



July
'23

THE HUB

Connecting the Residents
of
Pinecrest and Hillcrest

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MONTH**
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Welcome

**Home
To our Newest
Residents**

**Timothy Brown
506 Opal Drive**

**Lorraine Ann Taylor
65 Trotwood Street**

**Candace Wheelden
423 Topaz Drive**

**Joanne Langerman
456 Sophia Avenue**

**Michelle Diment
515 Opal Drive**

**Richard & Cynthia Sayles
509 Opal Drive**

July Registration

**Registration for all July Activities and Bus
Adventures will open on**

Monday June 26th at 9:00 am.

**To register please call (883-2512) or email
(Andrew.mcbrady.smh@gmail.com)**

Andrew to reserve your spot!

Please Remember when registering:

- **Any emails sent or calls made before 9:00 a.m. cannot be accepted**
- **You may sign up only yourself and those in your household**
- **Please check and make sure to use the above email**

Office Hours

Monday—Friday:

7:00 am—4:00 pm

Saturday:

8:00 am—12:00 pm

**Community
Center Hours**

Sunday—Saturday:

7:00 am—8:00 pm

C O N T A C T U S

Phone :

(207) 883-2512

Fax:

(207) 883-8089

Email:

sales@statemanufacturedhomes.com

After Hours EMERGENCY ONLY:

(207) 303-6566

(207) 329-7116 (Tina)



From the Wall Street Journal

Protect Your Money From Check Fraud

By Oyin Adedoyin

Writing of personal checks is on the decline, but check fraud is on the rise. Scammers are targeting mailboxes to snatch checks and then use chemicals to lift the ink so that new amounts and recipients can be written in.

“Checks have very few security features and are very easy to alter or counterfeit,” says Naftali Harris, CEO of Sentilink, a fraud-protection company in San Francisco.

Americans sent out 11.2 billion checks in 2021, down 7.2% from 2018, according to the Federal Reserve. Meanwhile banks filed 680,000 check fraud reports in 2022, nearly double the 350,000 fraud reports filed in 2021, according to the Finance Crimes Enforcement Network, or FinCEN, part of the Treasury Department. Here are some Do’s and Don’ts for writing checks.

Cut Back

Today, swindlers can deposit stolen checks on their phones without having to go to a bank. They can also duplicate and sell the stolen checks to third-party criminals. The simplest way to protect yourself is to keep the number of checks you write to a minimum, said Davis Maimon, a professor at Georgia State University and the director of its Evidence-Based Cybersecurity Research Group.

At the very least, try to send checks only to people you know. That is usually safer than sending one to a stranger, says Alicia Valentine, assistant vice president and cash-management officer at Florence Bank, a community bank in Massachusetts. For person-to-

person payments, consider paperless options such as Zelle, Cash App or Venmo, Valentine suggests.

Monitor your account

Keeping an eye on your bank account isn’t just good for budgeting, it can also spot any suspicious activity as soon as possible.

“People should go online and look at their bank account every single day,” says Greg Litster, president of SAFECHECK, a check-manufacturing company based in California. Since banks have to investigate every case, victims can wait as long as seven months to be reimbursed for a fraudulent check. Pay close attention around the holidays such as Christmas, Memorial Day or Thanksgiving when banks are closed. These are the times when criminal activity creeps up since most people aren’t keeping track of their spending, and if they do notice anything, they most likely won’t be able to report it to the bank until after the holiday, Litster says.

Check-fraud activity also tends to increase during tax season, when people are most likely to be writing or mailing checks to the state or federal government, Maimon says. Turn on notifications for when withdrawals are made on your account so that you can be alerted via email or text every time that happens.

Since your checks contain personal information such as routing and account numbers, as well as your home address, they should be secured out of public view. “People have become careless with how they preserve their

checkbooks,” says Hubert Klein, a fraud-investigations specialist at Eisner Advisory Group, a New York-based financial-advisory firm.

