David Schapiro, Editor
August 20, 2026

EXCHANGE
THE EXCHANGE CLUB OF NEWPORT HARBOR, CA

Ph: 949-300-5449
Vol. 76, No. 8

MEETING HIGHLIGHTS – We met at noon in the banquet room of the Bahia Corinthian Yacht Club, and 24 people were in attendance. Included were our speaker for the day, **Nancy Fitzgerald**, and one honored guest, **Kim Granderson**, who was our speaker last week, representing the O.C. Pediatric Cancer Research Foundation. Sponsored by **Mitch Mitchell**, **Kim** filled out an application for membership in our Club. **President Leo Fracalosy** opened the meeting, asking **Fran Murphy** to give the invocation. **Fran** asked for God's blessings for the world and for the Exchange Club. **Leo** led us all in the Pledge of Allegiance.

ANNOUNCEMENTS – **Ken DuFour** reminded everyone of the social get-together and dinner which was held last Thursday evening at 5:30pm at the American Legion #291 on Lido…..**Shirley Lashmett** announced that the Football Books for the upcoming NFL Season have not yet arrived, but she is accepting checks and cash for those who will be participating. Each book will cost $25, and if you buy 4 books for $100, you get the 5th book at no additional cost. Checks should be written to the CA/NV District Exchange Foundation.

ANATOMY OF A SCAM – NANCY FITZGERALD - VP In Charge of Programs **Mitch Mitchell** introduced **Nancy Fitzgerald** as a Real Estate Broker employed by Coldwell Banker Realty who specializes in Residential Real Estate sales for seniors, has been Elder Fraud Specialist at the Council on Aging (COA) for a year, and is on the Board of Directors of Laura's House. **Nancy** initially described the So. Cal. (COA), which is a non-profit organization based in Irvine and serves over 100,000 seniors every year throughout 5 counties in Southern California. The COA has programs servicing 94 locations, including Senior Centers, with a staff of 140+ and over 400 volunteers. The organization is funded by government grants, foundations and individual donations.

The focus of **Nancy's** presentation was the four elements which appear in almost every scam: how to recognize them, how to avoid them, and what to do if you become a victim. Almost every scam is some type of imposter scam, where someone is pretending to be somebody else…..There are three branches to the Council on Aging. The first is **Health Insurance Counseling Advocacy and Protection (HICAP)**, which includes Medicare counseling, and long-term care ombudsman; The second is **Healthcare and Well-Being**, which includes programs such as socialization, grief and depression counseling, gift programs, and reconnection to the community. The third is **Caregiving Resources**, providing services for the estimated one in five adults who care for someone generally without receiving financial compensation……In the OC, the current demographics with respect to age indicate that the number of people who are over the age of 65 is steadily and exponentially increasing, whereas all other age ranges are decreasing. By 2040 almost 1 in 4 people in OC will be 65 or older…..In 2022 and 2023 there were 13,000 reported cases each year of elder abuse, largely financial and more often involving members of the victim's family and/or trusted caregivers. Other forms of abuse are seen as physical abuse occurring in assisted living facilities…..On a national level, in 2012, there were about 43,000,000 American seniors over 65; by 2050, there will be 83,000,000. At 85+, in 2012, there were about 5.9 million; by 2050 there will be 18 million. With the growth of the aging population, there will be greater opportunities for scammers to take advantage of them. Presently 1 in 10 elders have been reported as being scammed, and it is expected that about 90% of the scams are underreported because the perpetrator of the scam is so often a family member or trusted others e.g. caretakers, who are not likely to be reported to the authorities. Financial abuse is the most frequent, least reported crime against seniors, and California has 11% of the total cases reported in the U.S.

Nancy then outlined and detailed the four red flags involving scams. The first is **Unsolicited Contact**, where a stranger calls over the phone, by email, text message, regular mail, and even QR codes, the Internet, social media, or in person, and tries to extract personal information for tangible value from you. (Governmental agencies, e.g. the IRS, DMV, FBI, Social Security, etc., will not try to contact you by these means of communication). The "value offered" may consist of a grandchild who is in danger, or a bank account which has been compromised, or a notification that the IRS is placing a lien on your income. If you are placed in this situation, you need to say, "I will call you back", and go to the true source, e.g. the known phone number of your bank. The 2nd red flag is **The Nature of the Offer**: if it is too good to be true, it's likely a scam. The 3rd is a **Request for Personal or Financial Information**, which if given can lead to identity theft. the information of which may be added to a database on the Dark Web. The 4th is the application of **Urgency and Pressure**, to get you to act quickly and promote a fear of missing out. Again, you need to pause, ask questions, and think things through…..In 2024. cybercrimes involving people over 60, often involving cryptocurrency which is untraceable, resulted in losses of billions of dollars…..What can you do to prevent fraud? Nancy briefly outlined her talk by becoming aware of the 4 red flags, reporting your experience to law enforcement, to the COA and/or to Adult Protective Services, and then getting the assistance of resources, legal and otherwise which can help in your recovery. For more information, please visit www.coasc.org.



OPPORTUNITY DRAWING – This week's raffle tickets were held by **Shirley Lashmett** and **Garry TeWinkle**, who each took home $25.

