

BELLEVUE NETWORK ON AGING  
MINUTES

April 6, 2017  
8:30-10:30am

Bellevue City Hall  
Room 1E-113

MEMBERS PRESENT: Ethan Crawford, Judy Dowling, Lauren Emery, Jullie Gray, Jeanne Grote, Beverly Heyden, Howard Katz, Hannah Kimball, Desiree Leigh, Eileen Rasnack, Berta Seltzer, Diana Thompson, Janet Zielasko, Bill Merriman, Sandy Shaw Jones

MEMBERS ABSENT: Bob Megargel, Phyllis Smilen, Linda Whitehead, Alex O'Reilly, Gazel Tan, Arlene Cheng

STAFF PRESENT: Dan Lassiter/Bellevue Parks & Community Services, Teri Ekstrom/Bellevue Human Services, Rich Thomas/City of Kirkland, Joanne Gainer/Eastside Neighbors Network

GUESTS: Maria Langlais- City of Seattle Human Services Dept & Area Agency on Aging of King County; Amanda Frame – AARP Community Outreach Director; Audience: Marc Avni; John Brennan; Rich Thomas Kirkland Senior Council; Teri Enlee; Keri Pollock – Age Friendly project; Michelle Mietta – Age Friendly project; Liz Swanson – Executive Director of Eastside Friends for Seniors; Joanne Gainen-Eastside Neighbors Network

RECORDING SECRETARY: Vicki Barrett, Bellevue Parks & Community Services

**WELCOME AND ROLL CALL** - The meeting was called to order at 8:30am by Chair Ethan Crawford.

**APPROVAL OF MINUTES – March 2, 2017** Ethan asked if there were any corrections or changes to the March meeting minutes. No corrections were called for and they were approved.

**PUBLIC COMMENTS** – Joanne Gainen announced that they are recruiting for a board of directors for the Eastside Neighbors Network. They meet every other Tuesday 10:30am and alternate between NBCC & the library. See website at [EastsideNeighbors.org](http://EastsideNeighbors.org) for more information.

**[PRESENTATION & DISCUSSION] Margie Strite** – Microsoft Community Development Specialist speaking on “Avoiding Digital Frauds & Scams”.

Margie introduced herself thanking the board for having her speak. She runs the community programming in the Microsoft store at Bellevue Square as well as community engagements for Microsoft. She is a former elementary school teacher. She enjoys working with customers helping them understand technology and hopefully making it a lot less scary for them. She noted

that the one thing most customers are concerned about is viruses/malware. However, they are less worried of scams. Today's topic is "digital fraud and scams". She noted that in 2015, 3.3 million Americans were victims of technical support scams. That is a total of 1.5 Billion in financial losses. These were people who were fraudulently contacted for financial reasons and they are paying out to these scams. There are 4 types of these **fraudulent scams; Cold Calls, Web-Ads, Emails and Chat.**

**Cold Calls** – Fraudulent callers posing as either medical professionals, tech support, ordinary people in need of information. They may ask for information such as your Social Security Number, Bank Routing Number, to send them a check, etc. She emphasized that Microsoft does not Cold Call you to inform you of a problem. She has not found any tech company that Cold Calls you. A lot of people may call you pretending to be Microsoft and that you have a problem with your computer and they can fix it if you send them 'X' amount of dollars. Red flags are; they don't know your name, they are very vague in what they want, they avoid answering questions, they may ask you to install something on their computer or ask you to call a different number. If you have solicited a call, that particular company may call you back. This is probably a legitimate call as you initiated this. Some people may think they can't get scammed as they do not use social media or even a computer. She gave an example of a grandmother getting a call from her granddaughter saying that she may sound funny, but it's because she had a cold. She needed her grandmother to bail her out of jail and if she would just wire the money she would pay her back. The granddaughter asked her to not tell her dad because he would be mad. The grandmother was suspicious and called her granddaughters cell phone. Her 'real' granddaughter picked up and said that it wasn't her that called for money or assistance. Apparently these scammers go on line checking out information on social media and through that they somehow get information for relatives.

Berta mentioned that the IRS is using private firms to collect debts. Howard added that the IRS would be writing you a letter indicating that they would be getting a call.