Use gel ink

The type of pen matters. Fraud specialists recommend opting for blue or black gel ink pens. Thanks to its chemical composition, gel ink, which is a little thicker than that used in regular ballpoint pen, is permanent and harder to remove. “Those are good because they actually seep into the paper a little bit so they are virtually impossible to erase without leaving physical marks that somebody altered the check,” Klein says. And spell out everything—from the name or title of the recipient to the dollar amount. Klein suggests slowing down and making sure everything on the check is complete, which includes the memo line for the purpose of the check. And “never write a check payable to cash,” adds Roxann Cooke, consumer-banking managing director at JP-Morgan Chase.

Mail requires caution

Use windowless envelopes so others can’t see what is inside, Litster says. Criminals can tell which one is a check and which isn’t through the clear section of the envelope.

Don’t leave a check you have written in the mailbox in front of your house with the red flag up, fraud prevention experts say.

If possible, mail your check from the post office, Valentine says. Even better, hand-deliver your check to the payee directly.

Errands

**Thursday July 6th and
Thursday July 20th
starting at 8:00 am**

Let us help you run some of those pesky errands. If you need to go to the pharmacy, bank, doctor's appointment, or even get a haircut, please give us a call (883-2512) and schedule your ride with Andrew. Please let Andrew know if you have a scheduled appointment.

Market Basket

Wednesday July 5th 8:00 am

Sit back and relax as we visit Maine's newest Market Basket. Located in Westbrook's Rock Row. Market Basket offers you "More for Your Money".

Walking Group

Mondays 8:45 am

Grab your neighbor and join us for a walk at the Maine Mall in South Portland. Our walks last approximately 45 minutes and you go at your own pace. Walking on July 31st will be at 1:00 pm. No walking on Monday July 3rd and 24th.

Smiling Hill Farm

Thursday July 20th 1:00 pm

I scream you scream, we all scream for ICE CREAM!!!!!! Come out and enjoy some homemade ice cream from Smiling Hill Farm in Westbrook. With over 20 delicious flavors of hard-serve ice cream made with cream from their very own cows, it does not get any fresher than this.

Weekly Grocery Shopping

**Fridays each week we start at
7:00 am**

We offer transportation to Hannaford on the scheduled mornings starting at 7:00 am. There will be multiple trips made during the morning. If you have not already done so, please call Andrew (883-2512) to schedule your ride. Do not forget we also carry your bags into the house if you would like us to!

Micucci's and Trader Joe's

Tuesday July 18th 8:00 am

Join us as the bus brings you to In-Town Portland to shop at Micucci's Italian Grocery Store in Portland. After Micucci's we will go to Trader Joe's to finish your shopping needs.



Marlene Horne, Hillcrest Resident, meeting the cows that made the ice cream she enjoyed at Smiling Hill Farm

Oxford Casino

Wednesday July 12th 8:00 am

Hop on the bus for some “wicked good fun” as we travel up Route 26 to the Oxford Casino. While there, you will be able to try your luck at 850 action-packed slot machines and tables. After spending the morning playing the one-armed bandits, you can enjoy lunch at the in-house restaurant or cafe. The bus will begin picking you up at your house at 8:00 am. We will leave the casino at 1:30 pm. Transportation is FREE!

Wal-Mart

Tuesday July 11th 1:00 pm

Let us do the driving to the local Wal-Mart for all your shopping needs. Please remember to bring your own bags.

Breakfast Club

Thursday July 13th 7:45 am

Come enjoy a delicious breakfast and meet some new friends. This month, the Breakfast Club will be going to IHOP in South Portland.



Schooner Mini Golf

Come aboard and set sail as we travel to Schooner Mini Golf! On Tuesday July 11th at 9:15am we voyage to Saco for some fun at Schooner Mini Golf. Putt your way through the newly renovated course which includes a lighthouse and Schooner Ship!

The cost is just \$10.00/ person (to be paid at Schooner Mini Golf) for 18 holes of fun! You will not want to miss the action.


Friendship Seekers

This group is for amazing singles in the Communities of Hillcrest and Pinecrest who want to stay active and meet other singles in their age range.

