

Minutes for the October 4, 2017 - LGA Monthly Meeting (APPROVED)
Lake Gaston Baptist Church

At 9:35 AM Vice President Don Carson called the meeting to order. Don led those in attendance with the Pledge of Allegiance and then requested a moment of silence. Don requested a motion to approve the agenda which was made by Bill Heflin, seconded and passed.

In attendance were Vice President Don Carson, Directors' Jeff Dowhan, Bill Heflin, Wally Sayko, Tony Moran, Clarence Drumgoole, John Cataldo, Jack Saunders, Brian Goldsworthy and Executive Director Moira Underwood. President Mozine Lowe was away on business. Also participating were 34 members/guests.

Jack introduced our guest speaker, Mr. Hugh Harris, from the North Carolina Attorney General's Office. Followed was a well received presentation "How to Protect Yourself from Scams and Frauds". Ironically, this topic closely followed the recent massive data breach involving Equifax, a credit reporting agency.

There were some key takeaways from his informative talk. He pointed out scammers can be anyone and will always attempt to build a rapport with the victim before asking for money. The old adage "nothing is for free" is never more apropos when talking about scam artists. That "free" ocean cruise is a big red flag.

When on the phone, don't provide any personal information to someone you do not know. If you have caller ID, don't answer the phone unless you recognize the telephone number. You should understand some scammers know how to spoof an out of the area call to make it look local. If you answer, listen carefully to the person doing the talking. If unsure who the caller is, ask for a callback number. Fraudsters will usually hang up. The safest bet is to not answer and, if the call is important, the caller will leave a message.

Be ever so careful with unsolicited emails. Never download an attachment if you don't know the sender. Hover your mouse over the browser window and if the email address does not match with the sender, that is usually a red flag.

Mr. Hughes made a good point about the Do Not Call Lists. In short, they do work and a legitimate business will not call anyone on the DNC list since that is a violation of the law. That means it's usually going to be scammers making those solicitation calls. He did remind us that charities can legally make calls to those on the DNC list.

He reminded us to protect your social security number and do not leave your house with that number in your wallet or purse in case it is stolen. When out and about and if approached by someone you don't know, it doesn't hurt to be skeptical and always ask yourself why is this stranger approaching me on the street. Never pay for home construction repairs in advance.

Finally, if you are the victim of a scam or had your identity compromised, besides filing a police report, you should also file a complaint with the NC Attorney General's Office or, if residing in Virginia, the VA AGO in Richmond.

It's always a good idea to check your credit report annually. Each agency is required to provide you one free report annually. Since there are three, space out the requests during the year so once every 4 months request a report from Equifax, etc. The three reporting agencies are:

Equifax - 800-685-1111

Experian - 888-397-3742

TransUnion - 800-680-7289

Although not mentioned during the presentation, another excellent source is the Federal Trade Commission website at identitytheft.gov.

After our speaker we received an update from "the plant guy" Bruce Johnson advising the annual lake vegetation survey is about 60% completed. Membership and Marketing Chair Tony Moran reminded the attendees of the sponsorship program if an active member refers a non member, each will receive a \$5.00 discount on the LGA dues.

If you would like more information about any of the LGA committees or would like to come out and help at one of the special events, please email info@lakegastonassoc.com or visit www.lakegastonassoc.com.

As a reminder, our next meeting will be on November 1, 2017, and our speakers will be an expert to talk about wildlife living at the lake and a representative from John 3:16 to discuss the upcoming end of year toy drive.

With no further comments, after a motion from Jack and a vote, Don closed the meeting at 11:00 AM.

Respectfully submitted,
Brian Goldsworthy, Secretary