

GA-HERO MEETING
University of West Georgia - Newnan Campus
November 8, 2019

NOTES

Present: Beryle Baker (Perimeter College, GSU); Jim Braun (Clayton State University); Zandra Brasington (Georgia Southern University); Helen D. Brown (Clayton State University); Catherine Carter (Georgia Southern University); Mitch Clifton (University of West Georgia); Missy Cody (Georgia State University); Gray Crouse (Emory University); Evelyn Dandy (Georgia Southern University); Harry Dangel (Georgia State University); Bob DeLong (Valdosta State University); Maryann Errico (Perimeter College GSU); Dave Ewert (Georgia State University); Kathryn Grams (University of West Georgia); Dan Hagan (Georgia Southern University); Henry Hibbs (University of Georgia); Marilynne McKay (Emory University); Ellen Paulish (Georgia College & State University); Miriam Perry (Clayton State University); Carol Pope (Kennesaw State University); Anne C. Richards (University of West Georgia); Katherine Rodgers (Kennesaw State University); George Stanton (Columbus State University); Joyce Swofford (Clayton State University); Ronald Swofford (Perimeter College, GSU); Carol Thompson (Georgia Southern University); Kathy Tomajko (Georgia Tech); Ted Wadley (Perimeter College, GSU); Howard Woodard (Georgia College & State University); Holly York (Emory University); Dorothy Zinsmeister (Kennesaw State University). Presenter: Jackson Lawrence, Investigator, Carroll County Sheriff's Department.

1. President Dave Ewert **called the meeting to order** at 10:02 am and welcomed the group.
2. After reviewing the agenda for today's meeting Dave reported that **GA-HERO is now incorporated**. He also mentioned that, exactly one year ago, John Bugge passed away. John had been talking about incorporating GA-HERO for years. Dave explained that Jeff Woodward and Pam Jones of the Taylor/English law firm assisted us in getting this done.
We are now a not-for-profit corporation. Donations to our organization are not tax-deductible, but we are not likely to get major donations.
Our legal address will be the Emeritus College at Emory University, and Dave thanked Gray Crouse for seeking the approval for this.
3. **Introductions.** All those present at today's meeting (see list above) introduced themselves, giving the position in which they worked/work and the institution with which they were/are affiliated.
4. Kathryn Grams, president of the UWG Association of Retired Faculty & Staff (ARFS) also **welcomed the group** to the Newnan facility of UWG, saying that ARFS was delighted to host this meeting at the Newnan Center, which is located not too far from the main campus of UWG in Carrollton. She then introduced Rebecca Smith, Associate Director of the Newnan Center, and thanked her and her staff for putting together the food \

and give-away items provided to attendees. She also introduced Denice King-Perdue, Assistant Director of Alumni Relations, the liaison from the UWG Development and Alumni Relations Office who works in support of the UWG retiree organization on a regular basis. She also introduced Dr. David Jenks, Interim Provost of UWG.

5. Dr. David Jenks thanked the group for the opportunity to speak with them. He mentioned that he had just come from a Fine Arts Center on the campus of Georgia Southern University in Statesboro, where the investiture of Dr. Kyle Marrero as President had taken place. [Dr. Marrero was previously the President of UWG.]

"We are in a really good spot at the University of West Georgia," Jenks stated, and yet "there are some bad things going on too." Right now, the Newnan Center is at record enrollment and has added four programs. This has been driving the enrollment at UWG and, as a result, the Newnan Center will be expanding next year. The first floor of the old nurse's dorm will become a brand new testing and writing center, with interactive space for students to hang out or await their scheduled times for various activities.

Someone explained that the Newnan Center is the site of the former Newnan Hospital. As a result, visitors can see tile floors that were part of the original Emergency Room and operating rooms. The architects also chose to keep the operating room lights from the former hospital when the building was renovated. It was also mentioned that some people believe the hospital is haunted.

Dr. Jenks went on to say that one of the interesting things about this building is the simulation labs that are part of the Nursing Program. Half of all nursing programming is offered in Carrollton and the other half is offered in Newnan. The simulation labs are state-of-the-art facilities with dummies that cough, spit, bleed, etc. The nurse who formerly ran the lab had a quirky sense of humor which led her to sometimes leave some of the dummies on when she knew night-time security personnel might be around them.

Dr. Jenks went on to say that he considered himself fortunate enough to oversee the Newnan campus for the past 3-4 years. This has been a period of growth thanks to the support of the City of Newnan, Coweta County, and the Newnan Chamber of Commerce. All of these partners have been very supportive and had such a "wealth of knowledge" amongst them that it helped the University innovate.

One question persons at the Chamber of Commerce have is "How do you prepare students for the work force?" What they want students prepared to do is to think critically, read and write capably, and be able to talk to people on the phone at a business. Many students today are used to calling their friends and not speaking as a representative of an office. They make many calls where they just start asking questions before explaining who they are and why they are calling. UWG put together a new program in the English Department as a certificate program - to give students a skill set for more professional interaction on the job. It can be attached to any degree program and is good for enhancing students' employment opportunities. The Career Services office on campus is engaged with this also.

