamblee (*pictured below*), who joined TWCC. Welcome Gracie!!



The **Environment CSP** hosted the meeting using a Christmas Theme. On November 12th, the regular Night N Gals meeting was conducted via Zoom and all members were invited to participate. 12 members participated in the Zoom session.

**Sandy Nesselrode** provided the devotion and blessing including a poem Sandy wrote about TWCC member **Belle Allen** which is included in this newsletter.

The **Executive Board** planned the program. Dawn Wilcox, VP of Fund Development for the **Junior Women's League of Smithfield** talked about League activities. Members were asked to bring diapers, diaper wipes and/or diaper cream to the meeting to support the League's "**Touch-A-Truck: Diaper Drive**".

Those present enjoyed a Christmas drawing game with prizes awarded and a musical presentation by **Brenda Gay** and guest pianist **Nancy Frazier**.



*Rachel Masimore, Susan Quinn, Dianne Carroll, Brenda Gay and Debbie Ragland attempt the 'blind' drawing.*

**Highlights** from the meeting:

- **Executive Board** has decided to continue the two meeting sessions going forward. In addition, the

Night N Gals meeting will be held via Zoom and members unable to attend in-person meeting sessions can participate virtually.

- The winner of this year's **Sybil Champion Community College Scholarship** will be awarded \$500.
- As of November 30th, funds raised totals **\$9654.65!** Fundraisers include love offerings from members, the sale of pumpkins and sunflower glasses, BBQ Fundraiser, Pie in the Sky Fundraiser, and contributions for Christmas Kids, Backpack Buddies and Quarter Mile Fundraiser to be held in 2021.
- **Virtual "social" gatherings** are held the 4th Wednesday of each month at 10:30am.
- **Virtual Gala** – The Gala is in full swing. Tickets are \$50 for an opportunity to win one of three prizes: Dinner for 12 at Mannings; Dinner for 4 at Clayton Steakhouse; or Dinner for 2 at Skylines – all on 01/21/21! Drawing will be held on 01/07/21; tickets are available until Jan 2nd. Contact Donna Steele or Rachel Masimore for tickets. Invitations to participate have been sent to former sponsors.
- **Candyland at the Garden** is going strong and it is projected that at least 3000 kids will play the game by the time it closes on January 4, 2021.
- **Christmas Kids and Golden Wishes** – Kid gifts need to be brought to the clubhouse on Dec. 14<sup>th</sup> between 10 – 11:30am. Once again, a huge thanks to the **Civitan Club** for donating \$2500 to this cause! Golden Wishes are delivered individually as arranged by the sponsor of each recipient.
- **Art Festival** – Many of the schools will not be participating this year due to issues with Covid and art curriculum. Any student art that is entered will be on display at the clubhouse since the Clayton Center is not doing any shows at this time. **Brenda Gay** is working on identifying students for performing arts competition.
- **Festival of Trees** – The event was held December 5<sup>th</sup> at Instill Distillery. The tree entered by TWCC was decorated by **Brenda Gay** and **Sandy Nesselrode** using Candyland as the theme. The tree won Best in Show! Congratulations ladies!!
- The **Scholarship Committee** is working on distributing application information to the schools. If members know of high school students who are eligible, please encourage them to apply.



The **January 13th** TWCC meeting will be held in **2 sessions**. To ensure social distancing and comply with the Governor's Executive Order, **each session will be limited to 20 persons** (10 in the front room and 10 in the back room).

Members will receive an email with sign up instructions using **Sign-Up Genius**. For members that do not use email, call or text Sarah Brooks (919-601-7959) at least 48 hours prior to the meeting to sign up.

Guests can use the "Contact Us" tab on the TWCC website (twccnc.org) to sign up or they can call Sarah.

### Zoom Meeting



Unable to attend in person meetings? A **virtual Session 3** will be offered **January 14th at 7pm**. Sign up is not required. Instructions for the Zoom session will be sent to all members the day prior to the meeting.

## Night 'N' Gals

Chair: Robin Sachsenheimer



The **Night 'N' Gals** meeting on **January 14th at 7pm** will be held via Zoom and all members are invited to participate.

