➢ Robyn Householder, President & CEO - BBB Middle Tennessee and Southern Kentucky

Robyn Householder, President and CEO of the Better Business Bureau Middle Tennessee and Southern Kentucky, who provides some context around their efforts to promote beneficial, ethical relationships between consumers and businesses. During the interview, Householder discusses a number of scams that are taking place and offers helpful tips for avoiding them. The scams covered include dishonest charity fundraisers, holiday shopping scams, and Medicare scams.

Robyn Householder has spent most of her professional life with the Better Business Bureau (BBB) and currently serves as the President and CEO of BBB Middle Tennessee and Southern Kentucky. She brings over three decades of leadership and management experience to promoting beneficial, ethical relationships between consumers and businesses.

In her current role, Robyn is responsible for upholding BBB's Standards of Trust, and providing strategic leadership to the organization by working with its Board of Directors and other management to cultivate new relationships with Accredited Businesses, establish long-term goals, strategies, plans, and policies to continue BBB's relevance in the marketplace.

Prior to joining BBB Middle Tennessee and Southern Kentucky, Householder spent 15 years working throughout the Ohio BBB system, as well as for the Council of BBB's. During this time, Robyn held a variety of positions, ranging from Account Executive to Interim CEO and National Mentor, where she provided strategic development, consulting and training to BBB's throughout the United States. Robyn continued with her tenure at BBB Austin where she spent 6 years as the Vice President of Development and as BBB's Education Foundation Executive Director.

Most recently, Robyn served for several years as President of Goodwill Contract Services, Inc. While at Goodwill, she managed more than 200 employees and over $25 million in annual revenue.

Robyn holds a BS in Consumer Science and Marketing from the University of Dayton. She has been married to her husband Jay for 36 years, and they have two children, Meghan, 28, and Calvin, 20, and a new granddaughter, Marlowe. In her free time, Robyn enjoys horseback riding and cooking.

Background: Spot and stop dishonest charity fundraisers

- FTC announced a settlement in a case against Outreach Calling, Inc., its founder Mark Gelvan, and others.
- FTC announced that they called millions of Americans on behalf of bogus charities.
    - They claimed that the charities delivered care packages to Vietnam veterans in need, helped breast cancer survivors, gave grants to family members of fallen officers, and other things.
- these fundraisers kept 90% or more of the donations they got.

Talking points

- Do you research especially now when many organizations are strapped for cash.
- The giving season is also starting early this year due to increased need in the community and lower than normal corporate donations.
- See what these rating organizations say about the charity: BBB Wise Giving Alliance, Charity Navigator, Charity Watch, and GuideStar.

Tips:
If called, ask the caller specific questions:

- What is the charity's name, phone number, or address? Write these down so you can confirm them later. Keep in mind that many charity names sound alike.

Resist the pressure to donate now. After you've listened to the caller, hang up the phone and think about what they said.
Then, go online and do your own research:

- Search for the organization's name and phone number, plus the word "scam" or "complaint." What you find might help you decide if you want to make that donation.

Always go online and donate on a SSL verified (lock in the corner of the URL) donation page.

- Be careful for name confusion.

Background: Holiday shopping scam

- With holidays around the corner (including prime and other promotional days.) stores and shops are trying to meet you and find you online instead of the normal black Friday promotions.
    - Walmart's new way for kids to view the toy aisle from home
- 47% consumers are planning on doing holiday shopping online.
- Many people did not go on normal trips meaning that some will be tempted to spend on larger items, TV and electronics.

Talking points:

- Online purchase scams have steadily been rising in effectiveness because of a shift in behavior and normalization of online purchasing. In 2016 consumers who lost money to online purchase scams made up around 34% of our reported scams. This year we are up 65%.
- Specifically, fake websites have seen a 51% increase over this same time frame last year.
- With 47% consumers planning on doing holiday shopping online many people will fall for that ad on social media or a fake website that has that kids toy that is out of stock.

