Warwick Community Kitchen

Girl Scout Gold Award Project
A Mission of Vision Community Church

FRIDAY, November 18, 2016,
5:00-7:00 pm
Come Celebrate Our 5 Year Anniversary!

Sponsored by the Chosun Taekwondo Leadership Academy
Entertainment provided by members of the Wire Choir Orchestra!

Continuous Seating Serving: Turkey, Gravy, Stuffing, Mashed Potatoes, Vegetables, Salad, Rolls and Dessert.

Get your nails painted at our **NAIL STUDIO!!!**

If you are able, bring a non-perishable item to donate to the St. Peter Lutheran Church Food Pantry.

Located at Vision Community Church
(the former Pine Island Elementary School)
20 Schoolhouse Road
Pine Island, New York 10969
Entrance to the school is off of County Route 1, across from Panco Fuel Oil and Propane.

The Warwick Community Kitchen is for EVERYONE, whether you would like a meal or just the company of fellowship with your neighbors. You will also receive a bag lunch for the next day.

If you have any questions about the meal please call Victoria at (845) 469-8416.
For a schedule of monthly meals please visit our website – warwickcommunitykitehcn.weebly.com

Dennis P. McConnell
115 Sanfordville Road
Warwick, NY 10990
845.987.7937
dennis.mcconnell@gmail.com

November 4, 2016

Michael Sweeton, Supervisor
Town of Warwick
132 Kings Highway
Warwick, NY 10990

Re: Planning Board position

Mr. Sweeton:

I understand that my appointment to the Town of Warwick Planning Board is set to expire as of December 31, 2016. I feel that I have more to offer and respectfully request that the Town Board re-appoint me to another term.

Respectfully,

Dennis P. McConnell

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NOV 0 2016
TOWN OF WARWICK
SUPERVISOR'S OFFICE

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TOWN OF WARWICK
TOWN CLERK

cc TBD
T/Clerk X

ORANGE COUNTY LAND TRUST

November 14, 2016

Mr. Michael Sweeton, Supervisor
Town of Warwick
132 Kings Highway
Warwick, New York 10990

RECEIVED
NOV 14 2016
TOWN OF WARWICK
SUPERVISOR'S OFFICE

RE: SBL 6-4-15

Dear Supervisor Sweeton:

This letter is to inform you of the Orange County Land Trusts' intent to purchase the parcel, referenced above, for the sum of $4,000.00 from the Town of Warwick.

Please to not hesitate to contact me if you require anything further.

Sincerely,

Jim Delaune
Executive Director

cc: Stuart Turner, President

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NOV 14 2016
TOWN OF WARWICK
TOWN CLERK

P.O. Box 269
Mountainville, New York 10953
www.oclt.org

Phone 845-534-3690
Fax 845-534-3691
Email info@oclt.org

X

Warwick Town Clerk

From: Khris Dodson from EFCN <kadodson=syr.edu@mail196.atl221.rsgsv.net> on behalf of Khris Dodson from EFCN <kadodson@syr.edu>
Sent: Wednesday, November 16, 2016 10:01 AM
To: Warwick Town Clerk
Subject: Register Now! Rates and Finance Workshop for Small Water Systems

Palisades, NY | December 14, 2016 View this email in your browser

Smart Management for Small Water Systems

Free Workshop:

Rates and Finance Workshop for Small Water Systems

December 14, 2016

9:00am-4:00pm | Palisades, NY

HNA Palisades Premier Conference Center

334 Rte 9W | Room A-330

Palisades, NY 10964

Register online or download the mail-in registration form.

CEUs: This workshop has been submitted to the state for CEUs.

Cost: FREE. Lunch will be provided. *Please register to reserve your spot.*

This workshop is designed for local government drinking water system managers, clerks, treasurers, elected officials, and others who budget and/or set rates.

Register Now

This workshop will help ensure the financial stability of your water system while providing safe, quality drinking water at fair rates. Topics include all aspects of financial management and planning of a water system fund including rates and rate setting, controlling costs, planning for capital expenses, accessing external funding, tracking and benchmarking financial performance, and other Enterprise Fund issues that small water systems face.

You will learn how to:

1. Assess and monitor financial performance
2. Design appropriate rate structures and set fair rates that cover costs
3. Plan to fund future capital costs
4. Locate external funding sources (loans and grants)

Trainers: Glenn Barnes, *Senior Project Director* - The Environmental Finance Center at The University of North Carolina

Contact:

Allison Perch, perch@sog.unc.edu

Who Should Attend:

This workshop is designed for water systems serving 10,000 or fewer people (though systems of any size may attend), especially targeting local government systems facing financial challenges. Owners of privately owned systems, consultants and technical assistance providers serving water systems are also invited to attend.

Partner:

UNC
ENVIRONMENTAL FINANCE CENTER

This program is partially supported by the U.S. EPA's Water Infrastructure and Resiliency Finance Center.

The Smart Management for Small Water Systems program is administered by the Environmental Finance Center Network (EFCN), a university-based organization creating innovative solutions to the difficult how-to-pay issues of environmental protection and improvement.

Copyright © 2016 Environmental Finance Center Network, All rights reserved.

Our mailing address is:

727 E. Washington St., Syracuse, NY 13210

Want to change how you receive these emails?

You can update your preferences or unsubscribe from this list

X

Parks report November 8,2016

Beach - The bathrooms are closed and winterized

Airport Park - The bathrooms are closed and winterized

Pine Island - The bathrooms are still open ,I will close them as soon as the weather turns to below freezing

The skateing rink will be installed in the next week or two.

Union Corner Park - The bathrooms are still open, this weekend is the last of the schedualed games will close them next week.

Fields A-1,A-3 and P-1 will be aerated and over seeded next week.

Wickham Woodland Park - The park is still open and the mowing has slowed down.

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TOWN OF WARWICK
TOWN CLERK

X

TOWN OF WARWICK

DEPARTMENT OF POLICE
132 Kings Highway
Warwick N.Y. 10990
(845) 986-5000 Fax (845) 986-5020

Thomas F. McGovern, Jr. – FBI N.A. 199
Chief of Police
wpdchief@warwick.net

RECEIVED
NOV 15 2016
TOWN OF WARWICK
TOWN CLERK

15 November 2016

MEMO

To: Supervisor Sweeton, Town Board
From: Chief T. McGovern
Re: Fill vacant part time dispatcher position

Please accept this memo as my recommendation to fill one of the vacant part time dispatcher positions with Mr. Gregory J.Hoffman. Mr. Hoffman lives in the Town of Chester and is a graduate of Monroe-Woodbury Schools.