UWG went through a period of record growth for 10 years, up until last year. It now has

13,733+ students. A lot of the enrollment increase was driven by graduate enrollment. This year, however, UWG experienced a decline in enrollment. "Our hope is this is a contraction, a blip, but we don't know right now. We are trying to figure this out with leadership and everyone else" to determine what we're doing and how to improve, Jenks said.

There is a new stadium on campus, and a new athletic complex. A new College of Business is going to be constructed. UWG raised 26.5 million dollars in order to eventually house in one building all departments in the College of Business. The largest gift came from the Richards Foundation (of the Southwire Company). It is scheduled to open in Fall, 2021.

Dr. Jenks said he had been at the University of West Georgia for 15 years. Nine new buildings have gone up in those years, which just shows how fast a university can grow. The UWG student body is as successful as ever. UWG has experienced record graduation rates. (They jumped 4% in one year.) This is an enormous accomplishment. SAM scores also increased (by 10% in the last two years), which indicates how UWG students do if they transfer out.

The university is now focusing on retention. There are 2.6 million adults in Georgia who have some college education, but no degree. UWG doesn't want students to come in and leave with nothing but debt. Everyone has a story and the hope is that all who enroll at UWG have a positive story there.

It has been noticed that the increased retention rate at UWG is the result of an inherent connection between students and faculty on a very personal level. "The likelihood of retention jumps directly when students are able to experience this connection," Dr. Jenks said. As a result, "we want to get people off of their phones and making person to person connections with faculty."

Dr. Jenks expressed the hope that attendees have a good meeting at the Newnan location and mentioned that, if any problems or questions arose, attendees should feel free to check with Rebecca Smith.

6. Presentation: Scams/Frauds: The Dimensions of Risk. Anne Richards introduced the keynote speaker for today's meeting. She mentioned that, originally both Investigator Jackson Lawrence and Investigator Adam East had planned to make today's presentation on Scams and Frauds, but Investigator East was called into court at the last minute. Both are investigators at the Carroll County, GA Sheriff's Office. Anne explained that they had made a similar presentation at the Carrollton Kiwanis Club this past year, which her husband found most interesting. Speakers come through every week at this club and her husband doesn't always comment on them, but he found this one particularly meaningful. As a result, Anne stated, it was likely we would also. She also mentioned that the investigator had said he preferred to introduce himself further as part of his presentation.

Investigator Lawrence: Typically I'm not nervous, but after listening to the introductions of everyone in the room today, I realize I'm in a room with a lot of very smart people.

Attendee: We're nice, though.

Investigator Lawrence: I work in the Carroll County Sheriff's Department. I have served as a law enforcement officer. I was 31 years of age before I got into law enforcement. It's my belief

that if you take a 40-year-old and put that person in a 21-year-old body, you'd have fewer problems in law enforcement. Law enforcement is the front seat to the greatest show on earth. I enjoy my job. Sometimes, though, I wish we didn't have so much to enjoy. I've done various things - DUI task Force, Security. I'm been part of an inter-state interdict team focusing on the I-85 and I-20 corridors. Our main objective was to look for drug smugglers there. We made 2,000-3,000+ stops and found 2-3 million dollars in drug funds. I gained a lot of experience. Currently, I have been working for an investigative unit in property crimes and fraud. Fraud is the most difficult crime to be able to prepare for, from your end and ours. Between this January and September we have had over 106 million dollars lost in fraud in the US.

I have a keen interest in trying to understand why we do what we do, and react as we do. For me, it's important to understand why an adversary acts as that person does. What about someone who commits scams? How do we prevent scams?

Investigator Lawrence then asked all attendees who were able to do so to stand up and put out one hand. [He then asked them to be seated.]

"What did that have to do with frauds and scams?" he asked. "I'll answer that in a little bit."

We run across thousands of different scams and frauds.

Why do people commit crimes?

What is theft/forgery/burglary?

These are crimes that are committed which we know about and can involve people taking a tv, jewelry, guns, electronics and more. Those who commit them then turn these items into money to help themselves in the long run. To protect ourselves from such criminals, we can install an alarm system, have large dogs, put locks on doors, dogs that wake you up if someone is around, lock your doors, install security cameras, put in outside lighting systems. The list can go on and on. You can also hire a security guard to sit outside your home or live in a gated community.

What else can we do to protect against fraud and scams?

Attendee responses:

Freeze our credit.

Stay off the Internet

Don't answer the phone.

Don't believe anything a stranger tells us.

Lawrence: Why do we believe things strangers tell us?

Between January and September of this year, we have had 131,645 reports of burglary.

What is the way to your money with a scam? It's not through your wallet, your car, or theft. It gets to your brain.

Anyone have a \$5, \$10 or \$20 dollar bill? Can you bring it up to me?

[Kathy Tomajko brings up a \$20 bill and hands it to the investigator.] Investigator Lawrence then proceeded to attempt to make it disappear, using a pencil as a magic wand. He tried it once and it didn't disappear, tried it a second time and it did. He then asked "What happened here? How did the money disappear?" He asked members of the audience if they were watching and if they had seen what had happened. [What he did was distract Kathy by waving the magic wand around, while he pocketed her money.]

