

MINUTES OF THE NOVEMBER 27, 2023 SENIOR ADVISORY BOARD MEETING

Chairman Ken Miller called the meeting to order at 10:00 AM at the Cranberry Creek 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, Richard Dutton, Donna O'Brien and Lisa Stevens. Dan Maxwell, Liaison to the Little Egg Harbor ("LEH") Township Committee, was also in attendance.

The minutes of the last meeting of the Board on October 30, 2023 were then approved by motion duly made, seconded and unanimously carried.

The first speaker was Captain Michael Hart of the LEH Police Department, who began by speaking on the familiar topic of senior fraud. He said that you should always be wary of any stranger who contacts you and says that he or she will give you anything for free, and to avoid being scammed you should never buy a gift card to make any payment or withdraw any money from your bank account at the request of such a stranger. He added that if you call his Department at its non-emergency number (609-296-3666) an officer will come to your home and help you decide whether an offer or request you have received is legitimate. He then reported that there is currently a homeless situation in LEH and it is sometimes difficult for his Department to address it because a homeless person needs to agree to accept help in order for an officer to intervene and homeless individuals can live in the woods unless the owner of the property they are occupying asks that they be removed.

Liaison Dan Maxwell, in response to a question from the audience, then said that he was looking into the use of golf carts on county roads with speed limits. There is a prohibition against their use unless an exemption is obtained for the road.

The next speaker was Maria LaFace, Director of the Ocean County Senior Services Department. She first noted that the County has a trust fund for the homeless that is funded by surcharges on filings in the County. She then reported that her Department receives federal money and funds such things as Meals on Wheels, transportation for seniors, caregiver programs and even a home repair program, and eligibility for these programs is not based on income but rather merely on a recipient being at least 60 years of age and a resident of the County. She said that her Department also provides legal assistance to seniors in matters such as evictions, and she related how one 92-year-old woman who repeatedly tried to make payments to her homeowners' association by check was told by the association that she had to make payment online and when the association ultimately placed a lien on her house for outstanding payments the Department intervened. She then reported that during the Medicare open enrollment period, which was to expire on December 7, her Department provides counselors to help seniors navigate through the complex rules and in one case saved a woman \$7,000. Finally, she said that both food and housing costs have become issues for many seniors because of inflation--one 100-year-old woman recent told her that she had "outlived her money"--and her Department will try to help with financial problems as well. It has prepared a 24-page Consumer Resources Directory of services available to seniors in the County which may be viewed online on the County's website, www.co.ocean.nj.us, and her office's telephone number is 732-929-2091.

The next speaker was Dan Kwasnik, a resident of Cranberry Creek who makes presentations to seniors sponsored by AARP. His subject was again senior fraud and he provided advice about a variety of current scams that prey on seniors who live alone. He said that if you receive a call purporting to be from your bank, ask the caller his or her name and if it is not familiar say you do not remember him or her from the branch. If you speak to such a person at all, however, you run the risk that your voice will

be recorded and used in a voice recognition program; do not answer “yes” or you may find that someone has recorded this response and later claims that you agreed to pay for some purchase or service. Also, just because a number comes up on your phone’s caller identification as being local, this does not mean that the call is more likely to be legitimate, as scammers can mask their identities and locations by obtaining telephone numbers with your own area code and even your exchange. A better procedure to follow is to let all of your incoming calls from unfamiliar callers go directly to voicemail, and in nearly all cases you will find that no message is left. Statistics show that younger people are defrauded more often, but older people are generally defrauded for larger amounts of money. Often, an attempt at fraud is only to obtain your personal information, which the scammer will then sell. One way a scammer can obtain your credit card information is to attach a device called a “skimmer”, which reads such information, in an unobtrusive place on an ATM machine and come back and retrieve it later. Certain entities, including Social Security and the Internal Revenue Service, never telephone you. If you have a concern about a call you receive purporting to be from an entity such as your bank, call the entity back at a trusted number but in the meantime make no payment and share no sensitive information. Sometimes emails are sent that just want you to click on a box or a link and thereby get access to your computer, so be wary about emails that, for example, invite you to participate in surveys. Be wary about upfront fees to collect anything; change your passwords frequently; be wary of scams that ask you to pay something in gift or debit cards; and clean the cache and cookies from your computer often. Avoid making any financial decisions while you are in a heightened emotional state. Check the return email addresses on emails you receive; often they will clearly indicate that the email is not from the sender from whom it purports to be. Finally, to avoid possible scams while your credit card is in the hands of a gas station attendant, pay for gas in cash.

Board member Maryann O’Neill then reported that income tax preparation assistance will again be available this coming year at St. Mary’s Church in Manahawkin on Thursdays and Fridays.

Liaison Dan Maxwell then thanked the Board members for what they do as well as the many other people related to what the Board does.

There will be no meeting of the Board in December. The next meeting of the Board will be on Monday, January 29, 2024 at 10:00 AM at the Mystic Shores Clubhouse. All seniors are welcome and urged to attend.

The meeting was adjourned at approximately 11:30 AM.

Respectfully submitted,

Richard Dutton, Acting Secretary, LEH Senior Citizens’ Advisory Board