



MCCAAA Informant

Montgomery County Citizens Academy Alumni Association News

From the Editor

I want to welcome everyone to the Winter Issue of the Informant, the newsletter of the Montgomery County Citizen Academy Alumni Association (MCCAAA). We will be starting the winter season on December 21st. I hope that everyone had a Happy Thanksgiving with their family and friends. I also wish that everyone have a Happy Holiday season and stay safe and healthy.

Times are different now and we will be deciding if our meetings for the near future will continue to be virtual using ZOOM or have in person meetings. The MCCAAA will cancel meetings due to inclement weather in normal circumstances.

If you have not paid your dues for 2022, please go to our website (see link below) and mail the membership application with a check for \$15.00 to our PO Box.

I am trying to include in our newsletter articles of interest for our membership, articles of interest from the county and the MCPD. If you have any suggestions for any article or would like to submit, please send to kenfreeman49@gmail.com.

Ken Freeman
Informant Editor
(H) 301-948-1642
(C) 301-646-1056

Need to join or renew your MCCAAA Membership? Use our handy [online form](#) to do it now!

(Link not working? Use https://www.mccaaa.org/images/MCCAAA%20Annual%20Renewal%20Form%203_17.pdf)

In Memorium

Lt. Daniel Friz, Montgomery Police Department

Mary" Christine" Manger, sister of Retired Chief of Police MCPD, Tom Manger

Condolences to the families.



In this Newsletter:

From the Editor	Page 1
Renew Your Membership	Page 1
In Memorium	Page 1
From the President	Page 2
From the Treasurer	Page 2
Member Spotlight	Page 3
MCPD Special Victims Investigations Division	Page 3
MCAA Class of 2003	Page 4
Presentation on Scams	Page 5

From the President

“Moving On, Moving On”

Hello everyone,

Hard to believe isn't it? Yes, another year, 2021, is about to draw to a conclusion! And as we are about to make that transition into the year 2022, the good news is that we, the MCCA AAA, are still standing!

Yes, we endured another year of challenges in the course of our functioning, caused by the (I wish it would just go away) Covid pandemic. As we traversed down that pathway, your Association Leadership had to make decisions as to how to conduct the business of the Association, and, do so with the best interest of your health and welfare at heart.

Several months ago, your Board voted to hold all meetings of the Association, through the end of 2021, virtually. As is common knowledge by now, and most likely sometime after you are reading this, at the December 16th meeting of the Board, a strategy will be developed as to how the conducting of MCCA AAA matters will be carried out into 2022. Oh, how I so long to get back to the “old days”!

I loved going to the Academy for every one of my Citizen's Academy classes! Subsequently, I loved going to the Academy for each and every one of our MCCA AAA Board and General Membership meetings. Trust me, we will get back there! And when you make it inside the Academy building, and you bump into Sgt. “Big John M.,” and he lets you proceed, you will know you are back!

May I repeat something I said at the November Zoom meeting of our Association. I want to thank the General Membership for hanging in there with us during the somewhat unorthodox meetings we've had; like everyone doing their best to make a virtual get-together work!

Also, a thank you to, not necessarily mine, but your Leadership. I know I would not have made it through 2021 without their support and hard work! As such a group, we will prevail and move onward!

Let's enter into 2022 with a renewal of our Mission: Which is, creating an atmosphere of awareness, respect, interaction, support, and maybe most importantly, appreciation for what each and every MCPD Officer stand for. They went through the Academy, they “talk the talk,” they “walk the walk,” every day they put their uniform on. We are here because of our respect for them!

Happy Holidays everyone and, of course, a Happy New Year too!

God Speed Chief Marcus Jones and the Montgomery County Police Department! Enjoy your holidays and Best Wishes for the coming year!

With respect from the MCCA AAA,
Jerry,
President

From the Treasurer

Well it is that time again--the holidays are coming! And lest we forget, it is also time to renew your membership in the Alumni Association for 2022.

Did you like how I segued into that?

