

AAUW-Loveland Branch APRIL Meeting @ FUMC-Fellowship Hall on 4/22/2024:

30 Members (about 10 Guests Included)

1 Speaker - Barbara Bennett with the Larimer County Sheriff's Office (LCSO)
in Fort Collins

TOTAL: 31 Attendees

PROGRAM ~

Jan Witt introduced Barbara Bennett who left corporate America 17 years ago to work for LCSO; she is their Crime Prevention Unit Coordinator & Chief Scambuster for the last 8-9 years. Barbara opened with the statement that there's currently a proliferation of scams, and they are always changing. Initial estimates point to 8-10 billion cases in the United States; this number is more likely 40-50 billion cases (due to underreporting because victims feel ashamed and/or stupid). We live in a world of increasing data breaches and identity thefts.

In 2022, both the FBI & FTC created databases to better organize & collect the escalating activities of fraud & scams. The Top 5 Scams in 2022: Imposter, Online Shopping, Prizes/Sweepstakes/Lotteries, Investments (such as crypto currencies), and Business & Job Opportunities. [Bitcoin ATMs are becoming prevalent as scammers and fraudsters can easily direct victims to retrieve or send money under false pretenses - without traceability.]

Scams aim at evoking a range of emotions attached with unusual ways to pay. Be aware of red flags that attempt to trigger such emotions as excitement, fear, urgency, trust, companionship, limited supply & authority. As the saying goes, *If it seems too good to be true, it is!* Barbara spoke about her Spider Web Theory which begins with grooming/building trust, then the criminals spin their tighter & tighter weaves. The scammers and fraudsters prey upon seniors and veterans with such schemes as law enforcement & Medicare/Social Security impersonations, tech support (to remove computer viruses), charity, family/caregiver and grandparent scams (AI is being utilized to clone voices, create deepfake videos & chatbots, and to help correct spelling errors especially from offshore criminals), phishing (extracting personal data and/or money) & now smishing (phishing on smartphones). Other fraudulent tactics include but are not limited to bait & switch, click bait, Gift card switches, gas skimmer/romance & title scams, and cash apps (Venmo & Zelle - should *only* be used with trusted family & friends as scammers can simulate).

To avoid being targeted for the criminals' "Sucker List," Barbara also recommended these tips:

- Never click on links or accept calls from unknown sources or people.
- Monitor annual credit reports.
- Shred all sensitive documents and wipe clean all computing devices no longer in use.
- Credit cards preferred over Debit cards for the benefits of trackability & protection (charges can be disputed).

- When purchasing Gift cards, have the cashier check the correct balance *before* leaving.
- To help guard against gas skimming, pay *inside* - not at the pump.
- Be wary of “*Sponsored*” computer ads; continue to scroll down (.gov websites are safe).

Barbara Bennett can be an initial resource for how & where to report fraudulent activity. She also offers a monthly newsletter to identify what’s hitting/trending. This website was provided to us by her: www.larimer.org/information/fraud-scams

BUSINESS MEETING ~

Jan Witt led the meeting in Karla Marroquin’s absence as she successfully progresses in her post-op journey.

Representing the Nominating Committee, Karen Danbom offered the following candidates to the presiding Members and the Motion to Accept was Approved:

Karla Marroquin - President
 Claudia Ward & Leni Bohren - Program Vice Presidents
 Jan Witt - Membership & DEI
 Teri Arends-Smith - Treasurer
 Linda Wasielewski - Secretary

National AAUW Membership Voting is open until May 15 @ 12pm ET. A “Yes” vote would open up AAUW membership to those who don’t hold degrees - giving us the opportunity to practice inclusion.

The State Convention is hosted this year by the Colorado Springs Branch, and will be held @ The Antlers Hotel on Saturday May 4 from 9am - 3:30pm. The topic will be *Women in Leadership: Barriers & Bias*.

On behalf of the Scholarship Committee, Leni reported that the application deadline is set for 4/27; currently 2 applicants *look good*. [The following morning Leni updated the Hiking Group, headed for Bobcat Ridge Natural Area-Eden Valley Spur, that a 3rd application has been received.]

Marjie Johnson announced that our **Scholarship Luncheon** venue will be at the Palomino Mexican Restaurant (6190 Crossroads Blvd. in Loveland) on Saturday, 5/18 from 11:30am to 1:30pm. Since the restaurant would like a count by 5/12, please RSVP to Karen Danbom @ 701/388-0121 or Marjie @ 970/631-6303. Individual checks are estimated to be in the range of \$10-\$14. [Leni is trying to get a scholarship recipient from last year to speak again.]

Book Group meets on Monday, 5/6 @ 1pm at the home of Jan Witt (3 Namaqua Ct.), and the discussion will be on Malta Molnar’s The Secret Life of Sunflowers.

Claudia Ward recapped the **Flower Sale** dates @ Wanda Marker's home (1431 Allison Dr.): Friday, 5/10 for staging & Saturday, 5/11 for customer pick ups/drop offs. Jean Witt is now organizing the volunteers for both days (most of the work is accomplished on Friday).

Great Decisions meets again @ 1pm at the home of Jill Osofsky (3536 Parlin St.) on Monday, 5/13 to discuss the economical, political and military implications of *Technology Denial & Sino Relations*. Jill added that *technology denial*, as a U.S. foreign policy, is denying China access to critical matters - such as AI and semiconductor chips. *Sino* is another name for Chinese.

Our **August Potluck** (date to be announced later) will again be hosted by Sue & Greg Gerrard.

Jan announced that the Saturday, 10/5 from 9am - 12 Noon **Conversations With Authors Fundraiser Luncheon** will again be held @ The Rialto's Devereaux Room and Sweaty Moose will also cater. The CWA Committee (Martha DiCicco, Karla, Judi Stout, Jill, Karen & Jan) have selected the following authors:

- Jacqueline St. Joan - My Sisters Made of Light and Inside the Shawl of Midnight
- Dan Danbom - I Met Another Dead Man Today: A Bookseller's Diary [Dan is a Denver bookstore owner, and happens to be Karen Danbom's brother-in-law.]

Rich Harwood, renowned community speaker, will be at the Rialto's Devereaux Room (228 E. 4th St.) on Wednesday, 4/24 from 7-8:30pm to *engage active citizens and community leaders to move past division and catalyze community action*.

Under separate cover, Jan will Email additional information and provide any pertinent attachments for the following activities:

- **Spring Scholarship Luncheon** on May 18.
- The "groundbreaking" celebration on 5/2 of **The Landing**. Nicole Armstrong, representing the Matthews House in Fort Collins, was our December speaker. She's involved with the NOCO Youth Shelter (aka The Landing), and this project is moving along with Thompson School District and Larimer County.
- **New "Movie Club"** meets this Friday, April 26 @ 7pm at the home of Sue Gerrard (5400 W. Hwy. 34 in Loveland).
- **Loveland's Heart and Sol is hosting an Asian Pacific Islander Desi American (APIDA) Heritage Celebration** on May 18 from 12 Noon - 4pm.