I can lead you to believe or direct you to a given path by focusing your attention, he explained. How does this correlate with scams? This is a principal skill of magicians - sleight of hand. It's all about redirecting your focus in one place while taking your money.

Scams go through your brain. Humans share similar traits with every other organism on the planet. Every organism, all that have DNA, have one trait or instinct which is the need to survive. "How many in here would eat from a dumpster?" he asked.

Attendee: "If you HAD to."

Investigator Jackson: What are the circumstances you might do this?

Attendee: you might have no means of support or no money.

For every organism, the number one driving force is self-preservation. But we are different. We are the smartest species on the planet and the dumbest. For a species to be as intelligent, how can we also be the dumbest? Foxes and deer - their primary instinct is to eat. But if they pick up on something suspicious, they abandon their need for food over the need to survive. More times than not, humans don't. How can self-preservation and scams correlate with one another?

When we do things that are good for us, the brain releases endorphins, e.g., serotonin, dopamine.

Have you been to Gatlinburg? You can put a coin in a machine and a chicken shuffles forward to snatch the pellet. No one here has seen this dancing chicken? It's like Pavlov's dog - trained to salivate when it got food. We have to have a certain amount of food to survive but we also look forward to quality of life and length of our life.

Do you enjoy money because you have it - or because of what it can do for you? It can help you with shelter. Without this we can have elderly people who freeze to death outside of a shelter. Food can be purchased with money.

We know that among early settlers in the North East a lot died from scurvy. They had no vitamin C. Many fruits and vegetables contain Vitamin C, but they weren't in that area of the country. With money, they could buy a well-balanced diet, however.

So the ultimate driving force is for self-preservation. Look at how this deals with procreation. The brain has tricked us. If the only reason we engaged in sex is to procreate, we would have few children. But the brain tricks us into sex and it just happens to bring children. The brain will begin to reward itself when it is sure of its self-preservation.

Look at a variety of activities. When we do things we enjoy and it helps further self-preservation, we release certain amounts of serotonin. Consider those struggling from addiction. The largest dump of serotonin comes from something all humans do - engage in sexual intercourse. We get 3-4 nanograms of serotonin from sex. This is probably the strongest driving force besides eating. Consider a 13-15 year old male who gets this surge of serotonin the first time he engages with a female in sex. How does that affect our lives? We spend the rest of our lives trying to recreate that experience. We make some of the most horrific decisions in life as a result of this.

What if you enjoy candy. What do you do? Eat more of it. Some of us can watch grandchildren hit a ball over the fence, and experience a dump of serotonin. Others experience this riding a roller coaster.

Correlate that to addiction, meth in particular. Everyone in this room probably knows of a family affected by meth addiction. It takes one time to get addicted to meth due to the unnatural dump of serotonin with which it impacts the brain. The public will ask: What is it about meth that leads people to abandon kids and everything. I've seen situations where no one is taking care of children in a home. They have been eating pickles and dog food. When a person takes meth, there is an unnatural dump of serotonin in the amount of 40-60 nanograms. Sex, after that, is like a tooth pick where meth is a power pole. After experiencing this, the brain just wants to obtain more meth.

How does this correlate to scams? There are certain things we do in life that cause serotonin dumps - such as random acts of kindness. They make us feel good. What is the benefit of such acts? There is strength in numbers. We know if we stick together, our species will thrive.

When you drive, how many of you don't pay attention like you did when you first got behind the wheel? When most people first begin driving, they have white knuckles from holding the steering wheel so firmly. As adults, they now multi-task. The brain is on auto-pilot to a certain extent when they drive. But if you see a threat - such as someone crossing the median - it brings you back.

How does our brain know that by socializing that extends the quality of our life and with others? We can bond.

We give money to people on street corners. What do you feel they will do with it?

Attendee response: Buy drugs or alcohol.

Investigator Lawrence: We like to feel they will feed their family. If we believe this, shouldn't we give those who buy meth money too? We know the end result is the same. So why do we give our money?

Attendee response: "We always think there may be another possibility."

Investigator Lawrence: The older we get, the more we want to trust. Over the past 21 years I have become very cynical because of my work. Do I wish I could be more trusting? I wish I could. When I bring someone in and say "You did this" and they say "No, I didn't" - should I believe them?

We had one individual whom I interviewed extensively. He would panhandle at a main section of town and make \$500-\$1000 per day. His girlfriend would approach someone and say "We have to go out of town. Someone in the family is sick. Can you help us out?" If this were something you knew to be 100% true, would you help out? If someone comes for help, does it make us look bad or feel bad when we don't give them the help they ask for?

In one situation, a person asked for assistance - including a tank of gas. A good-hearted person gave this individual a tank of gas, filled two additional cans with gas and also handed the couple \$100. If you knew that the person's truck was stolen and the owner's corpse was next to the gas cans you had just filled, would you have done this? Now, looking back on this situation, how should the good Samaritan have handled this situation? For one thing, take down the license plate number.

One individual robbed a store. We started looking for him. Atlanta Police were looking for him on three homicides. He was an elderly guy. What is the purpose behind our giving money? Our brain rewards us for encouraging socialization. We enjoy trusting others. The brain is also rewarded when we commit acts of greed. It is similar to jealousy - every woman enjoys knowing her man is a little jealous. This tells the individual that another party loves her. Many enjoy having a spouse say we look good, but too much jealousy snuffs out the relationship.