He worked for twelve years at the Town of Tuxedo Police Department as a full time dispatcher prior to the Town's decision to eliminate those positions. He has knowledge of the current dispatch and records management system in use here.

He is available immediately and 19 November would be a good date to start.

Should you have any questions, please do not hesitate to contact me.

cc: Comptroller, Town Clerk

X

Warwick Valley Pilots Association
41 Airport Road
Warwick, NY 10990
845-986-9544

RECEIVED
NOV 14 2016
TOWN OF WARWICK
TOWN CLERK

October 14, 2016

Re: Amortization Schedule – Hangar 15

Andrew Gaugler
196 Route 210
Greenwood Lake, NY 10925

Dear Mr. Gaugler,

The Warwick Valley Pilots Association (WVPA) board met and reviewed your invoices for the construction of hangar # 15. The board has accepted your cost of $94,000.00. Your monthly hangar rent starting October 1, 2016 will be $275.00.

Please see attached amortization schedule for the breakdown of payments.

Respectfully yours,

Mark Harrington

Mark Harrington
President
Cell: 973-725-9608
Home: 973-728-0380
Email: markrv6@msn.com

Amortization Schedule - Hangar 15

Hangar construction cost $94,000.00

YEAR	BALANCE	
2016	$92,830.00	4680 divided by 3 months since hangar was done October
2017	$88,150.00	4680 per year from balance towards amortization balance
2018	$83,470.00	
2019	$78,790.00	
2020	$74,110.00	
2021	$69,430.00	
2022	$64,750.00	
2023	$60,070.00	
2024	$55,390.00	
2025	$50,710.00	
2026	$46,030.00	
2027	$41,350.00	
2028	$36,670.00	
2029	$31,990.00	
2030	$27,310.00	
2031	$22,630.00	
2032	$17,950.00	
2033	$13,270.00	
2034	$8,590.00	
2035	$3,910.00	November 2035 off Amortization

Twice Tie Down - $80x2 = 160 x 12 Months = $1920
Hudson Valley Hangar rate $275 x 2 = $550 x 12 = $6600
$6600 minus $1920 = $4680 per year amortization deduction

Monthly rent = $275.00 per month

X

Warwick Town Clerk

From: Winter, Neil L. Jr. <WINTERN@oru.com>
Sent: Monday, November 14, 2016 3:09 PM
To: Winter, Neil L. Jr.
Subject: O&R Joins Dozens of U.S Energy Companies Warning: Beware of Scammers

PEARL RIVER, NY Nov. 14, 2016 – O&R is joining with energy companies across the nation to warn customers about the danger posed by people who call their homes or businesses demanding an instant payment of their utility bills.

Scam callers posing as O&R representatives are an ongoing, frequent and dangerous problem for the company's customers. The company receives complaints each week about calls to customers' homes and businesses from scammers demanding immediate payment and threatening a service shutoff.

O&R and more than two dozen other energy companies have formed a partnership seeking to warn customers not to fall for the scams.

The companies are calling Nov. 16 "Utilities United Against Scams Day." The day will be part of a week-long campaign to provide customers with information exposing the tricks scammers use to steal money and giving customers tips on protecting themselves.

Scam callers claiming to be from O&R often tell a customer that service is going to be shut off due to unpaid bills unless the customer purchases a pre-paid card or arranges for a transfer via MoneyGram to pay a bill.

These callers are not from O&R and O&R does not accept payments of electric or gas bills by pre-paid debit cards, or by MoneyGram or similar transfers.

The scammers sometimes even tell the customer about a store near the customer's home that sells pre-paid cards. The scammer instructs the customer to pay cash to put money on the card and to then provide the number on the card to the person who called.

Once the customer provides the scammer with the card number, the scammer steals the money.

With MoneyGram, scammers may ask a customer to provide money from a bank account, credit card or debit card by going online or to a specified location. The money goes into someone else's bank account or is available for the receiver to pick up in cash.

Be alert if anyone asks you by telephone to arrange for pre-paid debit cards or a MoneyGram transfer as payment for your bill, or to send money to an out-of-state address. Never arrange payment or divulge account or personal information, including debit or credit card information, over the telephone, unless you are certain you are speaking to an O&R representative.

O&R urges customers to never provide a Social Security number, credit card number or banking information to anyone requesting it unless you initiated the contact and know the identity of the person with whom you are speaking.

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TOWN CLERK

Anyone who feels they may have been a target of an imposter or a payment scam should call their local police department. They may also call O&R at 1-877-434-4100.

O&R's website, http://www.oru.com offers a variety of approved and convenient options for bill payment.

Orange and Rockland Utilities, Inc. (O&R) is a wholly owned subsidiary of Consolidated Edison, Inc., one of the nation's largest investor-owned energy companies. O&R is a regulated utility. It provides electric service to approximately 300,000 customers in southeastern New York State (where its franchise name is Orange & Rockland) and northern New Jersey (where it's Rockland Electric Company) and natural gas service to approximately 130,000 customers in New York.

X

Warwick Town Clerk

From: Michael Sweeton
Sent: Monday, November 14, 2016 9:10 AM
To: Warwick Town Clerk
Subject: FW: Marianne Owen-Feely Pay Rate

See below- you must have taken the amount from when we first appointed her. will need to correct this. I am available at 10 for agenda if you want

Michael P. Sweeton
Town of Warwick Supervisor

Amend Resolution

From: Warwick Town Comptroller
Sent: Monday, November 14, 2016 9:05 AM
To: Michael Sweeton <msweeton@townofwarwick.org>
Subject: Marianne Owen-Feely Pay Rate

Mike,

Note that R2016-247 to permanent appoint Marianne Owen-Feely mistakenly shows a rate of $28.81 per hour, grade 10. The rate should be $29.38 per hour, grade 10 as per the CSEA agreement. Please make note of this at the next Board Meeting.

Thanks,
Ana Kanz
Comptroller
Town of Warwick
(845) 986-1120 x242

OK to proceed.
11/7/16

HDR

November 04, 2016

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NOV 14 2016
TOWN OF WARWICK
TOWN CLERK

Mr. Michael P. Sweeton, Supervisor
Town of Warwick Town Board
123 Kings Highway
Warwick, New York 10990

Re: Brady Road Pavement **Task: TB009**

Dear Mr. Sweeton:

Earlier this summer (approximately June 2016), the Town had a top course of pavement installed on Brady Road from the Village/Town line to Cascade Road through the State-Bid process.

