



HPCA Newsletter

July 2024

Contract with AA County Police – Our contract with two Anne Arundel County police officers has been renewed for the next three months. They will be patrolling our community at two-hour intervals on random days and times during their off-duty hours.

Bylaws Revision Vote: The Board of HPCA approved the proposed revisions to the Bylaws and they were sent to the Membership on June 24th. The Membership will vote on the proposed revisions at the **August 17th General Membership meeting**. **IT IS VITAL to have a quorum (30 members) at that meeting in order to have a vote on the revised bylaws, so please attend and bring your neighbors who are members!**

Nomination Committee – Gayle has selected three individuals to serve on the Nomination Committee for this year's elections. Alicia Stevens will be the Chair and Ricky Quigley and Nancy Young will be committee members. They will present the slate of eligible candidates at the August 17 General Membership Meeting. Because the latest revisions to our Bylaws are focused on consolidating our secretary positions and adding the Treasurer position to the Board, we will need to move our nomination process to the **August** meeting, following the vote on the Bylaws. Changes to the Bylaws affect the slate of officers. Officer/director elections will move to our **September** meeting. This allows our Membership the requisite time to review and approve the Bylaw revisions with a slate that reflects the changes. Please see our "Important Dates to Remember" on the next page for the dates and times of these critical meetings.

Guest Speaker – Secret Service Agent Grady Marshall gave a presentation on cyber scams and fraud schemes and how to avoid them at our General Membership meeting, July 11. It was a great presentation filled with valuable information. A summary of the points he raised is on the last page of this issue.

Linden & Locust Aves. – Some concerns were raised from residents trying to exit these crossroads onto Walnut Ave and the fact that overgrown brush and trees blocked their views. We have cleaned up these areas and hope that it is a much safer exit now.

President's Corner:

Hello Neighbors,

I'm writing this on Friday morning, July 19. Seems we have a brief respite from our "summer scorcher". But, we are in the full throes of summertime, subject to the whims of hot humid days, thunderstorms and balmy nights. Unfortunately, our few rain storms have not been enough to keep the garden soil from turning into concrete with more of the same to come. Checking on our animals, elderly neighbors, housebound folks and others that may be at risk for dehydration or heat injury needs to be uppermost in everyone's mind so that all may be safe.

July 4th weekend – I hope everyone had a chance to spend time with family and friends to gather for barbecues and fireworks displays and just being together. I want to thank all those who volunteered to place flags in our community this year. I, personally, look forward to this holiday and seeing our flags displayed—remembering the courage and faith of our founding fathers in their pursuit of liberty and the sacrifices made by those extraordinary leaders who, at great personal risk and immeasurable personal loss, struggled to unite a young nation. It is evident in other parts of the world that the fundamental principles of freedom we still uphold to this day are sorely lacking.

Enjoy your summer and stay cool !!

See you around the block - Gayle

Dates to Remember – 2024 **UPDATED**

August 17, 2024 (Saturday): 9:30AM General Membership Meeting **including Bylaws vote and presentation of upcoming election slate.**

August 28 – August 30 (noon), 2024: DUMPSTER AT COMMUNITY PARKING LOT

Sept 12, 2024 (Thursday): 5:30 PM Board of Directors meeting. 6:30 PM General Membership Meeting and **Officer/Director elections**

Oct 10, 2024 (Thursday): 5:30PM Board of Directors Meeting; 6:30 PM General Membership Meeting

Oct 19, 2024 (Saturday): 1:00PM Oyster and Bull Roast

Nov 21, 2024 (Thursday): 6:30 PM Board of Directors Meeting

Dec 7, 2024 (Saturday): HPCA Holiday Party

Officers and Board Members

President – Gayle Shumate	gpshumate9@gmail.com
Vice President – Rob San Martin	robsanmartin@yahoo.com
Recording Secretary (acting) – Lannie Elderkin	
Corresponding Secretary – Lannie Elderkin	hgelderkin@gmail.com
Treasurer – Gregg Borchelt	gborchelt@yahoo.com
Membership – Nancy Young	vinylrabbit1@gmail.com
Director – Rich Erickson	comaloco@gmail.com
Director – Larry Brown	larrybrownesq@cs.com
Director – Craig Ryan	cmrdes@comcast.net
Director – Laurie Bryan	laurie.bryan10@gmail.com
Director – Woody Young	woodyeyoung@gmail.com
Building Manager/Rentals – Meredith Page	mereleigh2579@gmail.com
Welcome Committee – Suzie Galler	suziegaller@gmail.com
Webmaster – Vu Nguyen	haphivu@gmail.com