What about greed? How can we say a certain amount of greed rewards the brain? What if your family consists of you and your husband and three children, and you have one apple. All are hungry. Now suppose a male stranger - also hungry - comes into the room. Who would you give the apple to?

Attendee response: The children.

Investigator Lawrence: Now suppose you have ten bushels of apples - enough for all to go around. When resources are narrowed, we preserve our resources.

Fear can keep us safe. How does this correlate to scams? The older we get, certain safety features in the brain shut down. We become more social because we are in tune with our upcoming death. As teens, or in your twenties, how many of your friends did you see die? In comparison, how many of you check obituaries now?

So we focus more on that - so sometimes we can be presented with something and red flags that would have come up 20-30 years ago don't now.

Burglaries come through our front door. Scams are situations in which we hand our money over to people willingly.

When someone comes to you with the deal of a life-time, for example, especially at a time in your life when you can no longer work 2-3 jobs, this may sound like a good deal. It helps with the quality of your life, you believe. These are strong needs in our lives. At age 50 we can more easily push warning signs away.

When someone calls to say a grandson is in need of funds in another part of the world what people focus on is not that the grandson is in another country. We refocus attention similarly to what happened when I waved the pencil and made the \$20 bill disappear. To refocus attention on something that means a lot to you, look at how your grandchild and grandchildren in general have one common enemy - their parents. All other warning signs go away. Next thing you know you are giving them your credit cards.

Some individuals call your home saying they are calling from the Sheriff's Office. Telling you you have to pay a fine because you missed jury duty. The person calling understands that you don't want to get arrested. All this is what you and they focus on.

How many of you have ever been incarcerated?

How many of you would consider this a major embarrassment for you and your family?

How is it that can affect your social standing?

This can isolate you from the pack - so now you struggle with how to respond to this call.

Do we arrest people for missing jury duty? (No.)

Do we arrest people for not paying their property taxes? (No.) But people don't know this.

How many of you swipe your debit card for purchases?

[Some responded they did. Others they did not.]

Lawrence: This is the most dangerous kind of card to use, but we are all coming close to the time when many use one.

I would recommend you use a credit card with a \$500-\$600 cap on it. If you use a debit card, the funds come out of your checking account and some are things set up to where additional money can be funneled for payments from your savings account. Try to obtain a credit card that has no more than a \$500 limit on it.

How is it we're presented with something out of threats or as the opportunity of a lifetime and we feel we just cannot pass this up? Why do we respond as we do when there are all these red flags?

People should not complain about getting old. Those who age have made it farther than those who don't live that long. In our older years, some of us feel time's running out and money can benefit us to have a good quality of life, even to extend our lives. Think of those less fortunate in terms of education, life-span, health. They generally have less money.

Let's look at some of our most vulnerable areas.

In July and August, over 20 million scams are reported in the US.

Investment scams get more than \$50 million dollars, but less than 1% are caught of those who cheat people out of money with such schemes.

Other types of scams include (in descending order of frequency):

Dating & Romance

Fake Billing
Hacking
Remote Access Scams
Online shopping scams
Threats to life, arrest or other
Identity Theft
Classified Scams
Pyramid Schemes.

Today, bank robbers are all caught rather soon. But if someone tries to sell you a bucket of red clay they might get away with it.

Door to door sales are a thing of the past. If I were a door-to-door salesperson, I'd fear rejection.

Scammers will approach us as wolves in sheeps' clothing. If you get a 300% return on your money, you will be rewarded with serotonin. This is what makes addicts go back to drugs.

Top 10 Scams

Dating & Romance websites. People are on social media sites. They can meet people between 40-50 or 50-60. They develop a relationship with someone offsite, unseen. Scammers might then use that relationship to say things like my power is about to go off and I need extra financial help to make sure this doesn't happen. Or if you'll give me your credit card number or debit card number, I can pay my bill. Those of us who are typically non-confrontational, most times will give in. Think about some of your coworkers whom you hear spouting off about something. It's usually easier to let them go on talking. If you don't feed it, it won't grow many say. It's easier to be non-confrontational than deal with the matter directly.

Few people would get married if pre-nuptial agreements were incorporated in the process. Most of us don't plan ahead as if something would go wrong. We expect it will go well. We just ignore the possibility of things going wrong and hope a problem situation never happens.

Another scam. A company will send you a bill. You made an investment years ago, you are told. We have a dividend waiting for you - if you send us a check. A woman's son brought the complaint to us. The company was a legitimate company. But when I called the company they said you have to have an account with the company to qualify for the funds. "Does your mom have an account?" I asked. All mail sent to one individual didn't have the right address. A bar code appeared on the letter, which had no purpose. It was put there to make the letter look more legitimate.

Ponzi schemes are no longer as prevalent as they were before.

How many of you use online banking? How many correspond through email?
What about Facebook?

Some scam artists create false accounts. And once I become a friend of yours, I can send you links that might have a virus in them. Once you click on that link, it can leave you vulnerable to virus malware.