The Town is currently replacing the Brady Road culvert that was damaged during Hurricane Irene (FEMA storm event 4020, PW #5564), including new pavement over the top of the culvert; FEMA is reimbursing the Town for this project. Boyce Excavating, Inc. was selected through the Town's procurement process to replace the Brady Road culvert, including new pavement over the culvert.

There is an area of approximately 4,048-sf between the new top course pavement (installed through the State-Bid process) and the FEMA Brady Road culvert (currently under construction) that would not be repaved unless the Town paid for this pavement at its own expense. The cost for Boyce Excavating to install the pavement between the two other projects will be $5,825, which will include the tack coat, hot crack filler, and the new pavement.

Although this cost would typically require three independent proposals, the tonnage of pavement to be installed between the two projects is very low (only 45 tons) and most pavement contractors would either not bid on the project or the cost of their proposals would be significantly higher as the tonnage is so low and they would have to account for mobilization to the site. Since Boyce Excavating has already mobilized to the site, they do not have any mobilization costs for this work, thus resulting in a reduced cost compared to other contractors. It is our opinion that having Boyce Excavating complete the work at the aforementioned cost is the most cost-effective alternative for the Town.

Sincerely,
Henningson, Durham & Richardson
Architecture and Engineering, P.C.
in association with HDR Engineering, Inc

Laura A. Barca, P.E.
Project Manager

CC: Town Board Members
HDR Project No. 10017176-178675, Task No. TB009

hdrinc.com

1 International Boulevard, Suite 1000, Mahwah, New Jersey 07495
T (201) 335 - 9300 F (201) 335 - 9301

We Move the Earth

Boyce Excavating Company Inc.
P.O. Box 367 / 2817 US Route 6,
Slate Hill NY 10973
Phone: 343-5400 • Fax: 343-2194

PROPOSAL

PROPOSAL SUBMITTED TO ("owner") **Town of Warwick**		*PHONE:* **914-755-0710**	*DATE* **11/4/16**
STREET **Brady Road**		*JOB NAME* **Brady Culvert**	
CITY, STATE AND ZIP CODE **Warwick, NY 10990**		*JOB LOCATION* **Brady Road Warwick NY**	
ARCHITECT **NA**	*DATE OF PLANS* *NA*	*JOB PHONE:* *JOB FAX*	

Boyce Excavating Company, Inc. ("Contractor") will:

Pave approximately 4,048 SF of road with 1.5" of type 6 top on Brady road as an extension to the Brady Road Culvert Replacement. The Town of Warwick will sweep the existing asphalt and Boyce Excavating will spray existing asphalt in Area to be paved with diluted Tack coat. We will also hot crack fill the joints on each end where new asphalt ties into old.

Tack coat $450

45 tons asphalt in place $5,175.00

Hot Crack filler $200

Total: $5,825.00

** NO PERMITS, NO ENGINEERING FEE, NO INSPECTION FEES, NO ROCK EXCAVATION, NO SURVEYING, NO LANDSCAPING, NO IMPORT OR EXPORT OF FILL, NO WINTER CONDITIONS, NOT RESPONSIBLE FOR DAMAGE CAUSED FROM MAJOR STORMS OR ACTS OF GOD, NOT RESPONSIBLE FOR GRASS GROWTH(GERMINATION OF SEED) IF SEEDING OCCURS BETWEEN OCTOBER 15TH AND MARCH 15TH, NOT RESPONSIBLE FOR UNMARKED UTILITIES, PRIVATELY OWNED UTILITIES NEED TO BE MARKED OUT BY OWNER, OWNER TO ESTABLISH HORIZONTAL & VERTICAL CONTROL, PRICE BASED ON CORRECT MARKOUT BY UTILITY COMPANIES, NOT RESPONSIBLE FOR EROSION, SETTLING, HEAVE & THAW RESULTING FROM WEATHER. ALL TOLERANCES ARE WITHIN 1/10. PAVEMENT TOLERANCES ARE WITHIN ¼". ASPHALT/ DUCTILE IRON PRICES ARE BASED ON CURRENT LIQUID RATES AND ARE SUBJECT TO CHANGE AT TIME OF LAYDOWN. CURRENT HOT MIX PRICE OF ASPHALT $_____. NO SCREENING OF ONSITE FILL MATERIAL.*

[illegible], Supervisor
OK to proceed.

Contractor Proposes hereby to furnish material and labor – complete in accordance with above specifications, for the sum of

Five thousand eight hundred twenty five dollars and 00/100 $ 5,825.00

Payment to be made as follows:

$ 5,825.00 Upon Completion

X

November 3, 2016

To Chief McGovern

Lt Rader

Lt Maslanka

Thomas Schweizer,

It is with a heavy heart that I have to write this letter. This is to inform you that I have accepted a full time position with the Southern Pines PD North Carolina. I will take with me all the experience and knowledge that I have had the privilege of gaining by working for your department and the citizens of Warwick. I would like to leave in good standing and retain my status. I am still available to work through the end of November. If at all possible I would like to remain on the books in case my future endeavor does not work out.

Sincerely,

Stuart B. Lloyd

ORIGINAL

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NOV 14 2016
TOWN OF WARWICK
TOWN CLERK

STATE OF NEW YORK
DEPARTMENT OF STATE
ONE COMMERCE PLAZA
99 WASHINGTON AVENUE
ALBANY, NY 12231-0001
WWW.DOS.NY.GOV

ANDREW M. CUOMO
GOVERNOR

ROSSANA ROSADO
SECRETARY OF STATE

November 8, 2016

Town Clerk
132 Kings Highway
Warwick NY 10990

RE: Town of Warwick, Local Law 4 2016, filed on November 8, 2016

Dear Sir/Madam:

The above referenced material was filed by this office as indicated. Additional local law filing forms can be obtained from our website, www.dos.ny.gov.

Sincerely,
State Records and Law Bureau
(518) 473-2492

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NOV 14 2016
TOWN OF WARWICK
TOWN CLERK

OFFICE OF THE
ORANGE COUNTY DISTRICT ATTORNEY
40 MATTHEWS STREET
GOSHEN, NEW YORK 10924
TEL: 845-291-2050 • FAX: 845-291-2085
www.orangecountygov.com

DAVID M. HOOVLER
District Attorney

RECEIVED
NOV - 8 2016
TOWN OF WARWICK
TOWN CLERK

November 3, 2016

Clerk Eileen Astorino
Town of Warwick
132 Kings Highway
Warwick, NY 10990

Re: OCDA Senior Fraud Prevention and Resource Guide

Dear Clerk Astorino:

Enclosed please find a copy of the first edition of the Orange County District Attorney's Senior Fraud Prevention and Resource Guide. The guide was designed to assist seniors, elected officials, and others by educating our citizens on how to protect themselves from scams, frauds, and deceptive practices.