Renewing, or joining if you are a recent graduate, is easy: First find your checkbook. Got it? Good. Then get a form from our website, complete it including your e-mail address (you are doing well so far), write a check to MCCA AAA for \$15.00 (dues have remained at \$15.00 since we began; no inflation in our house!), and send both to: MCCA AAA, P.O. Box 8884, Gaithersburg, MD 20898 with a return address stamped envelope and I will send your membership card to you.

Easy, huh?

Oh, yes, the important part__ we have \$3414.95 in the treasury. We began on September 1, 2021 with a balance of \$3326.95. Since September 1, 2021 through November 30, 2021, we have paid expenses totaling \$129.50--\$7.50 in refunds of overpaid dues, \$22.00 for stamps and \$100 donation to

the Montgomery County Law Enforcement Officers Relief Fund on behalf of Lieutenant Dan Friz. During that same period we had deposits totaling \$217.50.

Yes, we are in good shape financially but we will have some bills due in 2022.

So support your Alumni Association and join/renew your membership today!

Terry J. Harbolic, Treasurer.

Member Spotlight



This edition's spotlight is shining on Diane Platt.

You may recognize me as the former treasurer for MCAAA, and now I'm a current and active member since 2006.

I was born in the District of Columbia, but see myself as a Montgomery County "local", as I've lived here since 2nd grade. Following my graduation from Northwood High School in Silver Spring, I launched right into the working world, landing a job with the Federal Government as a cartographer! I spent 36.5 years with the Federal Aviation Administration making maps and charts for all the airports in the United States while attending college at George Washington University.

My interest in policing started when I was a younger and I dated a Montgomery County Police Officer. My life was filled with many law enforcement officials "back in the day", and my involvement actually led my brother to become a police officer himself. I became a very active volunteer for MCPD, working at 5D, 6D, and the old Academy front office. I had some fun by doing scenarios, drinking for the rookie training, and going undercover looking for intoxicated residents!

I love movies and escaping from the stressors of life and spam calls. Relaxing is a favorite and coveted

activity when I can squeeze it in. I'm quite busy with my neighbors' kids who come over most evenings to play. I am single with no kids of my own, but being a part of all my nieces and nephews' lives has kept me busy, vibrant and very broke. People say I am over generous with the kids, and I know I am because I did not have any of my own.

There is not much else that people don't know about me, I am an open book myself. I can't keep a secret and I definitely kiss and tell.

[A note from one of the editors: Small world, I was born in DC, moved to Montgomery County in the second grade, and went to Northwood High School, and worked for the Government too—but not the FAA.]

MCPD Special Victims Investigations Division

Hi everyone,

First, thank you for attending the Montgomery County Citizens Academy!

My name is Amy Daum, and I am a Captain currently assigned as the Director of the Special Victims Investigations Division (SVID). I have been assigned here since January 2020. Previously, I was assigned as the Administrative Lieutenant to the Assistant Chief of the Management Services Division. I have also served as a Deputy Commander in the 5th District, as a Detective Sergeant in Internal Affairs, a patrol sergeant in the 3rd District, and a detective. I joined the MCPD in February 2003 as a member of Session 42. I hold a bachelor's degree from American University, a post-graduate certificate from Cornell, have attended the Police Executive Research Forum Institute's Senior Management for Police, and am currently working on a master's degree at the University of Alabama. I am married to another police officer, and we have two boys, 12 and 5.

As the Director of SVID, I oversee the detectives and professional staff who serve some of the most

vulnerable members of our community. We work with internal and external stakeholders, non-profit groups, charitable organizations, and others in order to provide wrap-around services to help our victims on their journey to become survivors.

The Sex Assault Unit (SAU), comprised of one sergeant, one corporal, and six detectives, investigates all first- and second-degree rapes and third-degree sex offenses where the victim is over 18.

The Domestic Violence and Elder/Vulnerable Adult Abuse Unit (DVEVAAU), comprised of one sergeant and five detectives, investigates all intimate partner violence and elder and vulnerable adult abuse where the victim has sustained serious injury.