How many of you click on a site without using a password to do so? This leaves you vulnerable to persons who can use all your email and banking information. If you do online banking, don't save your password. Always type it in.

Amazon, Google. Who does Google go to when they have a question?

Response: Bing?

Ads pop up first if you look for some kind of service. Some people pay to have their ad pop up first.

The address bar at the top of your computer enables you to click on Home Depot, Google, etc. You may click on one site and then suddenly discover you are off the secure site you began with. There is a lock on the left-hand side of sites that indicates whether they are secure or not.

Suppose you are looking at an MSN news feed. You may see something interesting. This is a dangerous way to get malware on your computer. If you see something like this, instead of clicking on it directly, click on Google and Google it. That will get you to a more secure and correct path to access such information. If someone puts up a false page, it can download malware on your computer if you click on it. If someone sends you email saying "Look at this" or "You'll like this ..." - look at it more carefully. Maybe there's something odd about the dialogue or language - the way it is written. It's likely that person's email has been hacked.

If I use credit cards on line - all that data never goes away. Even if you delete it from your computer, it never goes away. Most won't use all the space they have in their phones. Be mindful of what you click on.

I'd be foolish to tell you all politicians are honest and moral. Similarly, all companies can have clerks who download stuff from customers that they shouldn't.

Scams listed by the number of times they are reported to have occurred:

Phishing
Threats to life, threats to arrest you or someone else
Identify Theft
False Billing
Expected Prize & Lottery scams
Remote Access Scams
Online scams

Delivery method: We lose more money due to phone contacts than any other way.
Next greatest losses come through email schemes

Internet schemes
Social Networking
People in Prison
Mobile Applications
Mail
Text Messages
Fax
Means not provided.

Suppose you and members of your family own a lot of companies and it's commonplace for you to move money around from one to another. Someone might email you to say one of the brothers said to put money into a particular account. In a flash \$50,000 can be gone this way.

In one case money went straight to an elderly lady in San Francisco, and then to Singapore. The lady who owned the account knew nothing about the use of her account this way. The State Department is the only group authorized to look into such things and it has a \$2 million dollar threshold for doing an investigation. As a result, most cases of this type of fraud are simply not pursued.

In-person scams can be of the following nature: Persons can claim to have the expertise to asphalt your drive-way, for example. They ask you to pay them \$20,000 up front and then they leave and don't actually do the job. This typically happens to persons in the elderly community. Their brain is geared for self-preservation and focuses on this. They put safety issues aside.

Age-Groups Affected by Scams

The age group 18-24 tends to have little money. So very few scams target persons of this age.
The age group 25-34 has a somewhat greater chance of being targeted for scams
The age group 55-64 is the #1 category of individuals approached by persons trying to scam them. One in four of them are hit by scams.
The age group 65-older is not targeted often.

Most people in retirement have more money than they did when younger. Scammers know this and target those entering into or shortly into retirement.

Looking at the data on scams by gender, there is not much difference in reported losses among men vs. women.

Two things you can do to minimize or eliminate the possibility of getting scammed:

- #1 Confer with someone.
- #2 Give it more time - time to think about whatever is being proposed to you.

Missy Cody: If you call someone much older, they may not hear as well. For many elders, however, it's nice to have attention. They may want to stay on the phone longer with someone trying to scam them as a result. It helps to be bonded with other people.

Anne Richards: I remember a situation Missy mentioned at a prior meeting - when a friend called Missy in an emergency, asking for a ride to the bank. This was a friend who no longer drove a car. When Missy asked about the emergency, the friend reported that someone had called to say her grandson was in prison and money was needed to get him out. Missy was able to remind the friend calling her that she didn't have a grandson. Caught up in the situation described, she hadn't considered this. The situation seemed to Anne a good example of the wisdom of the two suggestions Investigator Lawrence had just made - confer with someone else and take more time to think through the situation.

Some car sales are arranged by using someone else's identity. You can freeze your credit in Georgia so no one can take out a loan in your name. Some companies have fought the laws that enable persons to freeze their credit. They are car manufacturers and credit-card companies.

People tend to make quick, spontaneous purchases - and a lot of them. If 10 persons show up on a car lot, one salesman explained, he will sell a car to 9 of them.

At some CarMax sites, on a Monday a person might say he's not sure about whether to make the purchase and would like to have his wife see the vehicle first. An agreement is made for them to come back the following Wednesday. But when they get there, the car is gone - allegedly sold. But is it truly sold? This dealership tends to shuffle its inventory around the US. Sometimes as much as 50% of the cars in the lot are changed. As a result, when buyers come back a second time, they tend to grab another vehicle out of a fear that it may not be there in the future. If we look at the car salesman's tactics, we see that they understand that we will be non-confrontational. We don't want to be rude. We want to fit in.

Attendee: Why did you ask us to put out our hand earlier in your presentation?

Investigator Lawrence: We are prone to listen to authority. We don't do this with strangers typically. We default when others tell us something to do. We should ask ourselves: What do we need to do vs. what do we have the responsibility to do?

Why do you give money so easily? They know more about you than you do about them. Try to be vigilant about your money. If someone wants your money, confer with someone else, and give the matter some time before you commit to any action.

