PRESQUE ISLE COMMUNITY MEN’S CLUB

Meeting Minutes - Feb 1, 2018 9:00 A.M.

Opening: Called to order at 9:03 with14 members and guests

Opening song Jay Kettler

Pledge of Allegiance Les Fissette

Prayer Les Fissette

Introduction of newcomers and guests: President – Les Fissette, New Member Ronald Epacs

Trooper Simpson was slightly delayed by the snowstorm.

50/50 Drawing run by Karol Pupos; won by Bob Beres $15.50

Business Reports and Meeting Set-up

Minutes- Jan, 2018 Secretary-Jay Kettler

Moved to approve as distributed D Fay / M Kellogg PASSED

Financial Report Treasurer-Bill Fay

Moved to accept as presented M Kellogg / B Beres PASSED

Program- Scams- Trooper Ashley Simpson, Michigan State Police

Many scams now use local phone numbers

Thieves are trying to steal banking information, open an account, Credit card applications,

Visitors to home know where to look for paperwork lying around

Deceased person receives a bill for credit card activity

Check your credit history regularly every year, Surprises can pop up for both bills and lines of credit. Credit.com or Equifax, or Experian, or TransUnion can do the credit checks at no cost

When Shopping online, look for the little lock on the right hand corner on the screen – vendor is keeping your information for themselves. No lock or “s” in site address, they are throwing your information open for everyone and anyone on the web.

With your information, crooks can open new utility accounts, new loans, new credit cards, go on a shopping spree, and do family member scams.

Senior citizens can be victims to more scams than other folks: Caregivers may take $ without permission, Debtors fail to repay a loan, Seniors may be charged too much for services, Workers may not do what they were paid to do.

Preventative measures for checks that come addressed to you: If you endorse a check and deposit it, you become responsible for the amount funds in the check. If the check bounces, you must come up with the funds to cover it. Home computer printers can create such realistic looking checks that even bank tellers are not able to tell it is a “bad” check. Even CERTIFIED checks can be bad checks, especially if they are supposedly written on a weekend (when banks are closed!) Thoroughly inspect checks you receive.

Know who you are writing a check to

Do not write checks to door-to-door salesmen.

Anyone who gets your check now has your account number, name, address and other info

Do not leave checks sitting in your mailbox

Telemarketers change their numbers so frequently now that you need to re-register your phone number approximately every 30 days: [www.donotcall.gov](http://www.donotcall.gov/) or call 888-382-1222

Charitable Donations for natural disasters – telemarketing solicitations may be frauds. NEVER give credit card or bank account information to a person or group calling you. Call the reputable charity yourself if you wish to donate over the phone.

Door to door Magazine sales can be a scam to get your check information

Never send $ to get a larger prize; never send a gift card number to get a bigger prize

Grandma/grandpa call in the middle of night - grandchild in trouble/accident. Call their parents anyway to verify grandchild’s safety.

Auntie/Uncle – niece who hasn’t been seen in 8 years shows up at the door. You don’t know how their circumstances might have changed. A simple request to use your bathroom may end up with your medicine cabinet being emptied of all prescriptions, and your good jewelry removed from the nearby bedroom.

Thief telephones claiming to be scam investigator and asks to investigate fraudulent credit card purchases. Give NO card or personal information, but call the 24 hour number on the back of your credit card instead. If it is legitimate, the CC company will have a record of any investigation and the call that just came to you.

Car or garage sale item, offers a certified check on a Saturday. Home printers can make very realistic looking “certified” checks. Certified checks must be obtained at counter; not drive-thru. Bank counters are closed on weekends!

Guardianship/POA decisions must be made very carefully. Setting things up beforehand saves a lot of grief later on.

Prevention is the key!

If it sounds too good to be true, it probably is!

Questions: MSP Alpena Post, Ashley Simpson (989)354-4101, [SimpsonA4@michigan.gov](mailto:SimpsonA4@michigan.gov)

Break at 10:14

Set-Up for Mar, 2018 Les Fissette + Tim Lutes

Set-up for Apr, 2018 Kurt Aufschlager + Charley Phipps

Committee Reports

Project Evaluation Committee-Morley Kellogg-Chairman-No requests

Committee is brainstorming ways to get the word out that we have $ to give to groups

Make contacts to people we have given to in the past?

Health and Family Committee-Bob Beres –Chairman

Card to Dave Campo, triple bypass

Scholarship Committee- Tim Lutes not present

At our January meeting we had received 1 certification of successful completion of a semester, and since then the other 2 came in so Bill distributed the funds to each of the 3 scholarship winners from 2017.

Thank you cards from Camryn Bullock, Presque Isle Twp. Fire department, St Bernard’s Friendship Room

Old Business

Pay dues for 2018

Food Pantry needs help Friday, 2/2/18 at 1:00. Dennis Fay, Morley Kellogg, & Bob Beres volunteered to help

New Business

None

Announcements

Adjourned Meeting at 10:36