**Web-Ads** – These are things that show up on your screen advertising something. People can pretend to be a company, create an ad for something that is really popular to get you to click on it. You should never click on these. Always visit the official website's source to confirm. People can 'spoof' about popular things to try and get your information. Some pop-ups or banners may be a warning of a security breach. Pay attention to where the x is on the screen. There may be a couple of them. Don't click on an x that is inside the ad. Click on the x in the far top right corner. Many scams or posts say that your anti-virus software is out of date and needs to be updated. If you know which anti-virus you have and it is free, you know it's a scam if they are charging you to update it. But again, always go to the source to make sure it's officially from them. Always choose the 'close window' option which would almost always be in the upper right hand corner of the ad. She showed examples of spoofed and official ads. Beware of the URL of these sites. If they are overly long or have improper grammar and incorrect spelling. Read the description carefully and make sure it is what you were searching for and is the hyperlink actually what you are looking for. Be conscious of the unrelated links and ignore those that look wrong. Always verify the source.

**Email** – Getting an email such as, “I’m the king of Nigeria and need money...” or “this is an email from the Microsoft Support Account Team and the subject line might read we are verifying your account.” Obviously these are frauds. So what can you do when you receive fraudulent emails? Promotions and advertisements usually look different. Check the key elements. Where is the email account from? There are strange characters such as a Russian looking letter. Threats like this are highly important messages and you must respond right away by deleting the message then deleting the deleted file. You could lose your account or something along those terms. Low resolution images, blurry. Check the hyper-links; **hover** your cursor over the hyperlink (little blue works with a line underneath) a little box pops up and tells you where it might take you if you click on it. They try to put something in it that looks official. Don’t open the attachment or hyper-link. Any type of type-o’s or copy right information. What can you do about it? Report it to ‘Risk’. Don’t click or open the attachment, don’t respond, and don’t supply passwords or any information. If you are using a Microsoft account such as Outlook, you can mark it as phishing or junk or block sender. Spoofing is where someone is pretending to be someone you know so they can get information from you. She suggests using normal conventions, put something in the email that is normal in conversation. Not something like ‘hey you should look at this’. It will take you to a link, which you then click on and then your account can be compromised. She suggests changing your passwords every 70 days or so. You can also use two step signs in like signing in to your email then you get a message on your phone with an additional password. When it comes to passwords, be wary of using things like your pets name and the like. She suggests something like “Mary had a little lamb” use the fist letters of that MHALL then add numbers and symbols. Use something conventional but make sure to include upper and lower cases, numbers and symbols as these are the hardest to hack. An actual Microsoft email are very high tech and look something like a magazine ad page. There is also an ‘unsubscribe’ option at the bottom.

**Chat** – Using Skype as an example but it’s not the only place it can happen. For example, you may get a friend request through Skype saying John Doe (someone you know). But looking at their profile shows you no picture or someone other than your friend John Doe. Perhaps there is no other information provided. This is most likely a scam so do not accept the friend request. They are looking at your account trying to pose as a friend. This happens on Face Book as well. Always check your account settings to get closer to you and into your network. Third party programs can record your conversations. Skype doesn’t have this option but through this can use a program that does. Use caution in sharing personal information; do not give out your phone numbers, address, where you work, post vacation stuff after you get back home, etc. Be wary of easy cash options and prizes. Be a good digital citizen. Utilize the same cautions on-line or the phone as when a stranger comes to your door.

Things you have learned today; be vigilant, be active, report the bad guys, be an ambassador, (talk to others about it, if it sounds too good to be sure it probably isn’t), if you wouldn’t do it in person don’t do it on-line, if you are not sure don’t act and make sure to listen to that little voice in your head.

Things to note: For Microsoft related scams or concerns, email support.microsoft.com. You can report other things to Microsoft, but there may be other specific places that would be better.

A question was asked if 'text messages could be falsified', can you be scammed or scam someone via text messages? Her response was no, they can't except to note that you can get a text from someone posing as one of your contacts from an unknown number. You can call your contact and verify this information. Always confirm with your sources.

They do offer a wide variety of classes and workshops. By Microsoftstore.com/Bellevue all of them are looped in. One Thursday a month they partnered with another company to offer educational workshops for senior adults. All of their programming is free. They have weekly digital and on-line workshops.

