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Bill Snyder – AARP Fraud Watch



Bill Snyder from Des Moines spoke on AARP Fraud Watch. He stated Iowans have lost \$29 million in scams this last year. Bill became a speaker about fraud prevention 11 years ago after working 34 years in state government.

The top scams in Iowa deal with: 1) the IRS, 2) missed jury duty, 3) you won a lot of money or won the lottery. If you didn't buy a ticket, you can't win. It is also illegal to buy in a foreign country.

Reported scams include 1) impostors, ID theft, online shopping and reviews, credit bureaus, info furnishers, and report users.

Examples of impostors include the grandparent scam. You get a call from your grandchild in college stating they went to Mexico and got in trouble and need \$5000. An example of technical support scam is a call that something went wrong with your computer, so they want to install something on your computer. This fall a new vaccine comes out in September for COVID and there will be scammers stating you can pay money to be first in line or someone may try to sell you masks.

The most gullible are older people because they are old and have more wealth. Emotions are played with. Everything that is registered with the government becomes public record. Our personal information may get stolen when a company is hacked.

Tips you can use: 1) Hover over the email address from the sender to see if it appears to not be normal. Go to the normal web site of a company. If they have a message, it will be found there. 2) Don't respond "Yes" in a phone call as voice replies can be used against you. If you are asked a question such as, "Is this Jane?" Just simply say "That is correct." 3) Don't ever put names of children and grandchildren on Facebook. 4) Don't post anything on social media about a trip you are on until after you return. 5) Consider a homeowners ID theft on your property insurance policy. Bill said his costs \$12 and he gets a

monthly report. 6) Search engines on the internet: Duck Duck Go says they won't sell data as opposed to Google, Bing, Edge. 7) Giving to a Charity: There were 144 charities with "Ukraine" in the title, but only 8 were legitimate. Charitynavigator.org will tell you a rating and if the charity is legitimate. There are already scams about Maui.

Red flags:

- Plays on your emotions
- Non-typical payment method such as gift cards
- Sense of urgency – legitimate dealers use this method also
- They initiated the contact, not you. Don't be Iowa Nice; Say "No, Goodbye!"
- You are pressured or threatened.
- Someone asks for your SSN, Medicare Number, or Bank Account Numbers – these places won't ask!! SS and Medicare will never call you, unless you call them first.

Prevention Strategies:

- Don't carry your SSN with you. So few instances it's needed.
- Monitor your bills & financial accounts.
- Do your homework before investing <http://smartcheck.gov>.
- Watch over your credit reports: annualcreditreport.com 877-322-8228 Free!
- Protect PINS and Passwords. Tip: A four character PW can be hacked instantly. A 10 character PW could take 5 years. An 11 character PW could take 400 years. Consider using a phrase and add a number and character.

Bill covered many areas and tips, and passed out a booklet. Contact Fraud Watch Network: www.aarp.org/fraudwatchnetwork

Three important things to remember: If you don't recognize the number or the sender: Don't answer. Don't respond. Don't click. If it is important, the caller will leave a message and you can call back if you wish.

Also if you or someone you know has been a victim of fraud, contact 877-908-3360 for help. Bill stated this is a very good source of help.

Next week's Speaker:

**Kurt Van Wyk, Technician
CB Recycling Center**

Famous Quote

"The greatest mistake you can make is to be continually fearing you will make one."

Elbert Hubbard

Meeting Minutes

Jordan Campbell, called the meeting to order. Eighteen members were present. Bill Snyder, speaker, was our guest.

The group recited the pledge and Gary Guttau offered the prayer.

Jordan announced that on this day in 2016, Colin Kaepernick started kneeling for the National Anthem.

Jokes: Jordan Campbell, Bill Vorthmann, and Keith Denton shared jokes.

50/50: Chad Guttau won.

Attendance: Gary Funkhouser won.

Birthdays: None

McCauley Culkin (Home Alone movie) turned 43.

Anniversaries: Gary and Julia Funkhouser celebrate 62 years today.

Bragging Rights: (Dollars are contributed to benefit local youth programs.)

- Gary Guttau contributed for the Treynor football team win over St. Albert.
- Kevin Underwood bragged on John Klein's article about the Can Kennel on KMAland.
- Kirk Vorthmann stated Sounds of Freedom movie is playing this weekend in Carson and is very good.
- Ann Vorthmann stated her youngest grandchild went to Kindergarten and stated: "I love it, I love it, I love it!" Bill shared, however, later in the week, he said, "I need a break."
- Gary Guttau shared a bit of Treynor football history. When Wickert was coach, Tom Winchell was the extra point kicker. They

won all their games, so to not run up the score, they would run out of bounds so then Tom kicked a field goal.

Community:

Business:

- Can Kennel: The Dance Team was going to do the sorting, but is not yet established so the Optimists will have it. Dale Willenborg expanded the cage so that it is more than twice the size and will accommodate sorting one time/month. Gary Guttau helped. Thank you.



- Sorting will be this Wednesday, Aug 30 at 5 PM. Community volunteers are welcome. Bill Vorthmann will provide the trailer and haul on Sept. 4 to Atlantic when we have an appointment at 9 am.
- John Klein stated he is working on another redemption center idea.
- The officer position of Sargent of Arms was discussed as Ken Graham will phase out Sept. 30. Details are yet to be finalized.
- Flags will be put up after the meeting next Saturday, Sept. 2 after the meeting for the Labor Day holiday. Silver Keg Feeders 4-H will help put up flags.

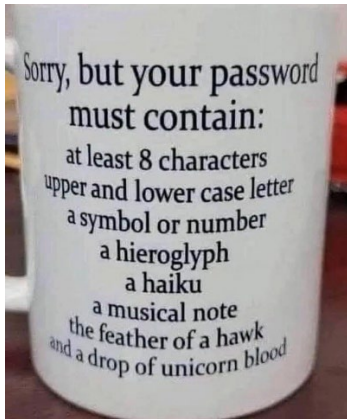
There being no further business the meeting was adjourned with the saying of the Creed.

Mission Statement of Optimist Intl.

"By providing hope and positive vision, Optimists bring out the best in kids."



HUMOR



Calendar

Events

Aug 30 Can Kennel Sorting – for Optimists 5 PM
Sept 2 Flags will be put up after the meeting.

Birthdays

Sept 1 Josh Guttau
Sept 16 John Klein
Sept 22 Dee Guttau

Anniversaries

Sept 24 Phil & Jan Waggoner
Sept 26 Bill & Ann Vorhamnn

Programs:

Sept Glenrose Meier (first 2)
Steve Chambers (next 2)
Judy Guttau (5th Sat.)
Oct Gary Guttau

Speakers

Sept 2 Kurt Van Wyk, Technician for CB Recycling Center
Sept 9 Jean Allen, Mary Mayfield, Sewing for Babies
Sept 16 Dr. Ward Chambers, Heart Health, etc.
Sept. 23 Tom Trede, School Bus Issues
Sept. 30 TBA

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