7. Anne Richards: Dave asked if I would gather **articles about frauds and scams** prior to today's meeting. [See Appendix A for a packet distributed to all attendees.]

8. **AROHE update**

Gray Crouse reported that AROHE was founded in 2002 and Emory University's Emeritus Center had been a part of it from the start. AROHE had important support from the University of Southern California (USC), where it was initially located. Several years ago, however, USC's support mostly disappeared. As a result, the current business model AROHE has been using is no longer sustainable. It has an insufficient number of revenue sources.

The Interim Director (Sue Barnes) is now a paid employee of AROHE. She has been in her position since the summer. The goal for AROHE is increasing the value of AROHE and increasing its revenue sources.

A new AROHE website is being developed. It is currently in draft form. It shows the save-the-date information for the upcoming AROHE conference, which will be held October 18-20, 2020 at Arizona State University.

The new website is now in draft form. I am also on the planning committee for the upcoming conference.

AROHE has expertise in retirement that is helpful to all retirees.

AROHE MATTERS is the e-newsletter it compiles.

In the past AROHE membership was "bundled" and a retiree organization was only allowed to have up to 8 of its members authorized to get information from its website. That requirement has been done away with, so now all retirees can have access to AROHE's website.

In October, AROHE launched its first webinar as part of the AROHE IDEA EXCHANGE. It focused on "Demonstrating the Value of Retirees." It was attended by 27 retiree organization leaders. This webinar gave our members an opportunity to share information about successful practices.

AROHE is making an effort to start a Travel Institute. A survey went out to determine retiree interests in travel. Road Scholar will put together trips. AROHE will get 5% of the payments made for these trips as a new source of revenue.

Gray said he went on a Road Scholar trip to the southwest with 24 others. Another one will take place right before next year's AROHE conference, and there is a lot of interest in this. He then asked if anyone in the group at today's meeting might have a potential interest in this trip. Two individuals expressed interest.

One of the main supports for AROHE has been dues and dues are not that much, thus the current interest in looking for additional sources of revenue.

9. BEST PRACTICES

a. Kathy Tomajko reported on a **partnership between the Georgia Tech Silver Jackets and the Georgia Tech Police Department** to help coordinate the increasing number of current projects that GTPD works on with students and faculty, as well as exploring additional campus collaborations. Kathy thanked John Balsam for his help with the material handed out about this. [See Appendix B].

The Police Department on the Tech campus was recently housed in a new facility. In this new location, retirees working with the group do not have to pay for space or technology in carrying out this partnership. There are 101 sworn officers on campus and 2000 security cameras. The Silver Jackets has about 600 members, many of whom desire to engage in campus activities.

Attendee: Who thought of that?

Kathy Tomajko: The idea for this collaboration began at a gym where a retiree met someone working in law enforcement on campus. The new campus building opened last Spring. Prior to that, parking hassles in existing spaces would have made this sort of collaboration unlikely. The meetings of the Silver Jackets take place between September and May. In December, a holiday lunch is held off campus. About 35-40 persons attend. Speakers vary. There is a short business meeting. No dues are required to join the Silver Jackets. Those who fill out a form expressing interest in joining become members and 600 (of approximately 2000 retirees) gave their email addresses to the leadership of the group so they can be contacted.

Dave Ewert: What I like about this is that it shows how retirees can find a good partner.

b. Henry Hibbs [see Appendix C] explained that the format has changed for the **retiree recognition program** conducted by the **University of Georgia Retiree Association**. We have partnered with the President of UGA. A person who can handle paperwork for our group has been provided by the President. We are also housed at the Human Resources building. We meet in their offices, usually on the topic of benefits.

The retiree recognition event used to be very formal. It was hard to pronounce the names of some of the retirees. This year, we changed the format. As persons arrive at the event location, they have the opportunity to get their picture taken with the President of UGA. There is a bar with a smorgasbord of food. There is a more festive atmosphere. During a short program, all retirees are recognized together, as a group. Over 300 persons retire from UGA every year. The challenge is to capture their emails. A lot get lost in the process.

We provide no gifts to retirees. Most don't actually want another thing. The Special Events Department at the University handles the costs of this event, perhaps due to financial support from the President. It is complimentary to retirees and some come from across the state to attend the event.

Dorothy Zinsmeister: My son went to a university which established a special email address for graduates of the university so they could keep in better touch with their alumni. His address is zm@postharvard.edu Do we need System approval on whether an institution can do this on their own?

Carol Thompson: We can keep our Georgia Southern email address when we retire if we want to do this. I got rid of my phone number when I retired. Most don't keep their email addresses because they get a lot of spam.

Attendee: Some institutions allow retirees to keep their email addresses.

Henry Hibbs: We try to inform retirees through a handout about a lot of things and we cover the issue of their email address.