## Education & Libraries CSP

Co-Chairs: Brenda Gay, Margaret Lee



Our next project will be **scholarships**. The **Sallie Southhall Cotten Scholarship** to be awarded to a senior in high school that plans on attending a North Carolina college or university. We will award a one time \$1000 scholarship to the person that wins our club's award. They will then move on to District for judging and from there they can hopefully compete at State level.

The **Sybil Champion Community College Scholarship** is a one time \$500 award that will be granted to one senior who will be attending a North Carolina community college of their choice.

The Education and Library CSP committee would like to thank everyone who participated in all of our combined Club **fundraising projects**. You all have been wonderful!

Wishing you a very **Merry Christmas and a Happy New Year!**

Now, get on out 2020! Bring in a what we hope will be a **WONDERFUL 2021!**

Welcome new member **Gracie Wells Chamblee** who has been assigned to Education & Libraries CSP!

## Health & Wellness CSP

Co-Chairs: Nancy Maynard, Marybeth Bailey



We are hoping and praying that **2021** will bring good things to everyone. We are anxious to roll up our sleeves and get to work! And of course, we miss our social gatherings. Until then we will continue to keep in touch with members through cards, email, and phone calls.



On Tuesday, December 15<sup>th</sup> **Janet Williams and Nancy Maynard** delivered a meal to the girls and staff of **House of Hope**. Thank you for the dessert **Jo Howard!** They really look forward to our meals! It is a blessing to see the smiles on their faces. We also gave them a bag of puzzles to keep them busy during the colder months.

Since the House of Hope volunteer numbers are down and they have several dates open in January and February, we have decided to do two meals for these months – each meal is a Thursday meal. Our dates are **January 14, January 28, February 18, February 25**. If you are interested in making a meal or dessert for House of Hope on any of these days, please contact Nancy Maynard (815) 274-4446 or [mothermaynard@hotmail.com](mailto:mothermaynard@hotmail.com). Thank you!



January is **National Glaucoma Month**. Glaucoma is an eye disease that can damage your optic nerve. The optic nerve supplies visual information to your brain from your eyes. There are so many wonderful things to see in our world---please get your eyes checked yearly!

Health and Wellness CSP would like to remind members that **February is "American Heart Health Awareness Month"**. We are asking members to please wear RED to the February 10th meeting. Thank you!



## Environment CSP

Co-Chairs: Rachel Masimore, Trish Perna, Susan Quinn



The following **Member Resources** page documents have been updated on the TWCC website, twccnc.org:

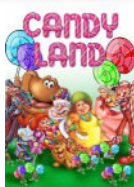
- Active Membership Database
- Active Members by CSP
- Membership Roster in Excel Format
- TWCC Yearbook

All of these documents reflect all members who have paid their dues for 2021. TWCC now has **60** active members.

(Top Left) Cecilia Soporowska and Loretta Mascia are anxious to see Mrs. Claus

(Top Right) Melissa Kennedy as Mrs. Claus listens as Brenda Hill goes over her Wish List.

(Bottom) Letter written by one of the children and placed in the Letters for Santa box.



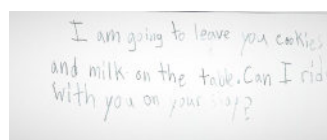
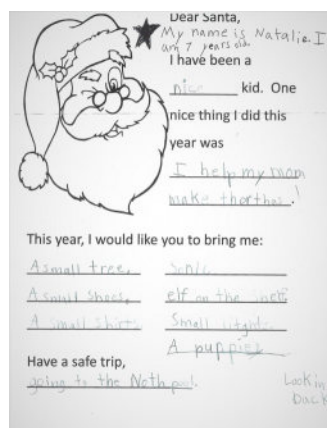
**Congratulations** to the Environment CSP and other club members who helped make Candyland a success! The Town of Clayton awarded the Main Street Community Garden the **Most Creative Non-Retail award** during the town's virtual tree lighting ceremony.

News about Candyland continues to spread, especially through Facebook. A Facebook group, **Fun for Raleigh Kids**, started visiting the garden in December. A family of 10 came to the garden after hearing about Candyland on the radio. The garden has seen more than **3000** visitors since Candyland opened.

Thanks to **Melissa Kennedy** for coming to the garden as Mrs. Claus on December 12 and 19. On these days, kids were encouraged to write letters to Santa and place them in Santa's mailbox. Environment CSP members wrote responses and sent them to the children.