Tips:

- Before paying, know your rights and responsibilities. In everything from check cashing scams to cons involving new peer-to-peer payment systems, scammers often take advantage of what consumers don't know when it comes to processing payments. Don't make a purchase from a shady seller assuming you'll be protected no matter what.
- Before buying online, confirm the site has real contact information. Make sure the seller has a working phone number and address on the website, so you can contact them in case of problems.
- If the price seems too good to be true, there's probably something wrong. Be wary if the item is selling for significantly lower than what you've seen elsewhere.
- Review BBB online shopping tips. Many online purchase scams use similar tactics. See BBB.org/ShoppingOnline for more advice.

Background: Medicare scams

- Open Enrollment for Medicare Part D and Medicare Advantage plans started Oct. 15 to December 7
- ACA open enrolment is Novemebr 1 to December 15 (ACA)
- Employees should also be on the lookout for emails from employer and service provider.

Talking points:

- Last year the most common situation was someone claiming to be a "Medicare advisor." The caller tells you that they can enroll you in Medicare or another health insurance program over the phone
- Or they used fear saying your insurance would cancel immediately unless you renewed right now.
- Some dishonest brokers may try to sell you plans that don't fit your needs just to benefit them financially. Scammers may pose as government representatives to steal your identity.
- no-cost genetic DNA testing has been popular in the past.
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Tips:

- Be wary of anyone who contacts you unsolicited. People representing Medicare or ACA plans don't contact you by phone, email or in person unless you are already enrolled. Be especially cautious of calls that require quick action or immediate payment, or that threaten you in any way.
- Decline promotional gifts in exchange for personal information. Keep a healthy level of skepticism any time a broker offers you free gifts, health screenings, or other special deals. Never sign up with a broker who offers you an expensive "sign-up gift" in exchange for providing your Medicare ID number or other personally identifiable information.
- Beware of dishonest brokers who offer "free health screenings." Some brokers offer this to weed out people who are less healthy. This is called "cherry picking" and is against the Medicare rules.

- Guard your government-issued numbers. Never offer your Medicare ID number, Social Security number, health plan info, or banking information to anyone you don't know. Keep your government ID cards in a safe place.

Learn more about open enrollment and spotting a Medicare or ACA scam on the Federal Trade Commission website or BBB.org/HealthCareScam.

Social Media/ Web
Facebook: https://www.facebook.com/bbbMidtnSouthky
Instagram: @bbbmiddletn
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➢ Richard Casper, Co-Founder & Executive Director – CreatiVets

Richard Casper, Co-Founder and Executive Director of **CreatiVets**, who shares the personal story of what led him to start the nonprofit organization that provides disabled veterans with the opportunity to use art therapy, music, and creative writing to address the psychological and emotional needs that arise from combat-related trauma. During the interview, Casper discusses the transformative process and programs, how you can now listen to their songs by veterans anywhere you stream your music, including asking Alexa to "play music by veterans." Casper also talks about their new location in Nashville and how they are building a sense of community for veterans to make an even greater difference.

Social Media/ Web
Website: https://creativets.org/
Facebook: https://www.facebook.com/creativeterans
Instagram: https://www.instagram.com/creativets/
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➢ Callie Daruk - Author

Callie Daruk, who talks about how she got started with her career in writing, how her faith was tested and solidified through the premature birth of her twin sons, and what led her to write her 30-day devotion book, "What Does God Want You to do Before You Die?" During the interview, Daruk also discusses some of the major takeaways from the book, how she hopes it will help readers, and where the book can be purchased.

"I am a grateful and smitten wife, a hands-on mother of three spirited boys, and a recovering pharisee. After a 32-year profession of Christianity, I was exposed for the hypocrite I was at the premature birth of my twin sons. After nearly a year-long stay in the NICU with one of my twins, my entire world turned completely upside down and my rose-colored glasses shattered."

Through her own struggle to find purpose, author Callie Daruk opens our eyes to the importance and urgency of fulfilling our callings. Her thought-provoking reflections cause you to look into your own heart and stir you to ask for yourself the question we should all be asking, What Does God Want You to do Before You Die?

It's time to take a long hard look at ourselves. Have we as Christians asked what it is we're supposed to be doing with our lives? Have we accomplished what we've set out to accomplish? What are the gifts and callings God has placed in our lives and are we using them?

Visit www.calliedaruk.com to learn more.