

SCOTT PHILLIPS LINDA ROGERS LARRY SAVAGE FRAN SMITH HELEN SMITH

Advisory Committee on Aging & Adults with Physical Disabilities for Sussex County

Minutes of Meeting November 21, 2022

A regularly scheduled meeting of the Advisory Committee on Aging & Adults with Physical Disabilities for Sussex County was held on Monday, November 21, 2022, at the Sussex County Administrative Offices West Complex, 22215 North DuPont Boulevard, Georgetown, Delaware. The following members were present:

Antionette Johnson Jamie Magee Cathy Parker Linda Rogers Larry Savage Helen Smith

Call to Order

Jamie Magee, Chairperson, called the meeting to order at 10:00 a.m.

Due to the lack of a quorum, Jamie Magee dispensed with the approval of the Agenda and Minutes and introduced the guest speaker, Corporal/3 Lewis Briggs III of the Delaware State Police Community Outreach Unit.

Cpl. Briggs introduced Detective Paul LaPlaca. Detective LaPlaca stated that seniors are often the target of fraud because they have more savings and can often access it more quickly. The top five examples of fraud are:

- Extortion An urgent need to send someone money, often via a gift card, because of a fine, service shut off or an emergency. No legitimate business or government agency will ever ask for gift cards or your bank account information.
- Identity theft
- Personal Data Breach
- Non-payment/Non-delivery you have been promised a service and it was not delivered.
- Phishing/Vishing/Smishing/Pharming Electronic Crimes trying to get personal information by texts, emails or phone calls.

Specific examples of fraudulent schemes -

• Tech Support Fraud – Pose as Microsoft, Geek Squad, Amazon or an Antivirus Software Company saying your company has a virus and they will fix it for you, if you just give them access to it and for a fee.



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- Romance Scams Especially grew during 2020 during COVID lockdown, as people were lonely.
- Grandparent Scams Often get information from social media and then pretend grandchild is in trouble and needs help.
- Overpayment Scams or Reverse Payments Someone, like Amazon impersonators say there were fraudulent transaction. They reimburse you but give you too much money then asks you to send the overpayment back to them, but you were never reimbursed in the first place.
- Lottery/Sweepstakes/Inheritance Scams You are asked to pay a fee before you can get your winnings or inheritance. If you did not enter a contest or buy lottery tickets, you did not win anything.
- Malware/Scareware/Virus Scams Claim you have a virus that they will fix for a fee.
- Investment Schemes Offer low to no risk investments also known as Ponzi or pyramid schemes.
- Personal information breach/Identity Theft Protect yourself change passwords frequently, use a different one for each account and monitor your credit.
- BEC/EAC Business Email Compromise/Email Account Compromise Impersonating a legitimate business by changing one letter in the email address to make it look like the legitimate company.

Points to Remember –

- No government agency will ever ask you to send funds through Cryptocurrency. This is fraud.
- Zelle This is a way to send and receive money. It is legitimate but crooks use it too. Never use it to make a purchase, as there is no recourse.
- Protect Yourself Always use a credit card if you are buying online, never a debit card which pulls directly from your bank account.
- Protect your checks Use auto payment whenever possible, as checks have all your bank account information listed on them.
- Stay Vigilant.

At the end of the presentation by Corporal Briggs and Detective LaPlaca, a quorum was present to conduct the business portion of the meeting.

Approval of Agenda

A Motion was made by Linda Rogers, seconded by Helen Smith, to approve the agenda as posted. Motion adopted by Voice Vote.

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Approval of Minutes

A Motion was made by Cathy Parker, seconded by Linda Rogers, to approve the minutes of September 19, 2022, as distributed. Motion Adopted by Voice Vote.

Old Business

All County Council persons have been re-elected to their positions. Currently, there have been no new appointments to the Advisory Committee on Aging.

New Business

Jamie Magee asked the Committee's thoughts about having speakers for the meetings next year. The two speakers this year (September and November) were not well attended by the public. There was discussion about trying for a speaker in May, since there is no conference. A motion was made by Linda Rogers seconded by Cathy Parker, to table the discussion and revisit it in the new year. Motion Adopted by Voice Vote.

Next Meeting

The next regularly scheduled meeting of the Advisory Committee on Aging & Adults with Physical Disabilities will be held on Monday, January 9, 2023, due to January 16th being a holiday. Bobbi Albright will check on the availability of the room and let the Committee know if it is available, January 9th.

<u>Adjourn</u>

A Motion was made by Helen Smith, seconded by Larry Savage to adjourn at 12:35 p.m. Motion Adopted by Voice Vote.

Respectfully submitted,

Helen Smith, Secretary