If you are looking to meet awesome people that share common interests, then please join us at the Community Center on **Thursday July 13th at 1:00pm!** Whether widowed, divorced or never married, if you find yourself single in these best years of your life, we encourage you to join us as we look to foster friendships. If you are looking for a travel companion, someone to go out to eat or to the movies, the beach, or like minded person to share experiences with, this is the group for you. Refreshments will be provided.

This is NOT a dating club.

July 2023

Sun	Mon	Tue	Wed
<p>2</p>	<p>3</p> <p>Office Closed</p> <p>Bright with Color 9:00am Bridge Lessons 12:30pm Bridge 1:00pm Game Night 6:00pm</p>	<p>4</p> <p>Office Closed</p> 	<p>5</p> <p>Market Basket Exercise Class Armchair Trav Crafter's Club Billiards 6:30pm</p>
<p>9</p>	<p>10</p> <p>Walking 8:30am Bright with Color 9:00am Café 11:00am Bridge Lessons 12:30pm Bridge 1:00pm Game Night 6:00pm</p>	<p>11</p> <p>Fish Finders 9:00am Mini-Golf 9:15am Exercise Class 10:00am Cornhole 1:00pm Wal-Mart 1:00pm</p>	<p>12</p> <p>Casino 8:00am Book Club 9:30 Exercise Class Crafter's Club Billiards 6:30pm</p>
<p>16</p>	<p>17</p> <p>Walking 8:30am Bright with Color 9:00am Café 11:00am Bridge Lessons 12:30pm Bridge 1:00pm Game Night 6:00pm</p>	<p>18</p> <p>Micucci's/Trader Joe's 8:00am Exercise Class 10:00am Bible Study 12:00pm Cornhole 1:00pm Photography 7:00pm</p>	<p>19</p> <p>Floral Arrange Exercise Class Monthly Meal Crafter's Club Community Me 5:00pm</p>
<p>23</p>	<p>24</p> <p>Bright with Color 9:00am Café 11:00am Bridge Lessons 12:30pm Bridge 1:00pm Game Night 6:00pm</p>	<p>25</p> <p>Exercise Class 10:00am Cornhole 1:00pm "UFO" Night 6:00pm</p>	<p>26</p> <p>Exercise Class Crafter's Club Billiards 6:30pm</p>
<p>30</p>	<p>31</p> <p>Bright with Color 9:00am Café 11:00am Bridge Lessons 12:30pm Bridge 1:00pm Walking 1:00pm Game Night 6:00pm</p>		

Wed

Thu

Fri

Sat

<p>8:00am 11:00am Lunch 1:00pm 1:00pm m</p>	<p>6 Errands 8:00am Exercise Class 10:00am Community Craft Fair Meeting 1:00pm Bingo 6:30pm</p>	<p>7 Hannaford 7:00am Veterans Club 1:00pm</p>	<p>8 Neighbor-to-Neighbor Coffee and Doughnuts 10:00am</p>
<p>am 11:00am 1:00pm m</p>	<p>13 Breakfast Club 7:45am Exercise Class 10:00am Friendship Seekers 1:00pm Bingo 6:30pm</p>	<p>14 Hannaford 7:00am</p>	<p>15 Community Center Closed for Private Event All Day</p>
<p>ment 9:30am 11:00am Prep 1:00pm 1:00pm Monthly Meal</p>	<p>20 Errands 8:00am Exercise Class 10:00am Smiling Hill Farm 1:00pm Bingo 6:30pm</p>	<p>21 Hannaford 7:00am</p>	<p>22</p>
<p>11:00am :00pm m</p>	<p>27 Exercise Class 10:00am Bingo 6:30pm</p>	<p>28 Hannaford 7:00am</p>	<p>29</p>
<p>Registration for all July Activities and Bus Adventures will open on Monday June 26th at 9:00 am. To register please call (883-2512) or email Andrew to reserve your spot! (Andrew.mcbrady.smh@gmail.com)</p>			

Exercise Class

Tuesdays 10:00 am

Wednesday 11:00 am

Thursdays 10:00 am

This program has been developed to include balance control, movement of joints, and different music for each session. Strengthening exercises are also included. A chair is always nearby. The classes are led by Hillcrest residents Brenda Turner, Denise Lord, Laura Gardiner, Ruth Belanger, and Deb Osborn.