Please feel free to copy and distribute the guide to anyone who you believe would benefit from this valuable information. In addition, please be aware that members of the District Attorney's Community Affairs Bureau will be scheduling appointments with senior groups and town officials over the winter months, to discuss the guide and any other issues affecting our seniors and other segments of our communities.

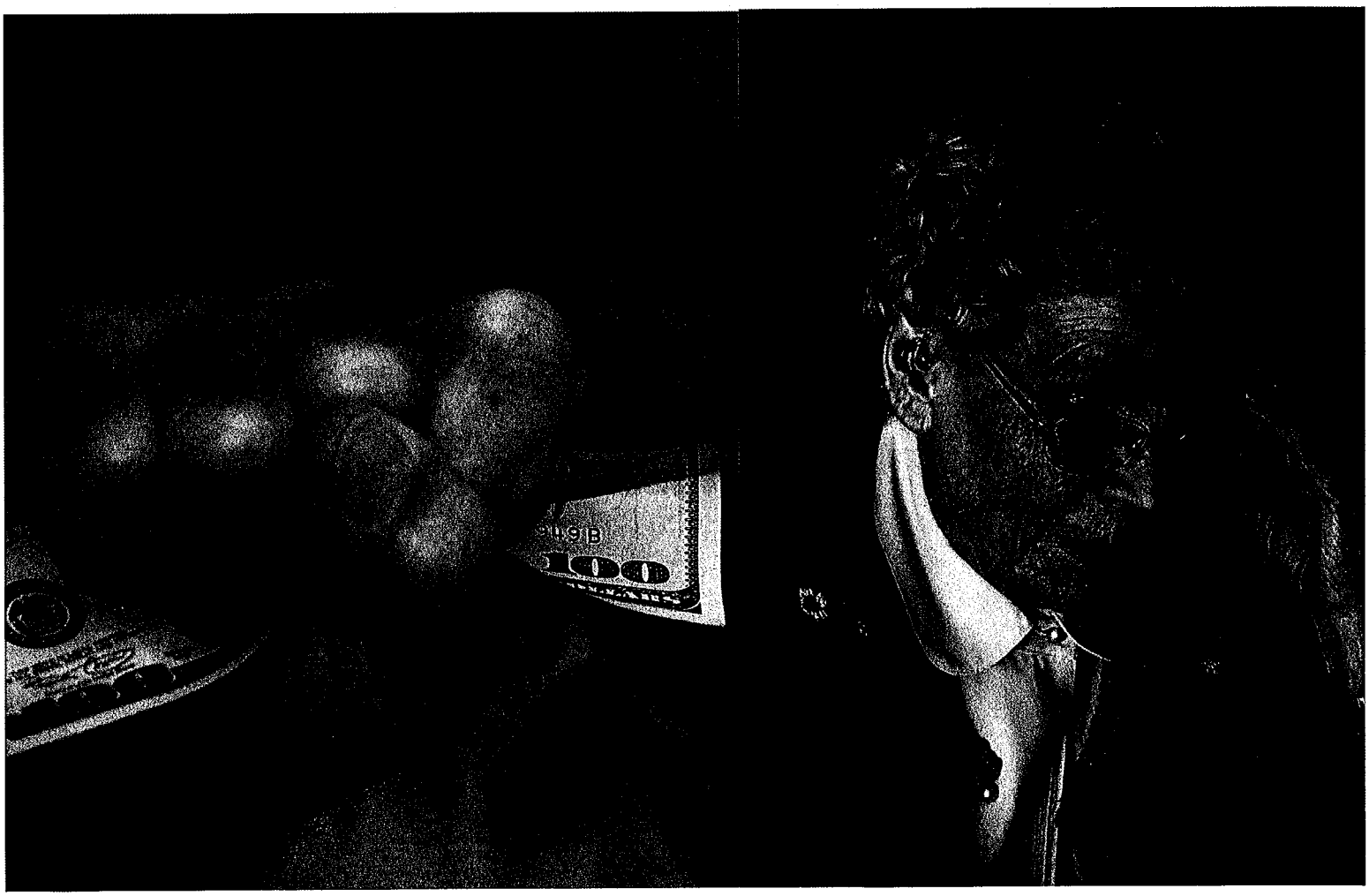
If you have any questions or would like more copies of the guide, please contact Robert Conflitti, Counsel to the District Attorney, at (845) 615-3640, or by email to DACommunityAffairs @orangecountygov.com. Thanking you in advance, I remain,

Very truly yours,

David M. Hoovler
District Attorney

DMH/yd
Enclosure

ORANGE COUNTY DISTRICT ATTORNEY SENIOR FRAUD PREVENTION AND RESOURCE GUIDE



Prevent Fraud BEFORE It Occurs

General Tips

- Don't let yourself be pushed into making an immediate payment or donation.
- Always request written information or quotes.
- Don't do anything if you have any questions or doubts.
- Ask to see proof that an individual or company is licensed, registered, bonded, and/or insured (details on page 5).
- Don't provide personal financial information to anyone unless you initiated the contact.
- If a company or business contacts you about your account or purchase, do not provide personal account information. Hang up and search for the company's contact information, then initiate the call from your end.
- Beware of testimonials or references you cannot independently verify.
- Although it sounds official when a company's name includes "National Organization of" or "U.S. Office of," it does not guarantee the company is part of the federal government.

Check Your Credit Report for Free

Checking your credit report at least once a year is a great way to ensure your identity has not been compromised. The federal government's established website, www.AnnualCreditReport.com, allows you to obtain a free copy of your credit report once every twelve months from each of the nationwide consumer credit reporting companies: Equifax, Experian, and TransUnion. This credit report is also called a "credit file disclosure."

Know that www.AnnualCreditReport.com will not approach consumers via email, telemarketing, or direct mail solicitations. Visit www.AnnualCreditReport.com or call 877-322-8228.

HELPFUL TIP: You can further protect yourself by scheduling these credit checks every four months, and only requesting a credit report from ONE of the companies at a time.

If you're approached by an unfamiliar charity, call the NY Attorney General's Office at 800-771-7755. For national charities, you can also contact the Better Business Bureau Wise Giving Alliance at 407-621-3300 or visit www.give.org.

WARNING: As a security precaution, never provide your personal information to a company or person that comes to you offering a free annual credit report under the Fair and Accurate Credit Transaction Act (FACTA).