Our group at UGA meets once a month, except in the summer months. Our retirement event is in April. We want people who are able to do so to attend this event. Some don't come back who retire after this deadline.

c. Carol Thompson, **Georgia Southern Retiree Organization.**

Carol reported that the Georgia Southern University's retiree organization was formed in 2016. When it began, to become a member cost \$5 in dues. This past year, however, the Executive Council of the organization voted to stop charging dues because they wanted all retirees to be a part of their organization. In addition, the group now has 1000+ retirees from the Armstrong campus, which was merged with the Statesboro campus. In 2015, because of the changes in healthcare coverage, retirees felt "kicked to the curb" and like "lost puppies." As a result, they felt a group of retirees should keep their finger on the pulse of what was happening in the System. "We are a work in progress." Now that Georgia Southern has a new president (Dr. Kyle Marrero), however, "We are feeling very good," Carol said.

We changed our application form to a membership information form so we can keep retirees informed about major changes or events. [See Appendix D]

We started a luncheon in 1995 for retirees. It was paid for by the university. We had about 500-600 in attendance at this luncheon, where the President gave a "state of the University" presentation. This was dropped without notification, however. Retirees found out about it by chance as they checked with each other about why they hadn't heard about it being scheduled. It turned out that only the new retirees for that year had been asked to the luncheon. The retirees "felt a kick in the gut" over this. We had worked with the new retirees so it was important for us to be there as they retired. It was like a family reunion for us. We were really disappointed so one of the things on my to do list is to re-establish this as an event for all retirees. President Marrero is supportive of this. Of course, there is the financial side of things. I proposed we pay \$10-15 each to attend. HR is doing more of the leg work for the event. We said we are worker bees and will take that load. We've asked HR and the Foundation if they could pick up the difference in cost. I'll work up that budget.

I hope we will be able to report having success on this next year. I also hope we can offer other things you would be interested in. Our #1 concern is finding a knowledgeable person to keep us up to date on health care. That is very important at our stage of life.

Dorothy Zinsmeister: You have monthly meetings?

Carol Thompson: Our first meeting is October 1st. Our next one is November 19th. I want reports from the USGRC. We have three members on our Council from the Armstrong campus. If we can pull this off, we will swap and do it on the Armstrong Campus next year. Right now people are shell-shocked about making this work. We've talked about having some council meetings on the Armstrong campus, which is 55 miles away from the Statesboro campus. Maybe the President could get us a bus? In December we'll take off but will probably have a meeting in January - and get job assignments out. We usually had our big event in April. So many other events take place during this month that President Marrero asked if we'd move it to May - after graduation.

Attendee: You might look at some of our websites and see our bylaws and get ideas. We had 3 pages of bylaws, but are now going to go for 8 pages, to have provisions that address such things as for people dropping off or dying.

Attendee: How do you distribute the membership information forms?

Carol Thompson: HR will email them out.

Attendee: Is the response pretty good?

Carol Thompson: The wording is still being tweaked. They're not out yet. The one that went out prior to this did so to collect dues. But we continue to encourage retirees to contribute something to the university and put some toward our retiree organization, to help us pay for AROHE membership.

Dorothy Zinsmeister: We ask for a donation. If you make it, you become a card-carrying member. You qualify for free parking, discounts at our bookstore, discounts at local restaurants. The card also lets people use the library. But we communicate with all retirees. We have one newsletter that goes to all our members. Two more go to everyone who pays dues. Also, all are on our email list to get information about who dies, who is sick, and about Aon.

Carol Thompson: We wanted there to be one person to help with Aon. We asked President Marrero for this. He told us he couldn't get this.

d. Ted Wadley distributed copies of some of the best practices that are a part of the **DeKalb College/Perimeter College Retiree Association and the Perimeter College of Georgia State University Retiree Association** [See Appendix E].

He explained that the faculty, staff, and administrators are all getting along in this retiree association. Several staff are among the strongest contributors to the building of the organization. The group is celebrating their 10th anniversary. The next issue of the newsletter will be dedicated to the history of the organization. A lot of retirees in this group have been around for that whole time. Two newsletters/year are published and the group has quite an archive. These are now posted on line. The group meets four times a year.

We had a presentation on senior scams by our Chief Assistant Attorney. Another one focused on Advantage care plans. At our August meeting, a lobbyist from PAGE discussed proposals to hybridize the TRS. Legislators are having meetings on this. It is concerning how often they want to dig into the TRS. This seems to open a can of worms. Public school teachers are involved in this. My mother is 92 years old. The TRS has been very good to her. The ERS has been hybridized.

Our annual holiday luncheon is held in a nice restaurant, with a program. We have field trips, paid for by members.

I'm hoping we can do more community service.

Attendee: are there two separate groups of retirees at your institution?

Ted Wadley: Georgia State University has an Emeriti retiree association. We have a retiree association at Perimeter College that involves 5 campuses. We've amended our bylaws to accept retirees from the "downtown campus." We also have people in the Perimeter group who worked most of their careers at Perimeter, but retired from elsewhere.

Thanks are in order for Beryle Baker who is our Vice President and has taken on arranging the programs for the past two years.

Our scholarship goes back more than 10 years. It is endowed with over \$35,000. That continues to draw donations.

One of the stronger things we do is a Retiree book club. It also meets in a restaurant. 15-20 persons attend, depending on weather and other factors. It's a good model. Organizing to manage this is a lot less time-consuming than other programs we do.

Attendee: Do all purchase the book on their own? Do all read it?