Another question was asked about Microsoft having a fraud department? Can you go somewhere to check on the status? Yes, they have a department but most likely the progress is not available to follow.

End of presentation.

## **BREAK 10:30 – 10:45**

### **COMMITTEE REPORTS**

#### **Transportation/Housing Committee** (reported by Judy Dowling)

They met last month and talked about the Bellevue Affordable Housing public workshop that was held on 3/23. She went over some of the strategies that were proposed in this workshop and they discussed them. She would like Dan to send hand-out from the 3/23 meeting and will meet with him after regarding sending it out.

#### **Advocacy** (reported by Janet Zielasko)

They met last month and under new business wish to discuss and make some changes to the Federal Legislative Agenda, the Federal piece in regards to Social Security, Medicare and Medicaid. She contacted Robby Stern and got input from him to help. As a result, they want to set up meetings with some of our legislators. Howard Katz got a request to meet with Dave Reichart. Kathy Iverson of Kirkland Senior Council will follow up with Dalbeny. After their meeting and when they are in agreement with proposed changes with the Kirkland Senior Council, the committee will have their meeting then proceed to legislators with these issues. They will also be discussing advocating to resolutions to address the retirement, social security concerns and the crisis around that. Robby Stern is willing to provide Bellevue statistics and information if the Network wants to take this forward to City Council. Medicare observation status is still an active problem in our area and they are staying attentive to that piece. Dianna has been attending and testifying at hearing aid bills. Dianna gave an update saying of the Vulnerable Adult's Bill, after attending the Senate Ways and Committee meeting yesterday, the Vulnerable Adult's Bill has passed the Senate. The Hearing Bill is included, passed the Senate and passed the House Health Committee. It is included in the Senate budget but is not included nor did it

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pass the House Appropriations Committee nor is it in the House Budget. But Joanna who is the AARP Lobbyist is very optimistic that they will get the House approval and backing. She is hoping that AARP will have the funds to do a big publicity piece on this. The Guardianship Bill they've been following is dead, the other guardianship bill was heard before the Appropriations Committee. This is an important bill because people with loved ones feel the guardians are barring them from seeing their loved ones and not let them know what is happening. The guardians think they are perfectly fine and doing everything right. The bill was at the House on Monday so it must have passed. She hopes it passes and thinks it's a really good bill.

Hannah asked under what usual circumstances does someone find themselves under the care of a guardian. Someone answered because there is some abuse, neglect, no one around, no power of attorney and the like. If the guardian isn't a family member there is probably a reason. It's usually a high tension situation.

### **Outreach, Education Diversity Committee** (reported by Ethan Crawford)

They met the middle of the month. Last month they had age friendly community speakers from AARP and the City of Seattle. Desiree gave an update saying they thought it was a great concept, but before going to City Council to have them adopt this idea; they were going to ask Alex to check with the various city departments to see if we are already doing it. They were also going to check with other cities such as Portland because it did the first age friendly city. Cities that are similar in size to Bellevue. Seattle gave a great presentation, but she said that they needed to reflect back to who Bellevue is and what are we about. She thought Puyallup might be another good city to add to the list of places to check out. The assessment process can be 18 months -2 years before they have something ready to take to the council. In addition, she is unable to go to the tech group at BCC. Alex thought this would be a time for them to see what this group are doing for the elderly in our area. A human services information gathering meeting will be on Tuesday, 4/25, 10am-12pm at the North Bellevue Community Center. Call her or email her if you can attend. Hannah said she would go. They also had Marc Avni gave a short discussion with their group presenting senior to senior, generation to generation where seniors and members of the Bellevue Youth Council. The next meeting with the youth group will be on 4/19, 5-6pm at City Hall. Anyone is invited to this intergenerational group discussion. The other thing the group discussed was the BNOA slide presentation. They've started to review it and will come in perhaps next meeting. Desiree will lead a group on this project. All input is appreciated.

## **COMMUNITY PARTNERSHIPS REPORTS**

**Jeannie** did not attend as the meeting was in Fall City and it was snowing pretty hard.

**Timebank** Jeanie reported that the meetings alternate between Redmond & Bellevue. This month they meet at the Bike Café at Redmond City Hall. They meet people from other countries and try international dishes. They meet on the monthly on the second Thursday at 6pm. Bellevue meetings are held at the North Bellevue Community Center.

