



The *Washington Elm VFW Post 192*  
in Ho-Ho-Kus, NJ  
is partnering with the Borough of Ho-Ho-Kus  
*Community Emergency Response Team (CERT)*  
and the  
*Ho-Ho-Kus Police Department*  
to sponsor a FREE, NO COST presentation on  
***“Consumer Fraud and Scams Against Seniors”***.

The one-hour presentation will be  
by Frank Benedetto, Director, Bergen County Office of  
Consumer Affairs/Consumer Protection.

WHEN? Monday, November 17, 2008, at 7:30 p.m.

WHERE? the Lloyd Road Public School Auditorium

***All Senior Citizens and those who have elderly in their family, as friends, or as neighbors are encouraged to attend this very informative and valuable presentation.***

**Information sheets will be given to each family attending.**