Register for National "Do Not Call" List

A "Do Not Call" list was created to give consumers the opportunity to "opt-out" of receiving sales solicitations via the telephone. The Federal Government maintains the "Do Not Call" list.

NATIONAL DO NOT CALL REGISTRY

The National Do Not Call Registry, in general, applies to all telemarketers and covers both interstate and intrastate telemarketing calls. It is FREE to register your phone number(s). This registry is a partnership of the Federal Communications Commission and the Federal Trade Commission (FTC).

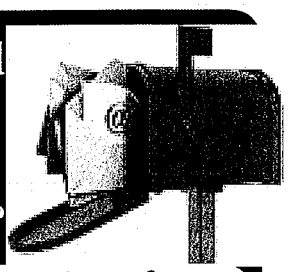
- Register online at www.donotcall.gov or call 888-382-1222. (TTY 1-866-290-4236) You must call from the phone number you wish to register.

Check if a Person or Company is Licensed or Insured

- The State Education Department's Office of the Professions licenses and regulates 50 health, business and design professions. Professional misconduct and unlicensed practice of the profession are against the law. http://www.op.nysed.gov/ or call 518-474-3817, ext. 570.
- Whenever you hire/contract a company or individual to conduct work on your behalf, ask to see a copy of their insurance coverage. If hiring an electrician, ask to see their Orange County contractor license or call the Orange County Department of Consumer Affairs at 845-360-6700.

NOTE: The New York Department of Education also regulates medical professionals. To access their online database, http://www.op.nysed.gov/ or call 518-474-3817, ext. 570.

Tired of Junk Mail?



Opt-Out of Prescreened Offers of Credit & Insurance

Opt-out for five years— Call toll-free 888-5-OPT-OUT (888-567-8688) or visit www.optoutprescreen.com.

Opt-out permanently— Begin the process online at www.optoutprescreen.com. To complete your request, you must return the signed Permanent Opt-Out Election form, which will be provided after you initiate your online request.

This service is operated by major consumer reporting companies.

Opt-Out of Other Direct Marketing Mail

Register with the Direct Marketing Associations website— www.dmachoice.org to manage the types of unsolicited commercial mail you would like to receive. You may also opt-out completely.

Definitions of Common Types of Fraud

Complaint Category	
Advanced Fee	When you pay money to someone in advance with the anticipation of receiving something in the future (loan, investment, goods, or services) and then receive little or nothing in return.
Auto Sales/Rental Repair/Towing	Auto misrepresentations can include advertising or sale of new or used cars, "lemons", faulty repairs, leasing, and towing disputes.
Bereavement	Bereavement fraud happens when someone claims a deceased family member incurred a debt or purchase that did not occur. The surviving family members often pay this debt without validating its authenticity.
Charities	A charitable organization is a non-profit organization that focuses on philanthropic goals that benefit the public interest or common good. Not all charities are properly licensed or legitimate.
Collection Practices (including loans & credit)	False collection practices can include billing and fee disputes, mortgage-related fraud, credit repair, debt relief services, predatory lending, and illegal or abusive debt collection tactics.
Consumer Services	Services provided to consumers by a company that produces, markets, or supports a product, which may include installation, technical support, and other services regulated by the state. Any misrepresentation made to a consumer by a service provider may be a violation of the law.
Cramming	Cramming involves adding unauthorized/nonexistent fees to a bill (e.g. phone bill, bank account, or other account).
Employment Services	Deceptive employment practices can include scams or work opportunities that require the purchase of materials up-front or contracts that require large up-front fees without exit clauses.
Employment – Work at Home	Promises of a big income for working from home, especially when the "opportunity" involves an up-front fee or divulging your credit card information. These are often indicative of a scam.
Healthcare	Common types of healthcare fraud include billing for services not rendered, duplicate claims, excessive services, medically unnecessary services, and kickbacks.
Healthcare – Medicare	Medicare fraud happens when Medicare is billed for services or supplies not received.
Home Improvement	Home improvement fraud can include shoddy work, failure to start or complete the job, over-charging beyond an estimate, related home damage not paid for, work without permits or licenses.
Identity Theft	Identity theft involves stealing your identity, usually name, Social Security number, and/or credit card number(s) in order to access resources or obtain credit and other benefits in your name.
Merchandise Sales	Merchandise sales fraud can include false advertising and other deceptive practices, defective merchandise, problems with rebates, coupons, gift cards and gift certificates, and failure to deliver.
Pyramid Schemes	All pyramid schemes have one common characteristic, the promise to consumers or investors of large profits based primarily on recruiting others to join their program. Profits are not based on profits from any real investment or real sale of goods to the public.
Real Estate	Real estate fraud can include foreclosure bailouts and housing rescues, reverse-mortgage fraud, home equity fraud, home renovation scams, rental scams, and deceptive timeshare practices.
Real Estate – Landlord/Tenant	The victim can be either a landlord or tenant and can include unhealthy or unsafe living conditions, failure to make repairs or provide promised amenities, deposit or rent disputes, or illegal eviction tactics.
Telemarketing/ Sweepstakes	Telephones and direct mail can be used to commit many different types of fraud including sweepstakes and lottery fraud, loan fraud, and credit card scams.
Travel Services	Fraud in the travel industry can include deceptive pricing, deceptions in timeshare selling or reselling, and promises that becoming a travel agent will result in free travel.

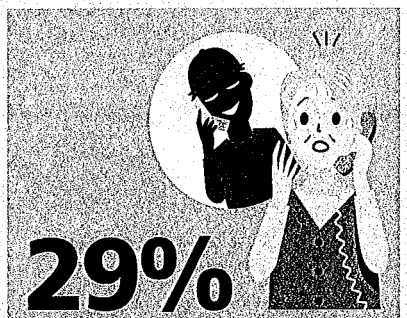
Federal Fraud Resources

There are many federal agencies and national non-profits that have beneficial resources to help consumers with fraud, exploitation, and identity theft concerns. These are in addition to the local and state resources listed on pages 8.

