

## Rotary Club Meeting Minutes August 29, 2016

Attendance: Helen, Marlene , Karen, Beth, Arlene, Erv, Paul, Judy, Joan, and Dustin

Pledge: Joan

Dinner: None

Program: (Joan) AARP Fraud and Brain Health from Tim Summers (Helena Sunrise Rotarian)

### Summary of Program:

- Con-artist take advantage of your emotions, such as passion, fear, and well being
- Offers over from people should never be time sensitive. “You must act now!”
- Offers should also never be high pressure
- Ask questions and get phone numbers. Do your own research
- Potential scams in the are as follows:
- Grandparent scam: someone contacts you saying they are a grand child and that they have been arrested and need money now to get out
- IRS scam: Caller ID can say IRS government agency but it is not them. IRS will never call anyone
- Prevention Tips:
  - Protect you Social Security Number and Personal Information
    - Dont carry your SS card in your wallet
    - Don't print your SS number or drivers license on checks
    - Shred sensitive information (be careful what you throw away)
    - Limit the number of credit cards your carry
    - Keep copies of credit cards front and back somewhere safe
  - Monitor your Bills and Financial Accounts:
    - Watch for missing bills and review your monthly statements carefully. Contact creditors if they don't arrive when expected or includes charges you don't recognize
    - Don't invest in anything you are not absolutely sure about. Do your homework on the investment, the company, and the salesperson to ensure that they are legitimate. Can look up on **finra.org/BrokerCheck** and **sec.gov**
  - Watch over your credit reports
    - You are entitled to one free credit report each year from each nationwide credit bureau. To get your freee report go to **annualcreditreport.com** or call 1-877-322-8228
  - Protect Personal Identification Numbers (PINS) & Passwords
    - Don't carry your PINS and passwords in your wallet or purse
    - Avoid using each available information for your PIN's or passwords sucj as mother's maiden name, your or a family member's birth-date, your SSN or phone number, or a series of consecutive numbers (1,2,3,4).
    - Choose a different PIN for each account

- Judy recommended using a password phase such as the one below  
“Old\_mcdolnald\_had\_a\_farm\_1842”
  - Protect your information online
    - Beware of emails that claim to come from a bank, internet service provider, business, or charity and ask to confirm your personal information or account number. If you receive one that is suspicious, forward the email to [spam@uce.gov](mailto:spam@uce.gov)
    - Avoid conducting personal or financial business on shared/ public computers or over public wireless hotspots
    - Install the latest version of established anti-virus software
    - Make sure websites are secure, especially when shopping online. A secure website will begin with “https” not the usual “http”
  - Protect your mail
    - Call **1-88-5-OPT-OUT** or visit **optoutprescreen.com** to stop pre-approved credit card applications that a thief could steal and use to get credit in your name
    - Place outgoing mail in locked mailbox such as a blue postal service box
    - Don't leave incoming mail sitting in an unlocked mailbox
    - Cut down junk mail by contacting the Direct Marketing Association at **dmachoice.org**
  - Be cautious of scams and fraud
  - Never give personal information to telemarketers who call you on your phone. To cut down on unwanted telemarketing calls, sign up for the Do Not Call Registry at **donotcall.gov** or call **1-888-382-1222**
  - Double check references for door to door sales, home repair offers and other products. Verify that businesses and others who contact you are who they claim to be before you provide any personal information. If you think the request for information is legitimate, contact that company at a number you know is valid.
  - Check out a charity before donating to make sure they are legitimate at **charitywatch.org** or **charitynavigator.org**
- Brian Health
  - No single silver bullet brain health
  - It all comes down to keeping active and stimulate the brain
  - The 5 “F” words of brain health
    - Food: eat right with good foods, watch sugar, fatty and fried foods
    - Fun: Laughter is the best medicine
    - Family: Close families increase socialization and purpose. Connections creates engagement
    - Friends: Isolation not good for the mind and body
    - Fitness: Exercise increases blood flow, recommend exercise 3 times a week for 20 minutes.