A huge thanks to the following ladies who have routinely been working at the garden: **Rachel Masimore, Melissa Francis, Trish Perna, Susan Johnson, Rhonda Nielsen, Cecilia Soporowska.**

Candyland will be dismantled **January 4 and 5, 2021.**



## Subscribe to GFWC News & Notes

Simply provide your name, mailing address, email, and club name to [gfwc@gfwc.org](mailto:gfwc@gfwc.org)!



Do you have club member news, personal announcements, family news, personal achievements or recipes to share with club members?

Please submit items by the **25th** of the month to the "Club Chatter" Editor, Sarah Brooks [sbrooks@twccnc.org](mailto:sbrooks@twccnc.org)



### SAVE THOSE QUARTERS LADIES!

You will learn why very soon!!

Hold the date of  
April 10th

## Arts & Culture CSP

Co-Chairs: Angela Williams, Faye Brooks, Dianne Carroll



The Arts & Culture CSP delivered **55 Christmas cards to Meals on Wheels** along with candy canes for each recipient. Other Christmas cards were given to Susan Johnson to send to our honorary members and all of the Birthday cards and thinking of you cards were also given to Susan.

**Thanks** to all of the members who made this project a huge success!



*Hand Crafted by  
The Woman's Club of Clayton*

The Arts & Culture CSP **donated \$100** for students that participate in the **performing arts** portion of the Arts Festival that is headed up by Brenda Gay.

**Correction:** In the December newsletter, it was incorrectly reported that the Arts & Culture CSP donated \$100 for the Festival of Trees.

The Arts CSP wants to wish everyone a very Blessed Christmas and the hope that 2021 will be a better year for all.

## Civic Engagement & Outreach CSP

Co-Chairs: Betty Lou Evans and Janet Williams



Nothing new to report this month.

## Festival of Trees



**Brenda Gay and Sandy Nesselrode** (pictured below) volunteered to decorate a tree for the Women in Networking (WIN) **Festival of Trees** fundraiser held at Instill Distilling Company on December 5th. Brenda and Sandy used Candyland as their theme and their tree won **"Best in Show"**!





**January 4**

ESO Book Club  
TWCC Clubhouse  
10:00am

**January 12**

Education & Libraries  
CSP to set up for  
meeting sessions  
10:00am

**January 13**

TWCC Meeting  
TWCC Clubhouse

**Session 1**

10am-11:30am

**Session 2**

1pm-2:30pm

(Email with sign up  
instructions will be  
sent out 10 days prior  
or call/text Sarah  
Brooks at 919-601-  
7959 to sign up)

**January 14**

Night 'N' Gals  
Virtual via Zoom  
(email instructions  
sent out prior to  
meeting)  
7pm

**January 19**

TWCC Executive  
Board  
TWCC Clubhouse  
10:00am

**January 27**

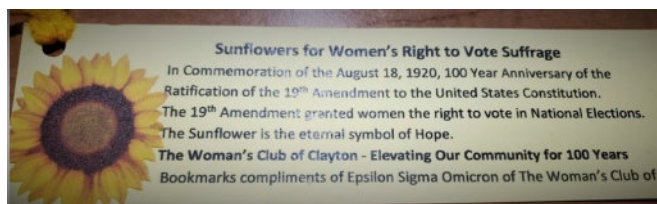
TWCC Virtual Gather-  
ing (email instructions  
sent out prior to  
meeting)  
10:30am

**April 10**

Quarter Mile Run  
(Date is Tentative)

**Our next ESO (Epsilon Sigma Omicron) book club meeting will be at the TWCC Clubhouse on Monday, January 4<sup>th</sup> at 10am**

We enjoyed making the **bookmarks** and passing them out at the December meeting. If you did not receive one and would like to have one, please let Brenda Gay know. We thank **Susan Quinn** for printing them for us and **Loretta Mascia** for providing the paper. The ESO book club thought the book marks would be a great memento to remember our **100 Year Anniversary of the 19<sup>th</sup> Amendment**.



At our December meeting, members present reported on some great books they read. Listed below are two:

**"The Vanishing Half"** by Brit Bennett (Historical Fiction, Mystery) Book is about twin sisters who ultimately choose to live in two very different worlds, one black and one white. The story tells a family saga that tackles prickly issues of racial identity and bigotry and conveys effect of secrets and dissembling.