The Child Abuse Sexual Assault Unit handles all first-degree child abuse and first and second-degree rapes or third-degree sex offenses when the victim is under 18 and the suspect is known. The two sergeants, two corporals, and twelve detectives assigned to this unit also handle second-degree child abuse involving patterns of physical injury.

The Child Exploitation Unit, comprised of one sergeant, one corporal, and three investigators, handle first and second-degree rapes and third-degree sex offenses when the victim is under 18 and the suspect is unknown. They also investigate child pornography cases. The Sex Offender Registry Unit is also housed under CEU, and the two investigators and one professional staff member assigned to this unit handle all registrations of the roughly 500 sex offenders that live and/or work in Montgomery County.

The Missing Children Runaway Unit is responsible for the investigation of missing children, runaways, and parental abductions. They also investigate kidnappings of victims under 18, except in cases involving ransom or homicide. There is one sergeant and four detectives assigned to this unit.

In 2020, detectives assigned to SVID handled 2,504 investigations. Many of our investigations involve joint investigations with Health and Human Services-Child Welfare, The Treehouse Child Advocacy Center, or HHS-Adult Protective

Services. Detectives who work in the SAU or DVEVAAU have offices in the Family Justice Center (FJC), located in the Rockville core near the courthouses, and often partner with non-profit and external partners like Shady Grove Adventist Hospital-Forensic Nursing Unit or with victim advocates who work at the FJC. Most, if not all, of the investigations SVID detectives handle are felonies, and we employ a multi-disciplinary investigative approach, partnering early in our cases with the State's Attorney's Office Special Victims Unit.

Due to the small size of the Division, we rely heavily on volunteers, and we have several great ones. Phil Gilbert is a critical member of our team, and he comes in five days a week to help on the phones and greet families and survivors in our lobby.

While I never envisioned working at SVID, the last two years have been some of the most rewarding of my career. I enjoy working with our partners, and I believe that my Division has some of the best detectives in the Department. They are committed to helping victims, and advocate tirelessly on behalf of survivors.

MCAA Class of 2003

Can you name them all?





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SCAMS COMING TO YOU!

MONTGOMERY COUNTY OFFICE OF
CONSUMER PROTECTION

CONSUMER@MONTGOMERYCOUNTYMD.GOV

WHAT WE DO



- Handle disputes between merchants and consumers
 - Provide consumer specialists by phone or in-person
 - Enforce the County's consumer protection laws
 - Education and Outreach to the Community
 - License and Regulate certain businesses
-

STATISTICS



- In 2019, estimate 50% of all calls to cell phones are from robodialers.
- In 2020, econsumer.gov had 60, 835 reports of international scams, with reported losses exceeding \$211.6 million.
- Americans field about 5B spam calls *per month*
 - 40% drop in April/May 2020 due to pandemic (empty call centers)





Ensuring Integrity
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WHO'S TYPICALLY TARGETED?

Seniors have historically been targeted because:

- Seniors have a “nest egg”
- Seniors were raised to be polite and trusting
- Seniors are less likely to report a fraud
- Seniors are more likely to live alone

“Millennials” are a rapidly increasing fraud target because:

- Too comfortable online
- Trust websites too easily
- Lack of financial literacy education in formative years



WHO'S
TARGETTED
TODAY?



