



AFFILIATED SUPPORT GROUP

Affiliate Group #004

Clearwater Ostomy Support Group

www.clearwaterostomysupportgroup.org

clearwaterostomy@gmail.com

SUPPORT LINE 727-490-9931



Feb 2023

Next Meeting

Sat, February 18, 2023

Support Meeting 10:30 am

The Masonic Lodge

1145 Highland Ave NE

Largo, FL 33770

UPCOMING EVENTS

2023 MEETING SCHEDULE

Subject to changel

March 18th

April 15th

Future dates and locations are still to be determined and confirmed.

the President's Message

Hi Everyone,

This month we will be focusing on scams and how to protect yourself.

Our speaker this month is Anna Marie Fiallos from Pinellas County Consumer Protection. She will be talking about scams and how to protect yourself. She will have lots of information so be sure to bring all your questions to have answered.

Looking forward to seeing you there!

Blessings,

Marilyn



Our meetings are open to new ostomates, the experienced ostomates, the caregivers, the families, the healthcare workers, the support persons, the nursing students, the social workers and anyone who has a connection with ostomies and would like to join us. We welcome you all!

TIPS & TRICKS

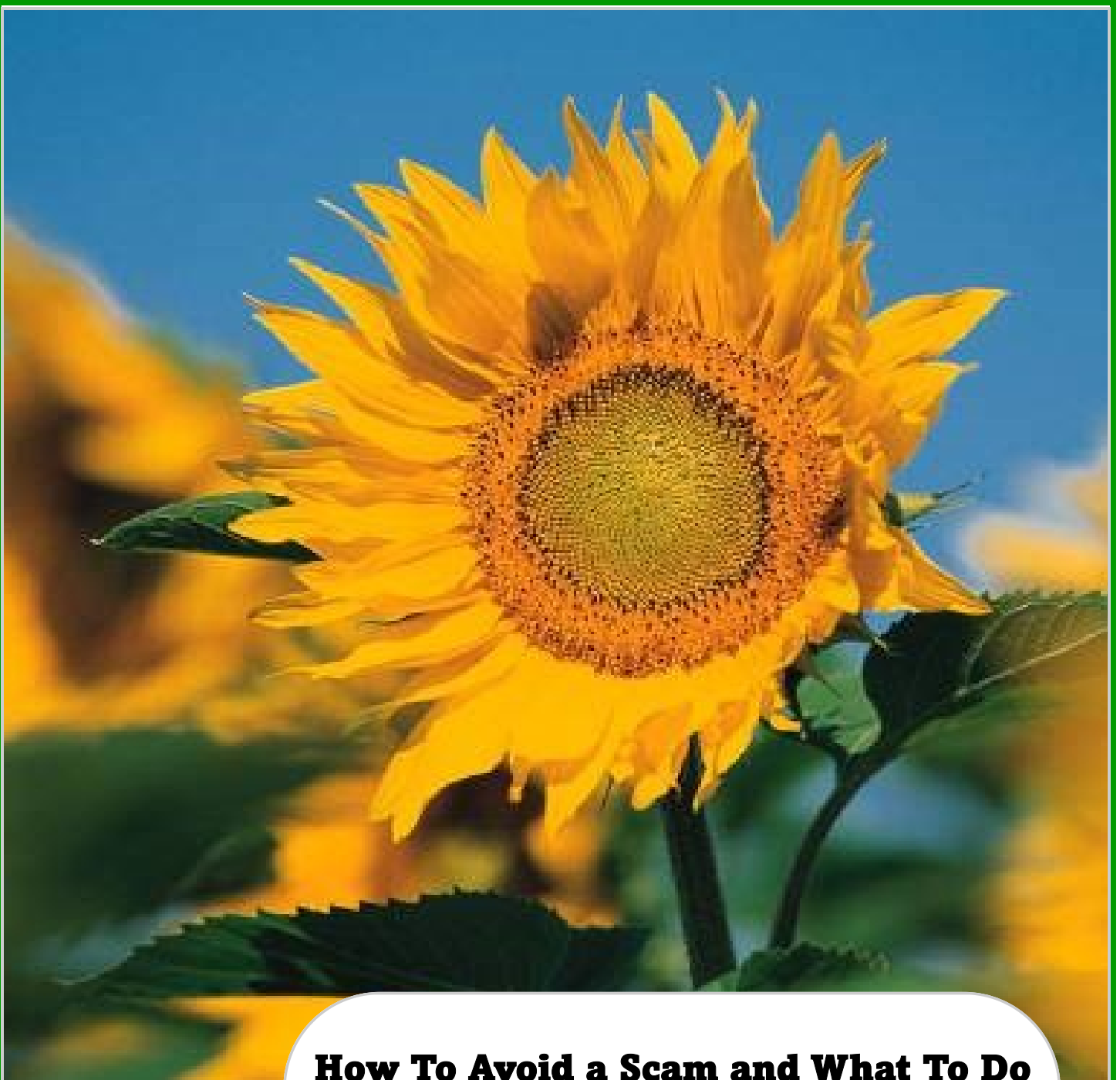
Smart Travel Tips

1. **Get recommendations.** Ask your friends and family which companies they used for their trip and how they rated their experience. Check online reviews to find out how other people rated their experience.
2. **Check out the company.** In Florida, non-exempt sellers of travel must register with the Florida Department of Agriculture and Consumer Services each year. Find out if the seller is registered with them and if any complaints have been filed against them .
3. **Read the fine print.** A signature on a contract indicates acceptance of the terms and conditions. Once you sign, you may not have a right to cancel. Be sure to read the entire contract thoroughly and ask questions! Do not sign if you have any doubts.
4. **Pay by credit card.** It gives you more protection than paying by cash or check. If you don't get what you paid for, you may be able to dispute the charges with your credit card company.
5. **Be cautious of fraudulent travel offers.** Be skeptical of unsolicited mailings, emails or telephone calls claiming you've won a "free" trip. Often this is a ploy to obtain personal and/or financial information.
6. **Know the cancellation and refund policies.** Things happen and you may have to cancel your trip. Ask what the cancellation polices are for each part of your trip.

WHEN TO CALL A DOCTOR OR WOC NURSE

1. If cramps last more than two or three hours.
2. If you get a deep cut in your stoma or bleeding at the juncture of the skin and stoma.