**"I Am Malala"** by Malala Yousafzai with Patricia McCormick. Book is about how one girl stood up for education and changed the world. Malala was ten years old when the Taliban took control of her region. She was raised in a once-peaceful area of Pakistan transformed by terrorism. So, in a time when girls were forbidden from going to school, she fought for her right to be educated. Winner of the Nobel Peace Prize.

A list is kept of all the books the ESO members read at each meeting. A copy can be provided if anyone is interested. Please check with Brenda Gay if you would like to have a copy.

Hope everyone had a great holiday season and Happy New Year.

***The Reality of GOD***

*By: Peggy Wall Earp*

*The world is an amazingly surprising place*

*Every day brings with it:*

*another door to open,*

*many rivers to cross,*

*mountains to climb,*

*another friend to admire.*

*Around each corner there are new avenues to travel  
with other adventures to explore.*

*There are many new books to read,  
even more new songs with varying beats,*

*to change one's mood,*

*with lyrics never heard before.*

*As each day is followed by the coolness of night  
that brings*

*another four seasons with the shining of tomorrow  
that becomes today.*

*Oh yes, GOD loves all his creation,  
each to complement the other!*

*Even, 'YOU' !!!*



**Mary Ellen Causby** lost her son Gary to pancreatic cancer on December 1, 2020. Our thoughts and prayers are with Mary Ellen during this difficult time.



**Backpack Buddies**  
**Silent Partner**  
**Hospitality**  
**Meals for House of Hope**



*Belle Allen*

As of December 15, 2020, seven of the ten Clayton area schools that usually participate in the **Arts Festival** sponsored by the Woman's Club of Clayton will have no works for entry in our Festival. The teachers have all shared the frustration that virtual learning has created for the art programs in our schools. Clayton Town Clerk Kim Moffitt has shared that the Clayton Center Gallery is still not open to the public and there has been no date set for when this can occur. Even if the Center reopens, it is doubtful that a large crowd will be allowed to gather.

With these things in mind, there can be no Festival as we have done on previous years. Instead, if any works are submitted by the remaining schools, we will gather them at the **Clubhouse** and arrange judging there and enter them into State, providing the GFWC-NC has a Festival in March. No students or teachers can attend the judging. Winners will be notified by email and certificates and checks delivered.

Our **Clubwomen** can and are encouraged to submit crafts, photography, and visual arts as in the past. **Angela Williams** is once again directing the clubwomen part of the Festival. Contact her if you have anything to submit by the end of January.

**Brenda Gay is coordinating performing arts** with several local teachers and will set up a separate date and judging. The State Festival does not currently offer performing arts in their program.

**Peggy Earp continues to be our Literature Chair.** Submit poems, essays, or short stories to her.

Another casualty of this pandemic but we all have so many blessings and this will go away.

*Many members have requested a copy of the lovely poem Sandy Nesselrode wrote and read during the December meeting in honor of TWCC member, Belle Allen, so here it is!*

## **Belle's Song**

Each morning she says her prayers and plans her day.  
 She uses the gifts God's blessed her with to help others along the way.  
 She's kind, giving, intelligent and strong.  
 She thinks about the good in her life and not things that go wrong.  
 She's a woman of faith who lets her light shine bright for everyone to see.  
 She's a joy and a blessing to everyone she meets.  
 She has a smile that lights up a room.  
 She's lovely and full of life like a beautiful rose in bloom.  
 So close your eyes and listen to the music so beautiful and strong  
 And hear the sweet melody of Belle's song.

Merry Christmas  
 With love and affection,  
 Your friend Sandy Nesselrode  
 2020



## Christmas Kids and Golden Wishes

Co-Chairs: Betsy Grannis and Loretta Mascia



**Patty Jo Johnson** had surgery on December 1st and is recovering at home.

**Brenda Hill's husband Jerry** continues to combat the Coronavirus at Johnston Health Hospital in Smithfield. Please keep the prayers going.

**Betty Lou Evans** has been moved from Springbrook Rehabilitation and Nursing Care Center to Johnston Health Hospital in Clayton. Please continue to keep her in your thoughts and prayers as she recovers from injuries from her fall in November where she fractured her knee and wrist.

**Joann Cassone** has been diagnosed with Stage 2 cancer of the throat. She will begin radiation of the area. Our thoughts and prayers are with Joann as she begins her treatment regimen.

