

MINUTES OF THE MAY 22, 2023 SENIOR ADVISORY BOARD MEETING

Chairman Ken Miller called the meeting to order at 10:00 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, Maryann O'Neill, Linda Cicco, Nancy Cotter, Diane Coyle, Richard Dutton and Lisa Stevens. Neither of the Liaisons to the Little Egg Harbor ("LEH") Township Committee was in attendance.

The minutes of the last meeting of the Board on April 24, 2023 were then approved by motion duly made, seconded and unanimously carried.

The first speaker was Chief James Hawkins of the LEH Police Department. He noted that the newly renovated facilities at the LEH Community Center and the newly replenished LEH beaches are a success, and that Class 1 officers in his Department will be assisting at the Community Center. He also said that residents can call the Department's non-emergency number, 609-296-3666, about issues such as cars speeding through residential communities to avoid traffic lights, and officers will be sent to investigate.

The next speakers were Det. Lindsay Llauget and Sgt. Ray Gardner of the Economic Crimes Unit of the Ocean County Prosecutor's Office. Det. Llauget once again reviewed a large variety of fraud schemes directed at seniors and provided advice as to how to avoid them. In fiduciary fraud cases, an agent appointed by a senior in a power of attorney, in many cases a relative, steals property belonging to the senior, and you should accordingly choose only an agent who you are certain is scrupulously honest. If your identity is stolen, you can report it to the Federal Trade Commission by filling out a form on the agency's website, www.ftc.gov. Be wary if a stranger rings your doorbell, claims to be a contractor and says, for example, that it looks like you need a new roof. If you do decide to hire a contractor, check with the Department of Consumer Affairs to see if there are complaints against him and ask him for references that you can check and a copy of his insurance certificate; although he conceivably could forge such a certificate, he could be prosecuted for doing so. A contractor cannot be prosecuted, however, for performing shoddy work, because that is not criminal, so insist on a written contract that enumerates details such as the materials to be used and the time frame to be followed. Pay by check or credit card instead of cash so that you will have proof of payment in case there is an investigation later. With regard to online fraud, never click on or respond to an email from an unfamiliar sender (In one current scam, you receive an email saying that you owe money for renewal of your Geek Squad contract and that you should click on a box if you disagree; in another, the email says that you are entitled to receive a stimulus payment from the IRS and that you should click on a box if you have not yet received it). Also, always read through any questionable emails carefully, especially noting the sender's email address; often, such an email will contain spelling or grammatical errors or a strange email address which will make clear that it is not really from the purported sender. If you have caller ID on your telephone, simply do not answer any calls from unfamiliar names or numbers; a legitimate caller will either leave a voicemail message or call back at some other time. If you receive a call from someone claiming that there is a problem with your computer, never allow the person to have access to the computer to enable them to make supposedly needed repairs. If you are contacted by someone claiming to be, for example, from your bank, the IRS or the Social Security Administration, call the bank or agency yourself directly to check as to the legitimacy of the

email or call. If you are asked to pay a debt or an underpayment by a gift card, this should be a red flag, because no legitimate entity would expect payment in this way. Keep in mind that if you did not participate in a lottery, you cannot win it, and you certainly cannot be expected to pay taxes on winnings up front. Be wary of generic emails with no personalization, which scam artists typically send out en masse. In a new twist, in telephone calls purporting to be from a grandchild requesting a wire transfer of funds for an emergency, scam artists now sometimes use voice technology to simulate your actual grandchild's voice after obtaining a sample of the voice from, for example, a TikTok video posted by the grandchild. If you receive such a call, hang up and call the grandchild back or call his or her parents. There have been many romance scams lately in which, after making contact through social media or a dating site, the scam artist moves from that site and communicates with the intended victim somewhere else. In one variant, the scammer claims to be making plans to come to meet the victim but then says that he/she needs funds to tide him/her over until one of his/her family members who was injured on an oil rig receives a settlement. Lonely people want to believe such stories and often resist the truth, ignore what relatives say and end up losing large sums of money before, inevitably, the scammer cancels plans at the last minute and does not show up. If you receive a solicitation call from a charity, you can research its legitimacy on the www.charitynavigator.org website, which tells how much of a charity's receipts goes to actual charitable work. As for crypto currency, research it thoroughly before purchasing any, and do not use it to pay for a service or fee. One summer scam is for a scammer to rent your house to, and collect money up front from, someone who then shows up at your door only to find that your house was not really for rent. Det. Llauguet closed by saying that new scams are evolving all the time and you should always be wary in dealing with someone you do not know.

The next speakers were Dr. Melissa Gagliano and Christine Field of Community Medical Center. Dr. Gagliano began by talking about the Medical Center's joint replacement program for arthritis patients and noting that the Center conducts classes for those who might be interested in such surgery, including virtual classes. She reviewed steps that should be taken in preparation for such surgery, including picking up rugs, installing bathroom handrails, strengthening one's muscles and being aware that pets can cause post-surgery infections if they lick you. Ms. Field, the Center's Director of Community Outreach, said that she can refer potential patients to appropriate physicians if you contact her at 732-228-3556 and that physicians at the Center are available to give presentations of about 45 minutes in length to groups on subjects such as new advancements in medical technology.

The next meeting of the Board will be on Monday, June 26, 2023 at 10:00 AM at the Harbor Bay Clubhouse. All seniors are welcome and urged to attend.

The meeting was adjourned at approximately 11:15 A.M.

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