Bright with Color

Mondays 9:00 am

This is a chatty friendly group. We would like people to join us on Monday from 9:00 am to 10:30 am or however long during this time frame, you can be there. Coloring books and crayons or colored pencils are welcome. Yes, some of us dabble in paint. We all do our own thing. We just would love to meet more of our neighbors. There are no rules, no judgments made, just fun and laughter. Some of you make your own cards. Bring those and have some fun.

Cornhole

Tuesdays 1:00 pm

Calling all cornhole players! We would like to invite you to join us at the Community Center on Tuesdays at 1:00 pm for an afternoon of tossing bags. This is open to ALL ability levels new or experienced. Never played before, no worries we will teach you in a relaxed environment. Do not miss out on the fun!

Game Night

Mondays 6:00 pm

Gather around the table with friends and neighbors for an evening of board games and card games. Playing cards, cribbage boards, and board games are provided. Bring your favorite game if you want!

Billiards Night

Wednesdays 6:30 pm

Enjoy a night of playing pool in a relaxed atmosphere at the Community Center. All equipment is provided. All skill levels are encouraged to join the fun and meet new people. Cannot make it down on Wednesday evening? The good news, the pool table is available anytime the Community Center is open.

Bridge

Mondays

Beginners Bridge Lessons 12:30 pm

Games start at 1:00 pm

Calling all Bridge players. You are invited to join us on Mondays at the Community Center for an afternoon of Party Bridge. All skill levels are encouraged to join the fun. If you want to learn the basics of Bridge or need a refresher, please plan on being at the Community Center at 12:30 pm to learn the basics or get a refresher.

Bingo

Thursdays 6:30 pm

Join the fun of Winner Take All Bingo. Each Bingo sheet costs \$1.00 and comes with 12 cards. Play as many cards per game as you like. All cards are on paper, so bring your dauber. Bingo is open to residents of Hillcrest and Pinecrest only.

Community Café

Mondays 11:00 am

Come join us at the Community Center to mingle and enjoy a delicious meal catered by Al's of Scarborough. This is a great way to connect with friends and meet new ones. **You must sign up or cancel by the Thursday before each meal.** The cost is \$13.00 per meal. Doors open at 11:00 am, and the meal is served at 11:30 am. No lunch on Monday July 3rd.

July's Menu:

July 10th –Chicken Alfredo, Salad, Dinner Roll and Dessert

July 17th— Roasted Pork with Gravy, Vegetables, Mashed Potatoes, Dinner Roll and Dessert

July 24th— BBQ Pulled Pork, Bulkie Roll, Fruit and Dessert

July 31st—Pot Roast with Gravy, Vegetables, Mashed Potatoes, Dinner Roll and Dessert

Veteran's Club

Friday July 7th 1:00 pm

Veterans, please join us for our Veteran's Club at the Community Center. Our goal is to foster a relaxed fellowship of Veterans. We will talk shop, play pool, and card games, plan outings, and share information regarding veterans' benefits and opportunities. As always, we will be looking for ideas to help shape and grow this club.

Armchair Traveler: Scandinavia's Hidden Paradises

Wednesday June 14th 1:00 pm

Sit back and relax as the Armchair Traveler brings you to a subregion in Northern Europe, with strong historical, cultural, and linguistic ties between its constituent peoples. Scandinavia most commonly refers to Denmark, Norway, and Sweden. High in the north, in Swedish Lapland, mighty moose feel at home. In the east, near the Russian border, Lake Saimaa in Finland is home to one of the rarest seal species in the world. Gotska Sandön is the most remote place in the southern island paradise of the Baltic Sea. In the west, mountains and fjords dominate the landscape. Today, arctic foxes live again on the Hallingskarvet plateau. In all these places, nature conservationists are working with great enthusiasm for Scandinavia's hidden paradises.