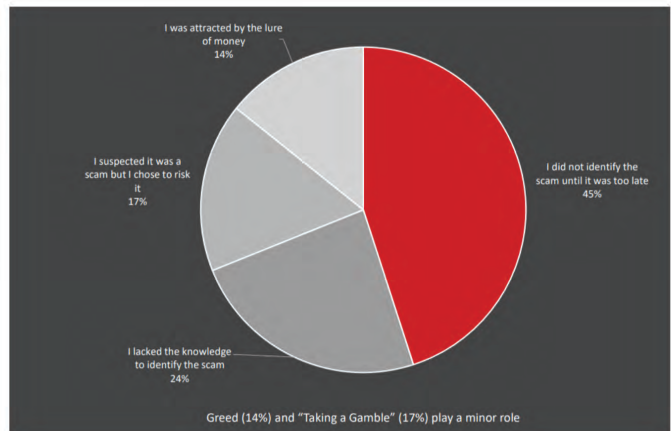
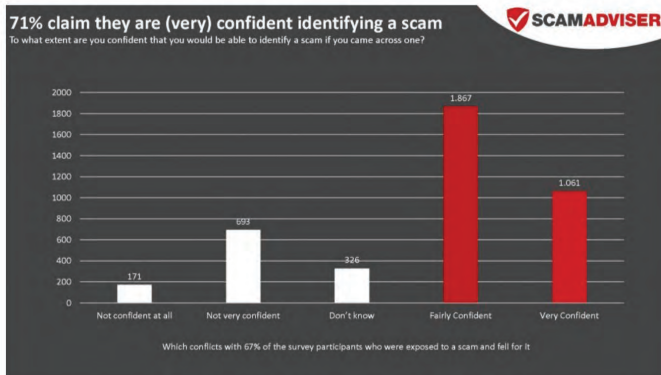
Common Scams

Medicare ID theft	Invest in bogus cures & preventatives	Imposter Scams	Work-from-home scams
Grandparent Scams	VA Benefits	Funeral / Cemetery	Financial Exploitation
Woodchucks	SSN "inactivation"	Mortgage assistance fraud	PEPCO Cut-off Notices

Can You Spot Scams?

71% CLAIM THEY CAN SPOT SCAMS

69% DIDN'T SPOT THE SCAM





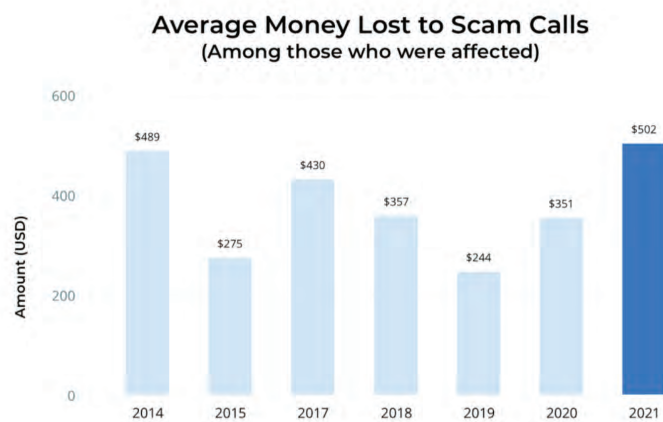
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TELEPHONE SCAMS

JUST HANG UP!

\$30B lost to phone scams in 2021

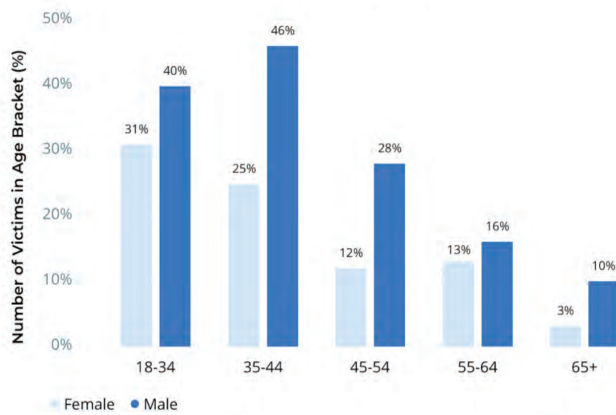


Source: Truecaller Insights/Harris Poll

truecaller

Who's at Risk?

Scam Victims by Gender and Age Bracket in the past 12 months



Source: Truecaller Insights/Harris Poll



KNOW THE TRICKS



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- Spoofing/Cloning
 - With VoIP, callers can disguise their true number
 - Calls from IRS, Sherriff's Office, PEPCO, bank, your neighborhood
 - Hide: private, unavailable or unknown
- Turn off your brain, turn on your emotions
 - Phantom riches
 - Source credibility
 - Social consensus
 - Reciprocity
 - Scarcity
 - Fear





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AVOIDANCE TIPS: Trust your instincts!