**Forty-one kids and ten seniors** are having a better Christmas this year thanks to the **22 TWCC members** who shopped for Christmas Kids and Golden Wishes. A huge thanks to the **Clayton Civitan Club for providing \$2500** in funds to help pay for the kids gifts. TWCC shoppers were *Loretta Mascia, Susan Johnson, Donna Steele, Susan Quinn, Margaret Lee, Brenda Hill, Brenda Gay, Betsy Grannis, Sarah Brooks, Dianne Carroll, Betty Francies, Joann Cassone, Marie Monsees, Angela Williams, Rachel Masimore, Faye Brooks, Sandy Nesselrode, Susan All, Rhonda Nielsen, Cheryl Champion, Patty Jo Johnson, Trish Perna.*



(Top) Some of the Christmas Kids and Golden Wishes shoppers surrounded by the purchased gifts (left to right, Loretta Mascia, Susan Johnson, Donna Steele, Susan Quinn, Margaret Lee and Brenda Hill.

(Left) Brenda Gay delivers to Golden Wishes recipient, Mary Sanders

(Below); Samirah Furbee and Kara Dawson picking up for Johnston Charter Academy.





**Me after I eat all of my quarantine snacks in one night**



**"It's for your own good. You've got to stop touching your face."**



1. The dumbest thing I ever bought was a 2020 planner.
2. I was so bored I called Jake from State Farm just to talk to someone. He asked *me* what I was wearing.
3. 2019: Stay away from negative people. 2020: Stay away from positive people.
4. The world has turned upside down. Old folks are sneaking out of the house & their kids are yelling at them to stay indoors!
5. This morning I saw a neighbor talking to her dog. It was obvious she thought her dog understood her. I came into my house & told my cat. We laughed a lot.
6. Every few days try your jeans on just to make sure they fit. Pajamas will have you believe all is well in the kingdom.
7. Does anyone know if we can take showers yet or should we just keep washing our hands?
8. This virus has done what no woman has been able to do. Cancel sports, shut down all bars & keep men at home!
9. I never thought the comment, "I wouldn't touch him/her with a 6-foot pole" would become a national policy, but here we are!
10. I need to practice social-distancing from the refrigerator.
11. I hope the weather is good tomorrow for my trip to the backyard. I'm getting tired of the living room.
12. Appropriate analogy. "The curve is flattening so we can start lifting restrictions now" is like saying "The parachute has slowed our rate of descent, so we can take it off now."
13. Never in a million years could I have imagined I would go up to a bank teller wearing a mask & asking for money.
14. The spread of COVID-19 is based on 2 things:
  1. How dense the population is
  2. How dense the population is

Mildred, 93, was despondent over the recent death of her husband Earl due to Covid, so she decided to just kill herself and join him in death.

Thinking it would be best to get it over with quickly, she took out Earl's old Army pistol and made the decision to shoot herself in the heart since it was so badly broken in the first place.

Not wanting to miss the vital organ and become a vegetable and a burden to someone, she called her doctor's office to learn her heart's exact location.

"Since you're a woman," the doctor said, "your heart is just below your left breast. Why do you ask?" She hung up without answering

Later that night, Mildred was admitted to the hospital with a gunshot wound to her knee.

**When parents start to crack during lockdown**



**Zoom meeting, audio only**



**Zoom meeting with video**



## Recipe Corner—Beef Recipes



**Recipe provided by  
Trish Perna**



Notify Susan Johnson,  
Corresponding Secretary,  
if a card from the club  
needs to be sent to anyone

**Recipe provided by  
Brenda Hill**



Each month will feature  
recipes by category

February—Pies  
March—March Madness  
April—Breads  
May—Poultry

**Send your favorite  
recipes to**

[sbrooks@twccnc.org](mailto:sbrooks@twccnc.org)

**Recipe provided by  
Sarah Brooks**

### BJ's Brisket

#### Ingredients

- 1 Beef brisket
- 2 large onions, sliced large
- 3 beef bouillon cubes
- 2 C water

#### Brisket Rub

- 1/4 C black pepper
- 1/4 C garlic salt
- 1/4 C chili powder
- 1/4 C paprika



#### Instructions

- Rub brisket liberally and wrap in plastic wrap. Refrigerate for 24 hours.
- Broil meat side of brisket for 5 minutes. Put onion, bouillon and water in deep baking dish. Place the brisket, fat side up, on top of quartered onions. Cover tightly with aluminum foil. Bake at 225\* for 11-12 hours.