Craft Fair for Charity Meeting

Thursday July 6th 1:00 pm

Are you interested in helping organize and/or participate in a community wide Craft Fair in the fall? If so, please plan to attend a meeting on Thursday July 6th at 1:00 pm at the Community Center. The purpose of the Craft Fair is to raise money for a local non-profit organization. If you would like to help out but cannot make it to the first meeting please let Andrew know.

Photography Club

Tuesday July 18th 7:00 pm

This club welcomes photography enthusiasts of all levels. Meetings will be held on the third Tuesday of the month 7:00 pm at the Hillcrest Community Center. We meet to display and discuss photography in a friendly atmosphere. Visitors are always welcome. Share your photographs, cameras, and techniques. Who knows... maybe you'll learn something and improve your photographic skills, or share something that others will enjoy.

Community Meal Prep

Wednesday July 19th 1:00 pm

Join the fun as we prepare for a wonderful Community Meal. We need help setting up the Community Center and prepping for our next community meal. This is a great way to get involved in our community and meet some new friends.

“UnFinished Objects”

Night

Tuesday July 25th 6:00 pm

Created to help keep you motivated for completing the UnFinished Objects (UFO's) you may have laying around the house. It is an opportunity to get out, be social and see what other projects people are working on in a relaxed environment. So, grab your bag of yarn, sewing project, jewelry making supplies, scrapbooking, or just a coloring book and hang out at the Community Center. Any “UFO” is welcome.

Book Club

Wednesday July 12th at 9:30 am

Do you like to read? Do you enjoy talking about books? The Club will meet monthly on the second Wednesday of the month at the Community Center at 9:30 am.

You must register with Andrew for this activity. Looking forward to meeting other book lovers. The Book Club will be coordinated by Sue Helms, Hillcrest resident.

The Fish Finders

Tuesday July 11th 9:00 am

Do you enjoy spending time outdoors fishing or are you a beginner looking to learn more? Then the Fish Finders is the group for you. Come meet like-minded people who share a passion for fishing. Whether it be fly fishing, spin casting, or deep-sea fishing all are welcome. We will talk about techniques, tackle, and share stories of the ones that got away. All skill and ability levels are encouraged to come. We are never too experienced to learn something new.

Floral Arrangement

Wednesday July 19th 9:30 am

Come create something beautiful to take home with you. We will provide the flowers and some vases; you provide the creativity. If you would like to bring your vase, please feel free to do so. Please bring a pair of scissors. **The deadline to register is Monday July 17th by 4:00 pm.**

**M o n t h l y
C o m m u n i t y
M e a l**

***Wednesday July 19th
5:00 pm***

At Community Center

**BBQ Chicken, Salad,
Vegetable, and Cole Slaw**

**Please Bring A Dessert To
Share With Friends And
Neighbors**

**Cost:
\$5.00/person**

***Deadline to Sign Up is
Friday July 14th
by 4:00 pm***

**Neighbor-to-Neighbor
Coffee and Doughnuts**

Saturday July 8th 10:00 am

Come enjoy FREE coffee and doughnuts with friends and neighbors at the Community Center. This is a great way to meet new friends and get to know your neighbors! **We are looking for volunteers willing to “host” future Neighbor-to-Neighbor Coffee and Doughnuts. If interested please contact Andrew. Andrew will set up the hall, you get to choose the doughnuts.**

Bible Study

Tuesday July 18th 12:00 pm

Would you like to participate in a Bible discussion? You are invited to attend a nondenominational, yet inspiring, informative time discussing the Word of God led by Pastor Mike Dalton of the Free Baptist Church. Your thoughts and questions are certainly welcome.

Crafter’s Club

Wednesdays 1:00 pm

Calling all Crafters!! You are invited to join this amazing and talented group. Come with ideas and projects to share. Even if you cannot attend regularly, please feel free to drop in when you can. *All skill levels are welcome.*



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- White Cabinets Throughout
- Front Covered Porch
- Step In Shower in Bath
- Hardwood Flooring Installed
- Separate Laundry Room
- Foyer Entrance



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