THE EXCHANGE CLUB OF NEWPORT HARBOR
UPCOMING EVENTS

DATE	SPEAKER/SUBJECT
Aug 20	Business Meeting/Eric Weigand: Candidate for N.B. City Council
Aug 27	John Moorlach: "Is There Life After Public Service?"
Sep 3	Walter Stahr: Candidate, N.B. City Council
Sep 10	Judge Terri Flynn-Peister: Insight into the Orange County Court System



Pres. Leo Fracalosy

Lunch will be served at next Thursday's meeting at 12:20 p.m. You will be emailed an invitation before the meeting. Please notify Lisa Jelke by Sunday evening if you are planning on attending.

Please visit our website

www.exchangeclubofnewportharbor.com

Spindrift

EXCHANGE CLUB OF NEWPORT HARBOR

Box 1022, Newport Beach, CA 92659-0022

Newport's First Service Club, 1926 * Re– Chartered January 18, 1959
National Club Achievement Award 2009 * National Service Award 2001, 2004, 2009, 2010, 2011
National Big E Award 17 Years * District Best Club Newsletter Award 2001—2006, 2009, 2010, 2011
National Club Membership Achievement Award 2005, 2009
National Excellence Award 2009

National Awards

First Place

Best Club Bulletin Editor, 2001
Best Club Web Video 2011
Best Club Public Relations 2017

Meets at Bahia Corinthian Yacht Club
1601 Bayside Drive, Corona del Mar
Thursdays 12 Noon

Multiple Outstanding Club Awards
California/Nevada District

OFFICERS

President.....Leo Fracalosy
President Elect.....Richard Swinney
Vice President, Programs.....Mitch Mitchell
Secretary.....Lisa Jelke
Treasurer.....George Lesley
Immediate Past President.....Ross Stewart

BOARD OF DIRECTORS

One Year Term	Two Year Term
Marianne Amerine	Barbara Kirkham
Michael Newcomb	Gina Lesley
Lauretta Stansfield	Claudette Mekalian

AMERICANISM.....TBD
Field of Honor.....Richard Swinney
Freedom Shrines.....Gale Demmer
Proudly We Hail.....George Lesley

COMMUNITY SERVICE.....Leo Fracalosy
John Crean Book of Golden Deeds.....Garry TeWinkle
Crime Prevention.....TBD
Fire Prevention.....Jerry Strom
Service to Seniors.....Ed Romeo
Adopt a Family.....TBD
Child Abuse Prevention.....Richard Swinney

FUNDRAISING.....Ken Dufour / George Lesley
Movie Benefit.....George Lesley
Budget Committee.....George Lesley/ Ken DuFour
Sports Books.....
Football Pool.....Mike Gertner

SOCIAL COMMITTEE.....TBD
Birthday Recognition.....Fran Murphy
Christmas.....Cynthia Strasmann
Member Welfare.....TBD
Social Events/Fellowship.....TBD

MEMBERSHIP.....TBD
Education.....Mike Gertner
Club Roster.....TBD
Inductions.....Past Presidents
Membership Badges.....Ken Dufour
New Member Orientation.....Sponsors
Recruitment.....All Members

YOUTH PROGRAMS.....Cynthia Strasmann
Youth of the Year.....TBD
A.C.E. Program.....Cynthia Strasmann
Young Citizenship Award.....Cynthia Strasmann
Patriotic Art.....Cynthia Strasmann
Buddy Bench.....Cynthia Strasmann

PROGRAMS.....Mitch Mitchell / Diane Daruty
Meeting Setup.....K Dufour/R Shlemon/M Newcomb
PUBLIC RELATIONS.....TBD
Media Coverage.....Dave Schapiro
Spindrift Editors:.....D Schapiro/D Daruty/M Newcomb
INVESTMENT.....Richard Swinney

ACTIVE PAST PRESIDENTS

Mike Gertner	CDM Club 67-68	Wally Ziglar	7/13-6/14
Mike Gertner	9/78-8/79	Leo Fracalosy	7/15-7/16
Garry TeWinkle	9/79-8/80	Ken Dufour	7/17-6/18
Mitch Mitchell	9/83-8/84	Richard Swinney	7/18-6/19
W.C. Fox	9/91-9/92	Ken Dufour	7/19-6/20
George Lesley	9/93-8/94	George Lesley	7/20-6/21
W.C. Fox	1/00-6/00	Mike Gertner	7/21-6/22
Duncan Forgey	7/05-6/06	Ken Dufour	7/22-6/23
Jerry Nininger	7/09-6/10	Shirley Lashmett	7/23-6/24
Dr. Bob Wood	7/11-6/12	Roy Shlemon	7/24-6/25
Leo Fracalosy	7/12-6/13	Ross Stewart	7/25-6/26

ANNUAL ACTIVITY CALENDAR

JULY
National Convention
Membership Drive

AUGUST
Membership Drive
Installation 29th

SEPTEMBER
Sports Books
Membership Drive

OCTOBER
Crime Prevention Month

NOVEMBER
One Nation Under God
Proudly We Hail
Movie Benefit

DECEMBER
Christmas Party
Santa School Program
Families Helping Families

JANUARY
ECNH Birthday
Education Meeting

FEBRUARY
Community Service Month

MARCH
National Exchange Birthday
Club Nominations

APRIL
Child Abuse Prevention Month
Club Elections
A.C.E. Awards
Youth of the Year Awards

MAY
Freedom Shrine Month
GIVEAKIDAFLAGTOWAVE
Young Citizenship Award
Field of Honor

JUNE
Milestones of Freedom
Installation Banquet
District Convention