Note: BJ is Trish Perna's husband

### Hungarian Goulash

#### Ingredients

- 1 can tomatoes
- 1 can tomato sauce
- 1 can tomato paste
- 1 large onion
- 1 green pepper
- 1 1/2 lb hamburger
- 1 1/2 teaspoon salt
- 1/4 teaspoon pepper
- Potatoes or macaroni pasta (optional)



#### Directions

- Fry hamburger and onion
- Simmer all other ingredients
- Add the hamburger and onion mixture to the sauce and simmer
- Add either chopped boiled potatoes or a macaroni style pasta after it has been cooked.

### Beef Stroganoff

#### Ingredients

- 3 lb bite-size beef (boneless top round or sirloin), floured and browned in butter
- 1 onion, sautéed
- 1 can Cream of Mushroom Soup
- 1 envelope Lipton Onion Soup
- 1 can tomato sauce
- 2 or 3 cups beef bouillon
- Bay Leaf, Salt, Pepper, Cayenne Pepper – to taste
- 1-2 cups Sour Cream
- Fresh quartered mushrooms, lightly sautéed




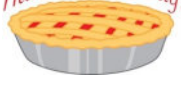


#### Directions

- Combine browned beef and sautéed onion and all other ingredients except sour cream and fresh mushrooms. Cook on low stirring frequently.
- Just before serving, add 1 cup or more of sour cream and fresh mushrooms.
- Serve over hot cooked noodles or rice.



# January 2021

| Sun   | Mon  | Tue   | Wed  | Thu   | Fri   | Sat   |
|---|--|---|--|---|---|---|
|   |  |   |  |   | 1<br><br>Brenda Gay<br> | 2   |
| 3   | 4<br><br>ESO at TWCC<br>Clubhouse<br>10am | 5<br><br>National Bird Day  | 6  | 7   | 8   | 9<br>                                   |
| 10  | 11<br><br>Jeanne George                 | 12<br><br>Marianne Sapsara<br>Education & Libraries<br>CSP Set Up for<br>TWCC meeting<br>10:00am | 13<br><br>TWCC Meeting<br>2 Sessions:<br>10am, 1pm<br>Clubhouse | 14<br><br>Night 'n' Gals<br>7pm<br>Virtual via Zoom | 15  | 16<br><br>Angela Williams              |
| 17<br><br>Connie Keller<br>Robin Sachsenheimer | 18<br>                                  | 19<br><br>TWCC Board<br>Meeting<br>10am<br>Clubhouse   | 20<br>  | 21  | 22  | 23<br><i>National Pie Day!</i><br>     |
| 24<br><br>Susan Quinn                          | 25<br><br>Linda Strevig                 | 26<br><br>NATIONAL<br>SPOUSES DAY  | 27<br><br>TWCC Virtual<br>Gathering<br>10:30am                  | 28  | 29  | 30<br><br>National<br>Croissant<br>Day |
| 31<br><br>Margaret Lee                         |  |   |  |   |   |   |

# Avoid Scams



**North Carolina  
Department of Justice**

9001 Mail Service Center  
Raleigh, NC 27699-9001

**1.877.5.NO.SCAM  
1.877.566.7226**

**[www.ncdoj.gov](http://www.ncdoj.gov)**



ATTORNEY GENERAL  
**JOSH STEIN**

## Protect Yourself

Scammers often try to rush you into making a decision or try to scare you to get what they want. Don't fall for their tricks! Never give out personal or account information to people you don't know and trust.

## Telemarketing Scams

- Place your home and cell phone numbers on the Do Not Call Registry at 1-888-382-1222 or **[www.donotcall.gov](http://www.donotcall.gov)** to cut down on unwanted telemarketing calls.
- Never give out important numbers like your bank account, credit card or Social Security number to anyone who calls you.
- Beware of scammers who call pretending to be a member of your family. They may claim to face an emergency while traveling and ask you to send money.
- Your telephone's Caller ID feature can be manipulated. Scammers can make it look like your bank, your power company, a government office or the police, etc., is calling.
- Many robocalls are illegal. If you receive a robocall, hang up. Do not press a number to avoid further calls. This alerts robocallers that they have reached an active number and could actually lead to more unwanted calls.

