

**Kiwanis Club of
Harker Heights**
P O Box 2309
Harker Heights, TX 76548



Speaker Roster 2022
Sept 27 – Lisa Bates
Oct 11 – Open
Oct 25 – Installation

Please notify Ron Dalton if you know of a speaker that will do a program either in person or on ZOOM.

2021-22 Officers
President: Ron Dalton
President Elect: Gary Honaker
Treasurer: Randy Stone
Secretary: Vivian Marschik
Outgoing President: Paul Loughran

Board of Directors
Darrel Charlton
David McClure
James McKinnon
Jeanette McNiesh
Charles Sweeney

Flag Program: Next Delivery is Nov 11th Veteran's Day



**Welcome to new member
Michael Plowman**



Harker Heights Kiwanis Club Meeting 09-27-22

Speaker: Lisa Bates, Sr Vice President, First National Bank
Topic: Elder Financial Exploitation Targets: Seniors, Older and Elderly, or Vulnerable Adults with disabilities.
Common Scams are the Sweetheart Scam, Grandparent Scam, Advanced fee for a sweepstake or lottery win, government impersonation and Misuse of Funds - unfortunately 90% of abusers are family members or other trusted adults.
Remember that banks will never ask you for your account number, password and other personal information on email, texts or phone calls that you did not initiate. 1 in 20 will be the target of some form of financial scam. Be very careful and if not sure hang up or do not answer unknown numbers. Call your bank or credit card immediately if you think you have been scammed.



What should you do to protect yourself?

- Never give personal information to anyone over the phone unless you initiated the call and the other party is trusted.
- Never rush into a financial decision. Ask for details in writing and get a second opinion.
- Consult with a financial advisor or attorney before signing any document you don't understand.
- Check references and credentials before hiring anyone. Don't allow workers to have access to information about your finances!
- Pay with checks and credit cards instead of cash to keep a paper trail.
- Trust your instincts. If it sounds too good to be true, it probably is.

Kiwanis is a global organization of volunteers dedicated to improving the world one child and one community at a time.

Club Business:

Prayer: Darrel Charlton

Pledges: Charles Sweeney

Song: All

Lunch: Zum Edelweiss German Restaurant

Birthdays: Paul Loughran 9-19 Diane Thompson 10-2

Joke: None

Guests: Esabell Zellmar

Installation of 2022-23 Officers and Board of Directors is scheduled for Tuesday, Oct 25, 2022 at noon

Board Meeting: after the regular meeting today