3. If you have excessive bleeding from the stoma opening or a moderate amount in the pouch after several times emptying.
4. If you have a strong odor lasting more than a week.
5. If you have severe skin irritation or deep ulcers.
6. If you have severe watery discharge lasting more than five or six hours.
7. If you have an unusual change in the size or appearance of your stoma.





**How To Avoid a Scam and What To Do
If You Were Scammed**

Article and Information provided by the Federal Trade Commission



How To Avoid a Scam

Recognizing these common signs of a scam could help you avoid one.

Four Signs That It's a Scam

1. Scammers **PRETEND** to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the **Social Security Administration, the IRS, or Medicare**, or make up a name that sounds official. Some pretend to be from a business you know, like a **utility company, a tech company**, or even a **charity** asking for donations.

They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.

2. Scammers say there's a **PROBLEM** or a **PRIZE**.

They might say you're in trouble with the **government**. Or you **owe money**.

Or someone in your family had an **emergency**. Or that there's a **virus on your computer**.

Some scammers say there's a **problem with one of your accounts** and that you need to verify some information.

Others will lie and say you won money in a **lottery or sweepstakes** but have to pay a fee to get it.

3. Scammers **PRESSURE** you to act immediately.

Scammers want you to act before you have time to think. If **you're on the phone**, they might tell you not to hang up so you can't check out their story.

They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.

4. Scammers tell you to **PAY** in a specific way.

They often insist that you pay by **using cryptocurrency, by wiring**

money through a company like MoneyGram or Western Union, or by putting money on a gift card and then giving them the number on the back.

Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money.

How To Avoid a Scam

Block unwanted calls and text messages. Take steps to **block unwanted calls** and to **filter unwanted text messages**.

Don't give your personal or financial information in response to a request that you didn't expect. Honest organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers.

If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

Resist the pressure to act immediately. Honest businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.

Know how scammers tell you to pay. Never pay someone who insists you pay with **cryptocurrency**, a **wire transfer service** like Western Union or MoneyGram, or a **gift card**. And never deposit a **check** and send money back to someone.