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SPECIAL GUEST SPEAKER: Special Agent Grady Marshall, U.S. Secret Service: **Emerging Cyber Frauds and How to Avoid Them**

TYPES OF FRAUDS:

- **Tech Support Fraud:** Scammer pretends to be from a tech support organization and wants to remotely access your computer. To “fix” a problem. Never allow Remote Desktop Protocol access to your computer unless you initiate it.
- **“Pig Butchering”:** Starts with low level fraud, like a dating site. The scammer earns the trust of the victim (pig) and then butchers it through an evolved, more sophisticated scam.
- **Romance Scams:** Fake dating sites, often foreign. Eastern European or Asian good-looking guy or gal hooks in older, lonely American and then asks for money.
- **Investment Scams:** Induced to buy fake crypto currency or gift cards. If anyone you don’t know well wants gift cards, its likely a scam.
- **Grandparents Scam:** Scammer purporting to be a grandchild in crisis asks for money. Ask the impossible question to verify identity, such as “what special gift did I give you for your last birthday?”
- **IRS Scam:** Or SSA or DHS. Government agencies never call you unless it is a pre-arranged call back.
- **Ransomware:** Scammer sends you an email about your order being delayed. Asks you to click a link to see the new tracking information. **NEVER CLICK ON THE LINK OR OPEN AN ATTACHED DOCUMENT UNLESS YOU HAVE TRUST IN THE SENDER!!**
- **Business Emails Compromise:** Scammer purports to be your boss/colleague and directs you to send money to an overdue account.
- **Stolen credit card marketplaces:** The stolen credit/debit card marketplace is massive. Try to use your credit card because you are protected from fraud. Debit cards don’t offer the same level of fraud protection. Check your credit/debit card accounts for unauthorized transactions frequently.

- **Internet of Things (IOT) devices:** So many devices and appliances now offer internet connections - medical devices, home security systems, thermostats, refrigerators, ovens, washer/dryers, etc. By connecting these to the internet, you risk a bad actor taking over your devices.

STEPS TO PROTECT YOURSELF:

- Use different passwords for each account and make them strong. Change them frequently. Don't keep passwords on your computer or smart phone. Write them down on paper and hide them at home.
- Install Antivirus software like Norton or AVG.
- Frequently back-up your computer to an external drive and keep the external drive unplugged from your computer when not backing up.
- If two-factor authentication is offered, use it.
- Frequently update the software for your phone, computer and other devices and applications. Updates typically contain security patches.
- Check your credit score at least three times a year.
- Bad actors may try to set up accounts in your name on social media. Even if you don't like Facebook or LinkedIn, set up an account in your name. As Agent Marshall said "*Mark your territory online before the bad guys do.*"
- More steps you can take
 - Be wary of a sense of urgency.
 - Tell someone if you are scammed, or call local police or US Secret Service Baltimore Field Office ((443) 263-1000)
 - Don't click on links or attachments unless you know the sender. If the sender's name is known, check the actual email address from which the email was sent. Does it match the one you have for the sender?
 - Trust your gut. If it doesn't feel right, it probably isn't
 - Don't connect to strange WIFIs like at the airport or train station
 - If you're scammed:
 - get your computer wiped
 - call law enforcement
 - change passwords
 - file a report with the Internet Crime Complaint Center (IC3) <https://www.ic3.gov/>
 - contact your banks and credit card companies, and
 - tell your friends. Why tell your friends...because your contact list may have been compromised and the scammer may reach out to your contacts pretending to be you