Agency & Phone	Area of Expertise
Government Made Easy www.usa.gov (search "consumer fraud") 800-333-4636	Acts as the U.S. government's official web portal and contains an inventory of U.S. government programs, departments, and agencies.
Consumer Financial Protection Bureau www.consumerfinance.gov/complaint 855-411-2372	Processes complaints about fraudulent activity involving a bank account or service, credit reporting, debt collection, and other financial products or services.
Federal Trade Commission (FTC) www.ftc.gov 877-382-4357 (877-FTC-HELP) 877-438-4338 (877-IDTHEFT)	Focuses on preventing business practices that are deceptive or unfair to consumers. Investigates reported cases of identity theft including those that involve using someone else's Social Security number to obtain credit, loans, telephone accounts, or other goods and services.
Internet Crime Complaint Center (IC3) www.ic3.gov/default.aspx	Accepts online Internet crime complaints from either actual victims or from a third party to the complainant.
Internal Revenue Service (IRS) www.irs.gov/uac/Tax-Fraud-Alerts 800-908-4490	Provides information on types of tax fraud and scams to avoid, as well as how to report these activities.
National Center on Elder Abuse / Administration on Aging (AOA) www.ncea.aoa.gov 855-500-3537	Provides information on research, training, best practices, news and resources on elder abuse, neglect, and exploitation.
National Institute on Aging www.nia.nih.gov/health/publication/elder-abuse 800-222-2225	Provides resource information on health and aging. This agency also hosts a web page devoted to the topic of elder abuse.
On Guard Online www.onguardonline.gov/blog	This free blog helps consumers learn about new scams and studies, and provides tips on how to stay smart online. Emailed to subscribers, it offers tips for being on guard against Internet fraud, securing your computer, and protecting personal information.
Securities & Exchange Commission www.sec.gov/investor or www.investor.gov 800-732-0330	Allows consumers to research investment advisors and investment products.
Social Security Administration http://oig.ssa.gov 800-269-0271	The Office of the Inspector General investigates suspected cases of fraud that involve the misuse of Social Security benefits.
U.S. Postal Inspection Service https://postalinspectors.uspis.gov 877-876-2455	Postal Inspectors may investigate any crime in which the U.S. mail is used to further a scheme—whether it originates in the mail, by telephone, or on the Internet.

When a creditor calls you out of the blue, ask specifically what debt they are trying to collect, on whose behalf, and what the delivery date was for services provided. Also, get details about interest or other penalties. If the representative balks, it's probably a scam. *TIP:* Contact your lender or financial institution by using a local phone listing and not the number provided by the caller. Ask for details.

BY THE NUMBERS:



29%
of fraud complaints in the U.S. are for identity theft – The highest ranked category!

18th

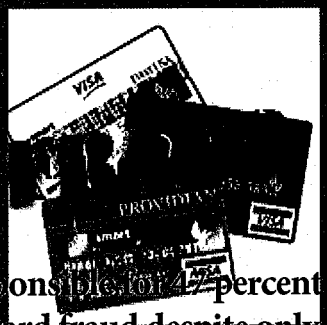
17th

NEW YORK

$80 Billion

Conservatively, fraud steals $80 billion a year across all lines of insurance. (Coalition Against Insurance Fraud estimate)

US Accounts for 47% of all Credit Card Fraud



The U.S. is responsible for 47 percent of the world's card fraud despite only accounting for 24 percent of total worldwide card volume.

57%
of fraud complaints in the U.S. were made by people age 50 and over.

Identity Theft

Identity theft in the United States was estimated to be responsible for financial losses of $24.7 billion in 2012 by a United States Department of Justice study

Data supplied by the Federal Trade Commission's Consumer Sentinel Network report on fraud complaints for the 2015 calendar year. Report published February 2016. Visit www.ftc.gov.

WMC Health | St. Anthony Community Hospital
Westchester Medical Center Health Network

Foundation Office
255 Lafayette Avenue
Suffern, New York 10901
845.368.5151 • 845.368.5596 fax
www.bschsf.org

RECEIVED
NOV - 4 2016
TOWN OF WARWICK
TOWN CLERK

October 17, 2016

Dear Friend of St. Anthony Community Hospital,

Plans are underway for *Winding through Warwick (WTW),* the region's most beloved holiday home tour. Whether you have sponsored in the past, donated an auction item, attended our event as a guest, or are partnering with us for the very first time, we are thrilled to have you be a part of such an extraordinary event. WTW attracts more than 350 people to Warwick on the first Saturday of December, year after year, for guests to take a self-guided tour featuring exceptional homes and special attractions decked in their holiday splendor. Proceeds from the event support St. Anthony Community Hospital, a member of Westchester Medical Center Health Network.

As some of you already know, *Winding through Warwick* provides great opportunities to promote your business, steward your clients, and support the hospital! Your support will make an impression on over 350 individuals including community leaders, business executives, physicians, philanthropists and many, many more.

Details for the *2016 Winding through Warwick Holiday House Tour* are as follows:

- Location: Various locations throughout Warwick
- Registration: Mount Alverno Center
- Date: Saturday, December 3, 2016
- Time: Tours: 10am – 4pm (Registration 9:30am – 12:30pm)
- Sponsorship RSVP: Monday, November 7, 2016 (for inclusion in program)

To Sponsor or donate: sign up now and ensure your inclusion in all multimedia marketing materials including our program. Please complete and return the attached forms by fax at 914-493-2350, by mail, or email kelli.teglas@wmchealth.org by Monday, November 7, 2016. To discuss sponsorship benefits further, please call Kelli Teglas at 914-493-5414.

We hope you can join us!

Sincerely,

Caroline Hamling & Barbara Sullivan
Co-Chairs, Winding through Warwick

&

Kelli Teglas
Director of Special Events & Corporate Relations
Westchester Medical Center Health Network

Winding through WARWICK

A HOLIDAY HOUSE TOUR

Featuring Exceptional Homes decked out in all their holiday splendor!

SATURDAY, DECEMBER 3RD
10 AM – 4 PM

REGISTRATION IS AT MOUNT ALVERNO CENTER
9:30 AM – 12:30 PM

SPONSORSHIP OPPORTUNITIES

DECK THE HALLS SPONSOR: $5,000

- 20 House Tour tickets
- Premium placement of full-page ad in Program Journal & Home Guide
- Premium listings in Program Journal & Home Guide and WTW Shop & Dine Guide
- Premium name / logo placement on publicity, signage and WTW website (with link to company website)

GOLD STAR SPONSOR: $3,000

- 15 House Tour tickets
- Full-page ad in Program Journal & Home Guide
- Listings in Program Journal & Home Guide, WTW Shop & Dine Guide and publicity
- Name / logo on signage and WTW website (with link to company website)

EVERGREEN SPONSOR: $2,500

- 12 House Tour tickets
- Full-page ad in Program Journal & Home Guide
- Listings in Program Journal & Home Guide, WTW Shop & Dine Guide and publicity
- Name / logo on signage and WTW website (with link to company website)

SILVER BELLS SPONSOR: $1,500

- 10 House Tour tickets
- Half-page ad in Program Journal & Home Guide
- Listings in Program Journal & Home Guide, WTW Shop & Dine Guide and publicity
- Name / logo on signage and WTW website (with link to company website)