Stop and talk to someone you trust. Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

Report Scams to the FTC

If you were scammed or think you saw a scam, **tell the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)**.

What To Do if You Were Scammed

Find out what to do if you paid someone you think is a scammer, or if you gave a scammer your personal information or access to your computer or phone.

Scammers can be very convincing. They call, email, and send us text messages trying to get our money or sensitive personal information — like our Social Security or account numbers. And they're good at what they do. Here's what to do if you paid someone you think is a scammer or gave them your personal information or access to your computer or phone. If you paid a scammer, your money might be gone already. No matter how you paid, it's always worth asking the company you used to send the money if there's a way to get it back.

If You Paid a Scammer:

- **Did you pay with a credit card or debit card?** Contact the company or bank that issued the **credit card** or **debit card**. Tell them it was a fraudulent charge. Ask them to reverse the transaction and give you your money back.

- **Did a scammer make an unauthorized transfer from your bank account?** Contact your bank and tell them it was an **unauthorized debit or withdrawal**. Ask them to reverse the transaction and give you your money back.
- **Did you pay with a gift card?** Contact the company that issued the **gift card**. Tell them it was used in a scam and ask them to refund your money. Keep the gift card itself, and the gift card receipt.
- **Did you send a wire transfer through a company like Western Union or MoneyGram?** Contact the **wire transfer company**. Tell them it was a fraudulent transfer. Ask them to reverse the wire transfer and give you your money back.
 - MoneyGram at 1-800-926-9400
 - Western Union at 1-800-448-1492
 - Ria (non-Walmart transfers) at 1-877-443-1399
 - Ria (Walmart2Walmart and Walmart2World transfers) at 1-855-355-2144
- **Did you send a wire transfer through your bank?** Contact your bank and report the fraudulent transfer. Ask them to reverse the wire transfer and give you your money back.
- **Did you send money through a money transfer app?** Report the fraudulent transaction to the company behind the **money transfer app** and ask them to reverse the payment. If you linked the app to a credit card or debit card, report the fraud to your credit card company or bank. Ask them to reverse the charge.
- **Did you pay with cryptocurrency?** **Cryptocurrency payments** typically are not reversible. Once you pay with cryptocurrency, you can only get your money back if the person you paid sends it back. But contact the company you used to send the money and tell them it was a fraudulent transaction. Ask them to reverse the transaction, if possible.
- **Did you send cash?** If you sent cash by U.S. mail, contact the U.S. Postal Inspection Service at 877-876-2455 and ask them to intercept the package. If you used another delivery service, contact them as soon as possible.

IMPORTANT NOTICE: *Articles and information printed in this newsletter are not necessarily endorsed by the Clearwater Ostomy Support Group and may not be applicable to everyone. Please consult your doctor or Nurse for the medical advice that is best for you*

CLEARWATER OSTOMY SUPPORT GROUP

Lots of information can be found at the United Ostomy Association of America website.



UOAA's Main Website -
www.ostomy.org

UOAA Discussion Board -
www.uoaa.org/forum

Facebook: [Facebook.com/UOAA](https://www.facebook.com/UOAA)

Twitter: [Twitter.com/UOAA](https://twitter.com/UOAA)

Phoenix Ostomy Magazine:
<https://phoenixuoaa.org/my-account/>

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<https://www.facebook.com/clearwaterostomysupoSrtgroup/>



https://twitter.com/clwtrostomy_grp

Need Emergency Ostomy Help?



Lila Watkins at Bay Breeze RX has graciously set up a beautiful private room where she can see people and help them with problems they may be having with their ostomy.

Bay Breeze RX is located at 3350 East Bay Drive. Largo, FL 33771
P: 727-614-9933 | www.baybreezerx.com

We'd love to see you at the next meeting!! Everyone is welcome!!

COSG #004
12931 88th Ave. North
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Get Ostomy Answers!

The Phoenix magazine provides answers to the many challenges of living with an ostomy. From skin care to nutrition to intimacy, in-depth articles are written by medical professionals, ostomy experts and experienced ostomates. Subscriptions directly fund the services of the United Ostomy Associations of America.

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