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## Chats with the Chair



Madeleine Appel

I am sitting here at my computer, wondering-as are many of you-where to turn next.

My old life is gone. My new life has not yet begun. For those of us of the Jewish faith, a new year is dawning but dawn has not yet arrived in my heart.

The house in which we reared our children, our first and only permanent home, is gone. So are the mementos of 43 years...the needlepointed door stop from my mother's and dad's first apartment in New York, the treasured newspapers shouting of man's landing on the moon, the Star Wars models my sons cherished, the Prayer Books my in-laws gave my husband on his Bar Mitzvah and me on the occasion of our marriage, the occasional table my father-in-law so lovingly built for my mother-in-law, the handcrafted bedroom suite we saved up for so many years. Gone in the space of a night and a day.

The house, like so many of yours, stands stripped. Its skeletal studs washed with bleach; the wooden floors which were laid to last forever are in the mountain of trash at the curb; the bathtub detached from the wall, and the cabinets, gone. A shell.

And yet I know how lucky Michael and I were and are. We escaped Houston with lifelong friends the Friday morning the rain began to fall with three pairs of underwear and three tops each. We fled to Dallas where our daughter-in-law had reserved hotel rooms for us. We watched

the waters rise from afar...safe and dry. Our children determined we should not see the devastation. (And health issues intervened.) One son saw to our medical needs in Dallas. The other son drove in from Austin to organize the cleanup-with the help of two nieces from Louisiana and Corpus Christi and their husband and boyfriend, and dear rowing friends, aided by friends who came from our past to lend a hand. In two and a half days they packed what could be saved and tossed what could not. So many years to accumulate; so swift to disappear. All that was left is the love and caring and that, I know, is everything.

N4NN was there too. Michael Kahlenberg put us in touch with All Hands volunteers who began the demolishing; neighbors put us in touch with a contractor who finished it. The advice and counsel and physical help from N4NN helped get us through as it did many of our members, thanks to Michael and our volunteers. Homes got cleared and disinfected; members got resettled; relatives who couldn't get here got reassured.

Like so many, we don't know where we'll finally settle. We don't know what we will do with our house. We don't know how we'll get the one car that survived to wherever we are. We don't know lots of things. I am lost in a maze of changing addresses temporarily, wrestling with insurance, trying to put together an inventory from a distance, working with adjusters-again from a distance, coming to grips with leaving friends who have become our family, leaving N4NN, leaving the life we have known. I know many of you are in the same situation (I refuse to say "boat"! ). It is hard, hard, hard for all of us.

And for those of you who have gone through this twice before Hurricane Harvey, I cannot imagine how you can bear this.

And yet you are. And we are. And a year from now, please G-d, it will be a happier time. We are already picking ourselves up and moving on. That is what one does.

Thanks to dearly loved ones and friends...and the strangers who appear from nowhere to lend a helping hand. So many have pitched in. So many have lent support by email and phone call from near and far. Indeed, the Village to Village national network has set up a small fund and our neighbors across the country have donated so that N4NN and villages in Florida and other affected communities might help in small ways to make recovery smoother for their members.

And so I thank my beloved family and dear friends for cherishing us and try to count my blessings...as I know you are trying to count yours-as this new year begins. I look for brighter days. And I pray for all of us that we find the strength, the belief, the courage to keep going and to believe in the future. L'Chaim, to life.

- *Madeleine*

*P.S. This will be my last "chat" as the Chair of N4NN. The Steering Committee remains committed to the ongoing work of our village and will be designating a new leadership team from among its ranks. Michael Kahlenberg will remain as program coordinator. I will always be a part of our village, but it is time to hand over the reins. Thank you for the support and*

*friendship you have given me. It has been a treasured gift.*

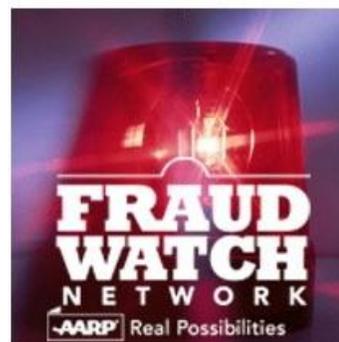
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## AARP Sounds Scam Alarm

AARP and others are warning that scammers abound in the wake of Hurricane Harvey (And Irma and Jose and Maria).

Beware of charity scams. According to AARP, charity scams come through unsolicited phone calls, front-door visits and randomly blasted text messages, emails and social media posts. Personal information and credit card numbers are collected for supposed donations (and possible identity theft). Some scammer sites also infect your computer with information-stealing malware.



Contact the charity of your choice directly. Don't trust requests that come to you. Stick with names and reputations vetted at Charity Navigator, Charity Watch and Give.org (or charities that you personally know like United Way, Jewish Family Service, the Red Cross etc.)