## Sweepstakes Scams

- Throw away unsolicited lottery or sweepstakes mailings that say that you're a winner. Foreign lotteries are illegal and the checks they send are fake, no matter how real they look.
- Never send money to receive a prize, loan, or credit card. It's against the law to require you to pay to receive a prize or to charge an upfront fee for a loan.

- Don't be pressured to buy something in order to enter a sweepstakes. You don't have to pay to enter and buying doesn't increase your chances of winning.
- No legitimate sweepstakes or government official will ever ask you to pay money via wire transfer, prepaid debit card or cash.

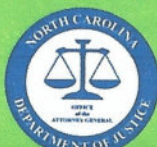
## Health Care Scams

- Avoid products that claim to be miracle cures or scientific breakthroughs, or say they contain a secret ingredient. Be skeptical of marketing that uses personal testimonials by consumers or doctors claiming amazing results.
- Products that offer a "no-risk money-back guarantee" often don't live up to that claim.
- Promotions that promise a free meal or lodging usually include a high-pressure sales pitch.
- Don't sign up for any discount health or drug plan before checking with your doctor, pharmacist or the Attorney General's Office.

## Government Imposter Scams

- Legitimate government and law enforcement officials will not demand money or personal information over the phone, by email, or by text message.
- You cannot be arrested for failing to pay a debt.
- The IRS will never call to demand immediate payment of taxes, require you to pay over the phone, or require you to use a specific form of payment, such as a prepaid debit card.
- Beware of official looking mailings that claim to help you get a copy of property deeds or other government documents for a fee. Contact your local Register of Deeds for a free or low-cost copy of your deed.





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### Investment Scams

- Never agree to invest in or buy something you don't understand.
- Read all forms completely, and consult with a knowledgeable friend or trusted professional such as a lawyer or an accountant before you sign anything.
- Don't make a quick decision about investment offers or changing insurance policies. When a loved one dies, avoid making major financial decisions or purchases right away.
- Beware if a salesperson says "it's a special opportunity but you have to keep it secret," or urges you to "act now" while using phrases like "limited offer," "risk free" or "tax-free offshore investments."
- Remember, all investments include some risk and you can't get something for nothing.

### Charity Scams

- Instead of responding to requests to donate, do your own research and decide when and to whom you want to give.
- Research unfamiliar charities before you donate. Beware of fake and "sound alike" charities that try to exploit your sympathy for victims of a recent disaster.
- When a charity calls, ask whether the caller is a professional fundraiser and find out how much of your contribution will go to fundraising costs.
- Scam artists will pose as representatives of a charity and lie to get your money. Be wary of messages reminding you to fulfill a pledge that you don't recall making, and requests to make a second donation when you don't recall having donated before.
- Do not send cash donations. Cash gifts can be lost or stolen. For security and tax record purposes, it's best to pay by credit card. If you pay by check, make it out to the charity itself, not the fundraiser.

### Home Construction and Repair Scams

- Be very skeptical of unsolicited offers for home repairs or driveway paving, especially if the contractor comes to your door and says the job needs to be done right away or claims to have leftover paving materials from another job. Don't get pressured or scared into paying for work you don't really need.
- After a disaster, beware of scammers who come to your home posing as government officials or insurance adjusters. Contact the government agency or your insurance company to verify before you let them inside or have work done.
- When you need work done on your home, ask friends or co-workers for recommendations. Get written estimates from the contractors you are considering and check on references, insurance, and license.

#### GENERAL CONTRACTORS

**www.nclbgc.org**  
or 919.571.4183

#### ELECTRICIANS

**www.ncbeec.org**  
or 919.733.9042

#### PLUMBERS AND HVAC

**www.nclicensing.org**  
or 919.875.3612

- When you select a contractor, get a written agreement that states clearly the exact costs, work to be performed and completion dates.
- Don't pay before the work begins. Instead, make payments as work is completed or once the job is done. Never make a final payment until work is complete to your satisfaction.



