



# MABA MONTHLY MEETING

The Windmill Family Restaurant

June 18, 2019

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At 7:37 am President Nora Filmore called the meeting to order with 21 members present, and asked everyone to silence their phones, stand and face the flag, and recite the Pledge of Allegiance.

President Filmore thanked everyone for contacting MABA with offers to help after the tornado went through the town last month. She referred all offers to the Township Office. Each person then introduced him or herself and their business and made a brief statement about their business if they wished.

Bob Gebhardt, The Village Electrician, said that he wants to remind everyone that he offers generator service. Bob also mentioned the annual fire department golf outing that is a fundraiser for the Twin Valley Fire Department. This year it will be held at the Stonewall Golf Club that he says is a very nice venue. Bob also said he wants to get local businesses interested in helping to support the Fire Department.

Emery Ritchie, of Hay Creek Valley Historical Association, announced that they had recently raised enough money for Hay Creek to repair the furnace and the building. A new project is to raise money to repair and refurbish the wheelwright shop.

Nora announced that a Nominating Committee is needed for the upcoming MABA elections in December. There are three offices that will be open: President, Secretary, and VP of Membership. Nora briefly described awarding an MABA scholarship at Twin Valley to Brock Drahus and how much she enjoyed attending this event. Scholarship recipients must be Twin Valley students or children of MABA members. She also thanked those who attended the evening mixer at Emily's. The mixer was held on the outside deck, the finger foods were good and plentiful, and the conversation was enjoyable. The recent MABA Expo turned out very nice, and we appreciate all the members who participated and attended in support of MABA.

President Filmore then asked for a motion to approve the minutes. Since the May meeting was the mixer, we approved the April minutes. A motion was made by Bob Gebhardt and was seconded by Tim Bigler, and the minutes were approved. Emery Ritchie made the motion to accept the Treasurer's report and Andrew Kearney seconded the motion. The Treasurer's report was also approved.

Recently there have been questions as to whether members can remain members in certain situations. Nora and the MABA Board discussed this and decided to clarify the policy according to the Constitution. If you sell your business and the new owner keeps the business name, you can transfer your MABA membership and the new owner can finish out the year on that membership. If the business name changes, then the new business owner must pay for a new MABA membership. Essentially, if a business is sold but remains the same business with the same name, then the MABA membership can remain with the business. If the business is sold and becomes a new or different business, then the new business owner should pay for a new MABA membership.

The monthly MABA business meetings are venues to discuss topics of interest to the members, learn something from the guest speakers, and are held for the benefit of the business members. Although guests of members

are welcome, unless there is a special occasion these meetings are not open to non-member walk-ins by the public. What benefit is there for members if the public attends every meeting?

Kelly Spica announced that the August 20 meeting will be a picnic held at Hay Creek. She asked that those planning to come please remember to R.S.V.P. so we know how many we need to provide food.

Today we heard several speakers on the topic of safety. Jonathon Bourner talked about protecting yourself from identity theft. He said that the top consumer complaint over the last 15 years is identity theft. Many businesses are unprotected and may not even be aware of it. Jonathon spoke of two different services to available to help you recover from identity theft, resolution and restoration. Resolution will guide the victim through a (long) process while they repair their own identity. A Restoration service will do work for you. Consider both options when choosing a service. The Institute of Fraud and Risk Management says that the biggest scams involve employment fraud, and the second is relationships or dating scams. We all need a comprehensive solution to identity theft. There is also medical insurance claim fraud where you are required to provide your health identity to get services. And there is Social Security fraud and driver's license fraud. Everyone should have a shredder at home, and you should shred disused important documents and shred everything with any identification, name, address, et cetera. Review your credit reports regularly. Review your social security too. Don't use your car as a safe – that is don't leave documents or anything in your car. The IRS and Social Security will not call and ask for you to provide information over the phone.

Kelly Spica, MABA Vice President of Events, handed out a sheet with tips to keep your computer safe. Be aware of online dating scams, “phishing” and bank scams. Check your mailbox regularly, at least daily, and don't leave mail in your outdoor mailbox. If you want to do that, rent a post office box at the post office. Kelly described briefly what ENB can do to help. Andy Kearney gave example of his bank accounts being robbed. This can happen to you. Be aware and stay alert.

Wendy Kershner of Comfort Keepers talked about seniors answering the phone and looking at mail, and possibly falling for scams. She suggested that if you have an elderly relative who doesn't always make the best decisions regarding mail and phone calls, instead have incoming phone calls and mail redirected to you. Pick up the mail yourself and allow things such as sales flyers, local newsletters, mail that you recognize to be legitimate, to be delivered. Get the elderly person a nonregistered number on a flip phone.

Scott Graham mentioned that when navigating online there are secure computer processes. When purchasing or sending personal data online don't use a web address that starts with http. Use one that starts with https – the “s” stands for secure and with secure processes behind it the site will be much more secure for you to use. Also, remember that basic email (what people use every day) is not a secure communication method. In certain circumstances, old fashioned postal mail will offer greater security.

The next general meeting will be July 16 and will be held at the Windmill Restaurant. The meeting adjourned at 8:38 am.

Respectfully submitted by,  
Luanne R. Graham  
2019 MABA Secretary