Ted Wadley: I've taught English and am accustomed to students who don't do the reading for a course. But retirees do and they come prepared to talk about the questions we distribute in advance. I'm working on our next set of questions now [for *The Sun Also Rises* by Hemingway]. We get volunteers. I gave out a list of books we might discuss and that book got the most votes.

[At this point, members of the Emory Emeritus Center left the meeting in order to avoid traffic delays expected to be associated with a visit by President Trump to Atlanta.]

11. George Stanton, Chair, provided a report on the **University System of Georgia Retiree Council (USGRC)** - [see Appendix F].

He began by explaining that "Change was a Catalyst" for the formation of the USGRC. The USG determined that it needed to change its approach to health insurance for retirees but then encountered challenges when attempting to effect and communicate the change. There were difficulties trying to communicate with retirees. This led to the proposal submitted to the Chancellor in July 2014 to create a new Regents' Advisory Committee, the USGRC. Dorothy Zinsmeister and Dave Ewert wrote the proposal. It was approved in November, 2014 (see http://www.usg.edu/academic_partnerships_accreditation). It is the only Council with members who are not System employees.

One retiree from each of the 26 USG institutions serves on the Council. System office liaisons are also members of the Council.

Bylaws were developed and approved. The Council developed a communication document outlining strategies for communicating with all partners. This is an on-going project.

The Council meets twice a year (Fall and Spring) and prepares and submits recommendations to the USG. The USG in turn shares System information with representatives.

The role of the USGRC is to work with the Board of Regents (BOR) staff to establish a USG Registry, to work to maintain effective communication, to explore phased retirement options for USG employees, and to work with campuses to establish and develop effective retiree organizations. It also works with the BOR staff to develop policies and practices that effectively facilitate retirement transitions, serves in an advisory capacity on USG benefits plans, and promotes understanding of the impact that proposed plan changes may have on retirees.

It has faced several challenges:

1. Some institutions appointed no representative.
2. For some institutions, representatives appointed to the Council were not retirees.

3. Some institutions did not provide travel funds for retirees to attend the meetings.
4. Most institutions (only 6/28 at one time) had no retiree organization.
5. Retirees are not often quick to volunteer.

The USGRC has had some successes, however.

1. It now has a framework for a communication network to reach all USG retirees.
2. It compiles best practices from USG institutions with retiree organizations and shares these with Council members.
3. It promotes the establishment of Retiree Organizations on each campus (and has grown from 6 to 16 in this regard).
4. It provides an avenue to promote GA-HERO and AROHE.

George pointed out that the USG Registry has not yet come to fruition. But it was intended for those who can offer classes online, or serve in an Interim capacity, or for a situation in which someone dies unexpectedly.

Fall 2019 Actions

Communications & Retirement Transition (since 2015)

Library Access and Services (since 2018)

Retiree well-being (since 2018)

Amendment of bylaws (since 2018)

In the Communications Subcommittee, Dennis Marks is the driving force. This committee has underscored the importance of distinguishing between active employees, pre-65 retirees, and Medicare-eligible retirees in USG communications. It has improved the clarity of communications for open enrollment with OneUSG for employees and pre-65 retirees and for open enrollment through Aon for Medicare-eligible retirees. It has led to the creation of a webpage [see 2020 Open Enrollment Communication Roadmap in Appendix F].

Dorothy Zinsmeister: You can look at this presently on the USG website. It is chock full of the most useful information that can help people deal with Aon through December. There is a link there for USG Retirees age 65 and older to prepare for 2020 Benefits enrollment.

Difficulties still exist obtaining mailing lists for Retiree Organizations on individual campuses and there is a need for stronger links between campus HR offices and retiree organizations.

Anyone coming across additional communication difficulties was encouraged to contact Dennis Marks, chair of this committee (at dmarks@valdosta.edu).

The Council also worked on Library Access and Services for retirees (Kathy Tomajko, chair). A survey was conducted to ascertain policies regarding the designation of emeritus status and the policies, procedures and privileges related to this status and to library services for retirees. Among the findings that emerged from this survey were the following:

For 8/26 USG institutions, nothing could be found on their websites about emeritus status policy.

Many websites had out-of-date statements of BOR policy or references.

Six institutions covered privileges of emeriti in addition to policies and clear procedures. The survey led to recommendations to bring emeritus status policies up to date with BOR policy, to establish a basic level of procedures and privileges, and to ask the USG to form a task force to develop basic guidelines and templates.

Once the emeriti matters are straightened out, the USGRC will turn its attention to non-emeritus USG retirees. A Hitchhiker's Guide to gaining access to library resources is being prepared in this regard.

Other topics being discussed with USG administrators include: the possibility of keeping institutional email addresses, the need for a retiree ID, testing an opt-in option for library access for USG non-emeritus retirees. The Regents Committee on Academic Libraries will consider these recommendations at its meeting November 14-15, 2019.

Missy Cody chaired a USGRC Bylaws Review committee, which called for various changes in bylaws. These passed the group with an asynchronous vote: 22 (yes); 0 (no); 4 (not voting). They have been sent to the Chancellor's Office (Karin Elliott and Marti Venn) for review.

Adjournment: The meeting adjourned at 2:00 pm.

Respectfully submitted,

Anne C. Richards
Secretary