WHITE CHRISTMAS SPONSOR: $1,000

- 8 House Tour tickets
- Half-page ad in Program Journal & Home Guide
- Listings in Program Journal & Home Guide, WTW Shop & Dine Guide and publicity
- Name / logo on signage and WTW website (with link to company website)

SEASONS GREETINGS SIGN SPONSOR: $750 SOLD

Sponsored by: The Green Team House Selling System

HOLLY SPONSORS: $500 *(5 Available)*

Sponsored by: Morrison Healthcare Food Services

- 6 House Tour tickets
- Quarter-page ad in Program Journal & Home Guide
- Listings in Program Journal & Home Guide and WTW Shop & Dine Guide
- Name / logo on signage near door of one home

SNOWFLAKE SPONSOR: $300

- 4 House Tour tickets
- Listings in Program Journal & Home Guide and WTW Shop & Dine Guide

UNDERWRITING OPPORTUNITIES

WTW SHOP & DINE GUIDE UNDERWRITER: $1,500 SOLD

Sponsored by: Susan DeVincenzo

TICKET UNDERWRITER: $150 SOLD

Sponsored by: Hip & Chic

ADVERTISE IN THE PROGRAM JOURNAL & HOME GUIDE AND WTW SHOP & DINE GUIDE

Winding Through Warwick's Program Journal & Home Guide and **new WTW Shop & Dine Guide** will be given to participants at registration. The WTW Shop & Dine Guide will also be sent to participants before the event to help plan this special day in Warwick. All local advertisers will receive a listing in the WTW Shop & Dine Guide.

BACK COVER: (5"w x 8"h)	SOLD
INSIDE BACK COVER: (5"w x 8"h)	SOLD
FULL-PAGE PREMIUM: (5"w x 8"h) (ADJACENT TO TOUR MAP)	SOLD
INSIDE FRONT COVER: (5"w x 8"h)	SOLD
FULL-PAGE: (5"w x 8"h)	$250
HALF-PAGE: (5"w x 3.85"h)	$175
QUARTER-PAGE: (5"w x 2.5"h)	$125
WTW SHOP & DINE GUIDE LISTING:	$100

High resolution print-ready PDF artwork is preferred.

Deadline for all advertising is Monday, November 7, 2016.

– OVER –

REGISTER ONLINE AT WWW.WINDINGTHROUGHWARWICK.COM

Please use this form or register online to order tickets, purchase sponsorships, journal ads and WTW Shop & Dine Guide listings and donate raffle baskets and items for our silent auction. Please make check payable to **BON SECOURS WARWICK HEALTH FOUNDATION.** Credit cards are accepted; please complete this form and send it to the address below or call the Foundation office at (845) 368-5151.

REGISTER ONLINE AT WWW.WINDINGTHROUGHWARWICK.COM

REGISTRATION

Contact Name: _____

Company: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: (_____)_____ Fax: (_____)_____

Email: _____

○ **Yes, I would like to be a sponsor!** *Sponsorship Level:* _____ $_____

○ **Yes, I/we will attend Winding Through Warwick!** *# House Tour Ticket(s):* _____ x $40 $_____

Reduced Price for WMCHealth Employees: *# House Tour Ticket(s):* ____ x ~~$40~~ $30 $_____

○ **Yes, I would like to submit an ad for the Program Journal & Home Guide!** *Ad Size:* _____ $_____

High resolution print-ready PDF artwork is preferred.

Ad deadline is Monday, November 7, 2016. Please email your print-ready ad to Kelli.Teglas@wmchealth.org.

○ **Yes, I would like to submit a listing in the WTW Shop & Dine Guide!** $_____

Listings to include company name, street address, phone number, website, brief description and WTW special offer (if applicable).

Listing deadline is Monday, November 7, 2016. Please email your listing to Kelli.Teglas@wmchealth.org.

○ **I am unable to attend, but I wish to make a donation.** $_____

TOTAL SUPPORT: $_____

○ **Yes, please contact me about donating or sponsoring a raffle basket or silent auction item.**

PAYMENT *(Please make check payable to **Bon Secours Warwick Health Foundation**)*

○ Bill Me ○ Check Enclosed Please Charge: ○ Amex ○ Visa ○ Mastercard

Credit Card Number: _____ Cardholder's Name: _____

Security Code: _____ Exp. Date: _____ Zip Code: _____

Authorized Signature: _____ Date: _____

Please send payment and agreement to: Bon Secours Warwick Health Foundation
Attn: Winding Through Warwick
255 Lafayette Avenue, Suffern, NY 10901

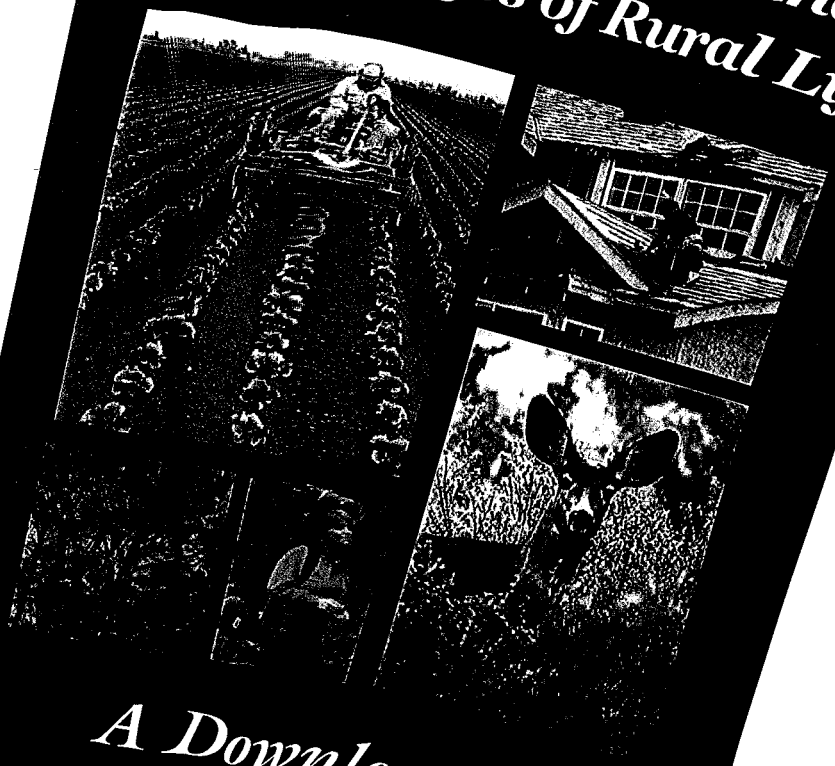
For more information, tickets, sponsorships, journal ads or WTW Shop & Dine Guide listings, please contact Kelli Teglas at (914) 493-5414 or Kelli.Teglas@wmchealth.org