**Eastside Human Services Forum** (reported by Hannah Kimball for Alex who was absent)

They attended a presentation at NBCC that IAWW hosted with a luncheon and presentation from representatives from King County to discuss the Veteran's and Human Services Levy. She then asked Dan to discuss what happened. It was disappointing. Some people spoke up but were not encouraged to have an open conversation instead they were referred to the paper in front of them to write their questions down and hand them in. There was no give and take with questions and no answers. Hannah noted that the Veteran's and Human Services has some elements in it, extraneous, no outcomes listed, there are descriptions of what buckets the money goes into and how quickly the money comes out, but nothing explaining where it goes. One gentleman stood up and wanted to talk about transportation, he was told they would get to later. They never did hear his questions answered. Dan is going to try and get some feedback from what was handed in to them. Hannah saw two representatives seated at separate tables for maybe 10 minutes having one on one with people, but they quickly picked up their things and left. Dan said the Councilmember Baluchi has Friday's available so they are looking to perhaps come to NBCC to hook up with SEAMAR. He will let everyone know if/when that happens. It was suggested that a letter be sent to Gigi about this meeting and how disappointing this was. It was also mentioned to talk to Joe Cunningham.

**Aging & Disability Services** (reported by Beverly Heyden)

Last meeting they had a Group Health speaker explaining why they were going over to Kaiser, finances mostly. Then Andrea spoke again about Seattle becoming an Age Friendly City.

**Senior Lobby:** (reported by Dianna Thompson)

Walt Bowen who is head of Senior Lobby say's what's happening in DC is the war against seniors.

**New Business**

**By-Law Revision Vote:** (reported by Daniel Lassiter)

Daniel asked if there were any revisions. There were none. The resolution was voted on and accepted. Daniel will send via email the revised/updated version to members.

**2017 Federal Legislative Agenda:** (Rich was absent, no specific speaker, many commented)

Berta is having a problem with #5. She thinks that everyone has personal feelings and that's how they advocate. She feels that as a group they can advocate for the inclusion or expansion of things, but not necessarily for changing the law; thinks that #5 is entering into politics where the board doesn't belong. It's a real hot button item right now. Someone else spoke up regarding keeping the focus of the group on advocacy on the basic retention of programs, but not telling legislators how they should get it accomplished. Dianna said that she is in favor of keeping it as it is and stated that it is legislation and that they may like or dislike it but that's a personal agenda not the group. Someone else spoke up saying if they changed it to say, that we'd like to retain the current Medicaid program for information, would that work better. Many group members said yes, they agreed with that and staying non-partisan. Dianna said again that she is in favor of #5 and it should be left as is. There was a lot of discussion regarding how the funds would be administered and how and if the verbiage should be worded. There was a motion to accept

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changes to #5 and seconded by Beverly. The change would reflect the following, “Oppose changes to current Medicaid program that could result in cuts to benefits or reduce coverage for older Americans.”

Item #3 regarding Social Security was then brought up. The group discussed this item but nothing was changed.

The Resolution project was not discussed as time ran out. It was postponed to move it to next month’s meeting.

Dan gave out invitations for the upcoming Volunteer Appreciation Luncheon.

May is the Proclamation for Senior Appreciation Month. He needs someone willing to go in front of Council to do that. He’s asking for a volunteer to receive the proclamation and give a few words regarding this.

June is the Abuse Awareness Day Proclamation. He is asking for someone to go in front of Council to receive this as well.

Tuesday, May 2<sup>nd</sup>, Gazel has agreed to attend the Human Services Commission Meeting on Tuesday night. He needs another person to go with her to help present what the BNOA is about, what they’ve accomplished and are working on. Hannah has agreed to go with her and has asked for input from the board. Daniel will call out a meeting for input.

Next month Detective Ray Loping will attend and present on abuse and financial status on City of Bellevue citizens.

June’s meeting a speaker will come and discuss being active and retirement. How do you put that together, what do you do?

Dan was asked to contact Lynn Court regarding Dementia/Alzheimer’s and what’s being done and invite her to present the State plan.

## **Adjourn**

The meeting adjourned at 10:30 am.