

MINUTES OF THE OCTOBER 28, 2024 SENIOR ADVISORY BOARD MEETING

Chairman Ken Miller called the meeting to order at 10:10 AM at the Mystic Shores Clubhouse.

There was a Flag salute and a moment of silence for our military and world peace.

Roll call was taken. Board members in attendance were: Ken Miller, Chairman, Linda Cicco, Diane Coyle, Richard Dutton, Jack Edmunds, Rosemarie Martelli, Donna O'Brien and Lisa Stevens. Township Committee Liaison Dan Maxwell was also in attendance.

The first speakers were three individuals from the Ocean County Prosecutor's Office, Lt. Ray Gardner, Prosecutor Mike Abatemarco and Sgt. Lindsay Llauget, Sgt. Llauget began by reviewing a variety of scams which prey on seniors. She said that, as a general rule, if you receive a telephone call and do not recognize the caller's name or telephone number, do not answer the call; if it is a legitimate call, the caller will leave a voicemail message and you can call back. If you receive a call purporting to be from, for example, your bank and you have doubts as to whether the call is genuine, end the call and call back your bank at the regular number you use for it. If a popup appears on your computer and asks you to click on it or call a telephone number it provides, do not do so, as it may be an attempt to gain access to your computer. If you turn off the computer and turn it on again, the popup will hopefully disappear, but if it does not, you may need to contact the Geek Squad or some other source of computer assistance to get rid of it. If you receive an email purporting to be from, for example, your bank and the sender's name appears as the bank, correctly spelled, you will often find if you click on the name to get the email address of the sender it will in fact be a jumble of what appear to be random letters rather than the email address of the bank. Also, scammers often will send an email from an address with one letter different from the real address--for example, a 0 rather than a letter O, or a double i rather than an i--in the hope that you will not notice. Look out, in questionable emails, for spelling and grammar errors of the type that might be made by non-English speakers. Beware of scams in which you are asked to pay something up front before receiving some cash amount to which you are allegedly entitled, such as paying the tax on some prize you have won, and always keep in mind that if you have not played the lottery you certainly cannot win it! No legitimate entity (such as the I.R.S.) will ever ask you to make any payment via gift card. If you receive a call purporting to be from your grandchild saying he or she is in some sort of trouble, needs money and does not want you to call his or her parents, do not address the grandchild by name to provide that name to the potential scammer, terminate the call and call the grandchild or, despite what you were told, his or her parents. Be wary of the "romance scam" in which a stranger approaches you on, say, Facebook, communicates with you and gradually creates a relationship based on trust and then asks you to send funds because (in one version of the scam, for example) a relative has been injured on an oil rig and needs immediate financial help; as crazy as some proposals people receive may sound, some lonely and hopeful victims regularly fall for them. Also be wary of contractor fraud. Some scammers have gone door to door in senior communities soliciting business and have claimed to have done work for neighbors, and in one outrageous case the scammer told a homeowner that in driving by he noticed that the homeowner had a squirrel problem on the roof and, after being authorized by the homeowner to go up on the roof and take care of it, came down and presented the homeowner with a bill for \$21,000 in work done. When hiring a contractor, first investigate by Googling his or her name and ascertaining whether there have been complaints against him or her with the Better Business Bureau or the Ocean County Department of Consumer Affairs (732-929-2105). Also, ask for his or her license number; legitimate licenses begin with 13BH and end in a double zero. Have a specific written contract for work to be done, and do not pay in cash. Also, do not make charitable contributions over the telephone. The website www.charitynavigator.org enables you to find out what portion of a charity's receipts are actually used for charitable purposes. Do not make payments or contributions in bitcoin or cryptocurrency. Beware of the "house stealing" scam in which a fraudulent deed purporting to be from you to a third party is filed in the Ocean County Clerk's Office. In some cases someone's property (usually vacant land) is actually listed for sale on Zillow and the fraudster gives a forged deed to a buyer that is then recorded. The County Clerk's Office offers a free Property Alert Service which will notify you if there is any filing with regard to your property. You can sign up for it on the Office's website, www.countyclerkpas.co.ocean.nj.us. Another scam involves insurance

fraud: a stranger backs into your car at a stoplight and claims to have been injured. If this occurs, report it promptly to the police. Do not make any decisions under the gun with regard to any proposals made to you by strangers; instead, always be wary and take the time to sit back and consider whether the proposal makes sense. Be wary, also, about any inquiry which could actually be an attempt to obtain your personal information, such as an email about a subscription you have asking you for updated information about your credit card. Use of account monitoring services such as LifeLock is recommended, as well as “Informed Delivery” in which you can sign up with the U.S. Postal Service to see images of the items of mail scheduled to be delivered to you on a given day. As to whether scammers who are caught do go to jail, Mr. Abatemarco reported that they often do, especially if the amount involved exceeds \$75,000 or if the scammer is a repeat offender.

The second speaker was Dan Kwasnik of AARP, a Cranberry Creek resident, who gave a powerpoint presentation titled “Getting to Know Your Smartphone” which reviewed many details relating to such phones, including various available capabilities and applications.

The next meeting of the Senior Advisory Board will be on November 25, 2024 at 10:00 A.M. at the Cranberry Creek Clubhouse. All seniors are welcome and urged to attend.

The meeting was adjourned at approximately 11:35 AM.

*Respectfully submitted,
Richard Dutton, Acting Secretary, LEH Senior Citizens’ Advisory Board*