St. Anthony Community Hospital
Westchester Medical Center Health Network

LIVING in Rural ORANGE COUNTY

N E W Y O R K

Tips for Meeting the Challenges of Rural Life



A Downloadable Web-based Resource

cceorangecounty.org/lroc

Cornell University
Cooperative Extension
Orange County

Steven M. Neuhaus, County Executive

District #	Party Polling Place	Democrat/Working Families/Woman Equality Hillary Clinton & Tim Kaine (1A,1E,1G)	Republican/Conservative Donald Trump & Michael Pence (1B,1(
District 1, 4 & 24	Pulaski Fire House	416	601
District 2, 15 & 28	St. Edwards Hall	492	895
District 3 & 12	Florida Senior Center	429	501
District 5	Albert Wisner Library	198	213
District 6, 9 & 29	Kings School	652	618
District 7, 21 & 31	Warwick Senior Center	585	747
District 10, 11, 14, 18, 19 & 25	American Legion Post 1443	1031	1618
District 13 & 22	Excelsior Hose Co. # 1	449	383
District 8, 16 & 26	Town Hall	434	496
District 17 & 30	Sanfordville Elementary		
District 20, 23 & 27	Warwick Middle School	661	969
	Total	5347	7041

District #	Party Polling Place	Democrat/Working Families/Woman Equality/Independence Charles E. Schumer (2A,2E,2F,2G)	Republican/Conse Wendy Long
District 1, 4 & 24	Pulaski Fire House	509	488
District 2, 15 & 28	St. Edwards Hall	711	645
District 3 & 12	Florida Senior Center	550	372
District 5	Albert Wisner Library	246	168
District 6, 9 & 29	Kings School	780	474
District 7, 21 & 31	Warwick Senior Center	721	606
District 10, 11, 14, 18, 19 & 25	American Legion Post 1443	1317	1261
District 13 & 22	Excelsior Hose Co. # 1	533	298
District 8, 16 & 26	Town Hall	509	391
District 17 & 30	Sanfordville Elementary		
District 20, 23 & 27	Warwick Middle School	811	809
	Total	6687	5512

District #	Party Polling Place	Democratic/Republican/Conservative/Working Families/Independence Linda S Jamieson (3A,3B,3C,3E,3F)	Democr
District 1, 4 & 24	Pulaski Fire House	882	
District 2, 15 & 28	St. Edwards Hall	1162	
District 3 & 12	Florida Senior Center	783	
District 5	Albert Wisner Library	337	
District 6, 9 & 29	Kings School	1070	
District 7, 21 & 31	Warwick Senior Center	1139	
District 10, 11, 14, 18, 19 & 25	American Legion Post 1443	2146	
District 13 & 22	Excelsior Hose Co. # 1	727	
District 8, 16 & 26	Town Hall	789	
District 17 & 30	Sanfordville Elementary		
District 20, 23 & 27	Warwick Middle School	1407	
	Total	10442	

District #	Party Polling Place	Democratic/Republican/Conservative/Working Families/Independence Thomas E. Walsh II (5A,5B,5C,5E,5F)	Demo
District 1, 4 & 24	Pulaski Fire House	871	
District 2, 15 & 28	St. Edwards Hall	1131	
District 3 & 12	Florida Senior Center	770	
District 5	Albert Wisner Library	337	
District 6, 9 & 29	Kings School	1031	
District 7, 21 & 31	Warwick Senior Center	1127	
District 10, 11, 14, 18, 19 & 25	American Legion Post 1443	2107	
District 13 & 22	Excelsior Hose Co. # 1	706	
District 8, 16 & 26	Town Hall	768	
District 17 & 30	Sanfordville Elementary		
District 20, 23 & 27	Warwick Middle School	1374	
	Total	10222	

District #	Party Polling Place	Republican/Conservative/Refom Phil Oliva (6B,6C,6H)	Democratic Pramilla S. Malick (7A)	Republican/Conservati John J. Bonaci
District 1, 4 & 24	Pulaski Fire House	538	345	6
District 2, 15 & 28	St. Edwards Hall	718	392	9
District 3 & 12	Florida Senior Center	437	358	5
District 5	Albert Wisner Library	185	160	2
District 6, 9 & 29	Kings School	533	553	6
District 7, 21 & 31	Warwick Senior Center	670	457	8
District 10, 11, 14, 18, 19 & 25	American Legion Post 1443	1335	865	16
District 13 & 22	Excelsior Hose Co. # 1	320	379	4
District 8, 16 & 26	Town Hall	419	361	5
District 17 & 30	Sanfordville Elementary			
District 20, 23 & 27	Warwick Middle School	881	532	10
	Total	6036	4402	75

District #	Party Polling Place	Democratic/Conservative/Green/Independence/Womens Equality/Refom Aron B. Wieder (8A,8C,8D,8F,8G,8H)	Rep K
District 1, 4 & 24	Pulaski Fire House	257	
District 2, 15 & 28	St. Edwards Hall	333	
District 3 & 12	Florida Senior Center	269	
District 5	Albert Wisner Library	118	
District 6, 9 & 29	Kings School	473	
District 7, 21 & 31	Warwick Senior Center	302	
District 10, 11, 14, 18, 19 & 25	American Legion Post 1443	720	
District 13 & 22	Excelsior Hose Co. # 1	243	
District 8, 16 & 26	Town Hall	270	
District 17 & 30	Sanfordville Elementary		
District 20, 23 & 27	Warwick Middle School	410	
	Total	3395	

District #	Party Polling Place	Republican/Conservative/Green/Independence/Reform Robert Freehill (9B,9C,9D,9F,9H)
District 1, 4 & 24	Pulaski Fire House	628
District 2, 15 & 28	St. Edwards Hall	890
District 3 & 12	Florida Senior Center	521
District 5	Albert Wisner Library	208
District 6, 9 & 29	Kings School	630
District 7, 21 & 31	Warwick Senior Center	795
District 10, 11, 14, 18, 19 & 25	American Legion Post 1443	1497
District 13 & 22	Excelsior Hose Co. # 1	416
District 8, 16 & 26	Town Hall	503
District 17 & 30	Sanfordville Elementary	
District 20, 23 & 27	Warwick Middle School	989
	Total	7077