Beware of rip-off repairmen known as "storm chasers." According to AARP, these out-of-town tradesmen present themselves as roofers, carpenters, electricians and other tradesmen and promise a quick repair for an upfront payment. Some just take the money and run; others may do "quick" but shoddy or incomplete work that may not be covered by homeowners insurance.

Because qualified and reputable tradesmen will also come to Texas for work, ensure that both your wallet and home are protected by first asking your insurer to survey the damage and recommend approved contractors. Locals may be hard to find so search and verify names through state licensing agencies, and provide your insurer with proof of contractor licenses, workers compensation insurance, written estimates and scope of work in detail, before hiring and paying anyone. It's also wise to get a copy of the contractor's driver's license or other photo ID.

Beware of imposter scams. Aside from charity scammers, hoaxsters may pose as employees of the Federal Emergency Management Agency (FEMA) or insurance companies. Under the guise of doing an inspection and offering restitution or low-interest loans to rebuild, they angle for personal and financial information like Social Security and bank account numbers to use for identity theft. Others seek entry to homes to case for later burglary. Beware of demands for upfront payments, allegedly to process claims or pay your insurance deductible. Ask for identification, verify credentials and keep in mind that FEMA doesn't charge for any service.

Beware of flood cars. AARP warns that in the coming weeks, thousands of vehicles that were flooded by Harvey will be offered for sale, possibly thousands of miles from Houston. That's because, as many of us have learned, when vehicles damaged by floods are deemed a total loss by insurers, owners are paid off and these cars are hauled to a salvage yard, where they are supposed to be sold for parts. But, says AARP, roughly half wind up being purchased, cleaned up and resold to dealers and individual buyers. Although initially drivable, problems quickly occur.

To avoid buying a flood car, enter its vehicle identification number (VIN) at VINCheck, a free service from the National Insurance Crime Bureau that could reveal a vehicle's flood damage and previous Texas occupancy. Carfax and AutoCheck are also good sources...Musty smells indicate mildew; overpowering fragrances suggest the seller may be hiding something. Be suspicious of carpeting that looks too new, is discolored or has water stains. Check engine crevices and exposed screw heads, the glove compartment, door panels, under seats and the spare tire well for water lines or signs of mud, silt or rust. Beware of water condensation, fogging or water lines inside headlights, taillights and dashboard gauges. Repeatedly test electrical equipment-wipers, turn signals, heater and air conditioner, power windows and locks. And check engine wires; if they don't bend easily they may soon crack because of water damage.

Caution is the byword in these post hurricane days. If something looks or sounds too good to be true, it probably IS too good to be true.

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## [N4NN Update](#)

While N4NN's social programming has been put on hold as members, volunteers and staff work to recover from and help others recover from Hurricane Harvey, our work in answering your questions, connecting you to services and vendors and, in general, lending a helping hand goes on. Just call the N4NN office at 832-998-6466. If you are a member and have relocated temporarily or permanently, let the office know your new address (and phone number if it is new). Our email is [info@n4nn.org](mailto:info@n4nn.org).

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## [Thanks to Our Generous Donors](#)

*Neighbors4Neighbors Network is so grateful to the generous donors who support our organization and make it possible. N4NN wants to send special thanks to the Village to Village Network and all those individual villages and villagers who have donated to a VtoV special fund set up to help Villages that have endured the recent flooding.*

*To these kind benefactors, our heartfelt thanks.*

## [Think N4NN For Supporting Flood Aid to Members or Gifting, Honoring, or Memorializing](#)

*Neighbors4Neighbors Network has set up a special N4NN Flood Fund to help members whose homes have been damaged by Hurricane Harvey. If you would like to donate to the Flood Fund, go to our website at [www.N4NN.org](http://www.N4NN.org) and click on the N4NN Flood Fund near the top of the page.*



An annual membership to Neighbors4Neighbors Network makes the perfect gift for a 65+ parent, relative or friend.

N4NN helps members take care of their homes, their shopping, their technology

N4NN connects members to new friends, new opportunities to socialize and new ways to volunteer

N4NN helps members solve problems and get help when they hit a bump in the road

An annual membership costs \$175 for an individual and \$300 for a household. ***During this time of disaster and recovery, N4NN is offering trial get-acquainted memberships without charge.*** For information on the emergency trial memberships and regular memberships, contact Michael Kahlenberg, Program Coordinator for N4NN at 832-998-6466 (N4NN).

*If you wish to honor or memorialize a family member or friend and support N4NN at the same time, unrestricted donations to N4NN may be made by check made out to JFS/N4NN and mailed to Neighbors4Neighbors Network c/o Jewish Family Service, 4131 S. Braeswood, Houston, Texas 77025, attn.: Michael Kahlenberg.*

## [The Marketplace](#)

**N4NN Connect is most grateful to its ad sponsors, MEDIC PHARMACY and RELOCATE AND RENOVATE.**

*If you wish to sponsor an ad or an event, contact Michael Kahlenberg, N4NN Program Coordinator, at 832-998-6466.*

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