# Protect Yourself Online



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## General Computer Safety

- Keep your operating system, spyware, virus protection software and firewall up-to-date.
- Use strong passwords for banking, shopping and websites that retain your credit card numbers, financial account numbers, or confidential information.
- Strong passwords have at least eight characters with a mix of upper/lower case letters, numbers and symbols (#, %). Don't use family names, consecutive numbers/letters, birthdays, anniversaries, etc.
- Consider a password manager so you only have to memorize one master password. Do research first with reputable reviewers to make sure it is best for you.
- For added security, consider using a two-step verification process (AKA Two-Factor Authentication, or TFA) when you log in to your devices or your high-security online accounts.
- Don't keep passwords or PINs in your wallet/purse, or written down next to your computer.
- Don't share passwords with others.
- If you compile a list of passwords or confidential financial information and store it on your computer, make sure the document is encrypted for extra protection.

## Home Wi-Fi Safety

- Use a WPA2 router for added security.
- Password protect and encrypt your home Wi-Fi network. All networks, including WPA2, are subject to password attacks.
- Use a random password that is at least 20 characters long. (Note: You will only need this password when making changes to the network)

- For more on safer use of Wi-Fi including how to secure your home network's wireless router, search "NCDOJ Wi-Fi Safety."

## Public Wi-Fi Safety

- Do not connect to networks automatically. Set your device to ask you if you want to join a public network.
- Avoid joining a fake network by asking a store employee for the correct Wi-Fi name and login. Do not assume that a network using "guest" or "public" is the correct network.
- Limit your Internet use to browsing and do not enter any sensitive information like account numbers or passwords.

## Email Safety

- Never email or text credit card numbers, Social Security numbers or other confidential information. Encrypt or find a more secure way to pass along such private information.
- Avoid clicking on links in an email, even if it appears to come from a trusted source like your bank or a friend. To prevent triggering malware, type the URL link sent to you directly into the Internet browser rather than clicking on the link.
- Beware of email, texts, or social media posts that ask you to confirm your personal information or account number, even if the message claims to come from a company with which you do business. Instead, contact the business at a number or website you know to be valid.
- Forward fraudulent emails to spam@uce.gov.
- Emails that say you've won money, can make a lot of easy money, or plead for help are usually scams.





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make online purchases or when required to register first with unfamiliar Internet sites.

- Periodically check your spam filter settings and see what new security features your Internet service provider offers.
- If you suspect hacking or email tampering, report it to local law enforcement.

### Social Networking Safety

- Limit information you make public on your profile and don't include your phone number, email or address.
- Be careful what you post. Some negative public posts about employers or classmates have led to lawsuits.
- Don't share when you will be away from home. Also, turn off geolocation for applications on your mobile devices.
- Use settings so that posts are seen only by friends or even specific groups of friends.
- It is safer to connect with people that you know in real life.
- People you know may have their accounts compromised. As with emails, be wary of links and attachments in messages.
- Keep your password private.
- Be wary of third party vendors on social media sites, especially if they ask for credit card information.
- Never respond to harassing or rude comments. Report comments to the networking site if they are bullying, unethical, criminal, or violate the site's terms of service.
- Under 18: Make your site private with limited access. Do not make visible your full name, school, cell phone number, address or email.
- Parents: Maintain access to your child's account. Set online time limits. Cellphones, tablets and other Internet devices should be kept in a family area even to charge overnight. Facebook & Instagram users must be 13 years old. You can report underage users anonymously.

- Think before you post. Once an image is posted on the Internet (even on a private profile), it essentially becomes public. It may never be completely erased from the Internet. Revealing photos sent to a friend may show up later to embarrass you.
- Control who can see your photos. Consider making certain photos or albums private.
- Under 18: Reduce identifying information in the backgrounds of pictures or video (i.e. school name, license plates, and street signs).
- When tagged in a photo, use security settings to ensure you approve the photo prior to it being shared with your friends.

### Shop Online Safely

- Pay by credit card for a better chance of getting your money back if there are problems. Use a separate low-limit credit card for online purchases, or request a one-time-use number for each online purchase.
- Shop with online merchants that you trust. Research unknown businesses with our office, the NC Secretary of State, and/or the Better Business Bureau.
- Enter payment information only on secure sites. Look for https (instead of http) and a "lock" icon on the web address bar.
- Read refund and privacy policies before you order.
- Keep receipts or communications and a description of the product and its price until your order arrives and you've reviewed the charge.