



General Meeting Minutes
Chapter 380
November 20, 2024

Attendance: Tom & Ev Nichols, Wini & Ray Trapp, Dennis and Adrienne Schiedlak, Cyndi Guarini, David Huber, Odee Gordon, Becky Newberry, Cathy McDougall, Eugene Sullivan, Dee Hartman, Bruce Parks, Pat Toshcoff, Nancy Eimer, Jack Marr, George Summers, Lisa Cordova

Meeting was opened by President Tom Nichols. New guests were introduced and shared a little of their story.

Speaker Presentation:

Pat Toshcoff introduced the speaker Cathy McDougall from AARP, who spoke to us about current frauds and scams.

Cathy started her presentation by emphasizing that we are all vulnerable to falling for scams. The people perpetuating these scams are professional thieves. They have been trained on how to get your money and this is their full time job. They have no empathy for your situation if they take all your money and leave you broke. These people will try to earn your trust by posing as friends, family, police, and government agencies. They will try to get to know you by asking questions about you and your family. They will take their time to listen to you and pretend to care about any problems you have. Don't trust anyone that you don't know.

Remember it's ok to be rude - these are evil people. If you don't recognize the number, don't answer the call. Let it go to voice mail - you can call back someone you want to talk to. Do not answer the call and engage the caller. You will be put on a list as someone who answers the call. They may get your voice on a recording to use later. Be careful of emotional manipulation. Do research on any caretakers who come into your house that they are not taking control of your finances. Many times these people are con artists who win your trust and then use it to get your money. Watch out for people who say you have won money and they are authorized to give you \$150,000. All you have to do is set up a new bank account and pay the taxes on the money so they can release it to you.



Others will ask you to tell them about your life and find out where you need money. Maybe you need repairs on the house and they will be able to help with that if you pay the taxes ahead of time etc. If it has anything to do with banking, call your bank first to make sure it is legitimate and do not give out any information on your bank such as account numbers etc.

Dating services can be the worst place to meet scammers. These people work on your emotions, you fall in love with them and then they take you for your money. Always check out anyone you are thinking of having a relationship with. Be cautious of anyone asking for money.

Scammers are especially good at preying on people with cognitive decline. These folks are usually lonely and are happy to have someone to talk to who will listen to them.

If you have been scammed you need to report it within 24-48 hours. After that it's probably too late for the police to do anything. The scammer has moved on by then. If it's supposedly a relative who needs help have a challenge phrase such as what's Uncle Fred's middle name or something like that. Make sure everyone in the family knows the right answer.

If the scammer is selling something that you are not sure about call the Attorney General to find out if they are legitimate.

Cathy then gave out a paper with "it's likely a scam CHECKLIST" with things to look out for.

It's likely a scam if:

- They contacted you first.
- Money will be requested to unlock what they are promising.
- More money will always be required to unlock what you were promised.
- You will be asked to transfer your money in a non-traditional way such as with gift cards, bitcoin, bitcoin ATM, wire transfer, or gold bars.

It's likely a scam if:

- You are directed to set up account they tell you to set up.
- You may be coached about the steps required for the financial transaction and the story to tell if anyone asks questions.
- Transactions are urgent. Threats are made.
- In-person meetings are cancelled.

It's likely a scam if:



- You are told not to contact trusted agencies or law enforcement, or they provide the number to contact.
- You are told not to tell anyone or there will be a price to pay.
- You are kept on the phone until the financial transaction is made,.

It's likely a scam if:

- You feel great unease or euphoria.
- Your gut is telling you something is wrong.
- You are asked to lie or do things you wouldn't normally do.
- You don't report and you keep information to yourself out of fear or shame.

Remember if it's sounds too good to be true it probably is. Cathy also left us some booklets from AARP on Fraud Prevention. These can be found on www.aarp.org/fraudwatchnetwork

Treasurers Report - Becky Newberry, Treasurer & Membership Chair

- Our funds are being managed by MHI; as of late May 2024, all chapter/group funds were transferred to protected accounts to prevent improper spending (that had been discovered among some chapters/groups). Disbursement forms can be used by the signatories on our accounts to gain access to chapter funds.
- Associate membership is FREE for both Chapter 380 and for Mended Hearts, Inc

Next Cardiac Rehab Education Day – updates from Dennis Shiedlak, Cardiac Education/Courier

- Cardiac Rehab Visits are held monthly at St Luke's Meridian, on the Monday or Tuesday prior to the monthly Chapter meeting. The next dates will be November 18 and December 17.
- Cardiac Rehab Visits at St Luke's in Nampa occur every *other* month on the 1st Tuesday and the 2nd Monday of that month.
- Cardiac Rehab at SARMC Boise is limited to keeping our literature stocked for participants to take.

Quarterly Newsletter – Editor, Bruce Parks

- The Fall Edition has been published. Deadline for submitting articles for the WINTER newsletter publication is November 30th.

❖ MHI Updates – Ray Trapp, Regional Director – Rocky Mtn Region

- o Both Fundraising and increasing the number of accredited visitors is being encouraged.
- o World of Support: Hearts Around the World Race is MHI Fundraiser has been



extended through the end of December.

❖ **Visitor/Caller Updates – Visiting Chair, Jack Marr**

- MH Visitors, please keep your accreditation current.
- There are several individuals in the process of becoming accredited.

Program Speaker Update – Program Coordinator, Pat Toshcoff

- Speakers for 2025 are being finalized

Mark your Calendars for December 18th - Chapter 380 Christmas Gathering ('no-host') at Jalapenos Bar & Grill, 8799 W Franklin Rd, Boise. Join us between 5-8 PM.

Meeting was adjourned by President Tom Nichols