- Screen your calls
 - If you don't recognize the number, let the voicemail or machine pick up
 - Beware of cloned telephone numbers
 - Report to FTC and FCC
- Just hang up!
 - Empty air = machine calling you.
 - Hang up as soon as you know it's a solicitation, a threat, or possible harassment
 - Remember IT support never called *you* when there was a problem.
- Don't close the deal
 - If you haven't hung up yet and you *think* this might be legitimate, hang up and call back on a number you had before the call.
 - Do your own research. No offer is truly off the table if it came to you.
 - Avoid saying "yes" because they could record your voice and "slam" you



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CYBERSECURITY

HOW TO AVOID IDENTITY THEFT AND
STAY SAFE ONLINE



WHAT IS IDENTITY THEFT?

- Identity theft happens when somebody steals your personal information and then USES IT without your permission.
- It's just the opposite of a Power-of Attorney
- Identity theft can disrupt your finances, medical care, credit history and take substantial time and money to resolve.



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Grocery Stores

Online

Work

Doctor's Office

**Who or
Where ?**

Pharmacy

Restaurants

School

Gas Station





Phishing, Smishing, Vishing, & Hacking

Phishing: Phony + Fishing

- You give access through emails
- Charity, "sextortion" & tech support schemes

Smishing: SMS + Fishing

- You give access through text and social media messaging
- 86B spam texts, \$101M in losses (Robokiller 2021)

Vishing: Voice + Fishing

- You give access through phone engagement
- 71B spam calls, \$615M in losses (Robokiller 2021)
- Google Voice verification scam

Hacking: Misuse of system to steal data

- Access is taken without your permission



Trojans, Malware and Bots Oh My!



Trojans: innocent looking programs which launch other programs like...

Virus: code injected into programs causing malfunction and spread

Spyware: watches actions, keystrokes and searches for PII and reports back.

Ransomware: pop-up on your screen, preventing any further access to your device until you pay for the unlocking key.

Netbot: spam and malware-infected emails, or use infected links on web pages, to recruit your computer into an automated network to do their dirty work

Worms: worms copy themselves over and over again, spreading across your home network and attaching themselves to messages you send out

Root kits: programs that bury deep into your system, hard to remove

Subscription Bombs: hiding new account notices in a blizzard of emails

DETER



- Shred documents: cross-, micro-, or diamond-cut shredder
- Protect your information
 - Don't carry your SSN card
 - Keep security software updated
 - Passcode your smartphone (biometrics or numerical)
- Don't give out personal data
 - Especially to unsolicited messages
- Beware of unsolicited emails
 - Before you link, stop and think!
 - Don't download anything unknown to your computer
- Passphrases with symbols and numbers (12 characters)
 - IL0v3Kumqu@t\$ (I love kumquats)
 - Use different passphrases for each account
 - Password manager
- Don't put checks or gift cards in the mail
 - Check washing/mail theft
- Use strong passwords w/ Wi-Fi and WPA2 encryption
 - Use public Wi-Fi with VPN only
- Forward smish to 7726



QR Codes



- ✓ Restaurant Menus
- ✓ Payment Apps
- ✓ Company websites
- ✓ Package tracking
- Risks:
 - QR code takes you to a phishing website, where you are prompted to enter your personal information or login credentials for scammers to steal.
 - Con artists use QR codes to automatically launch payment apps or follow a malicious social media account.
- Tips: check for layered sticker, don't open links sent by strangers, use QR app with additional security

Payment Options

❖ Credit Cards

- not linked to a bank account
- build credit
- legal protections of the Fair Credit Billing Act
- Chip v. “Tap and Pay” v. Swipe
 - Chip safest from skimmers
 - Tap does not transmit name, card number or 3-digit security

❖ Debit Cards

- linked to a bank account
- no protection under the Fair Credit Billing Act
- some protection under the Electronic Fund Transfer Act

❖ Money Transfer Services – Western Union and MoneyGram

- ❖ Escrow/Earnest Money Scams

❖ Mobile Pay (P2P) – PayPal, Venmo, Zelle, Apple Pay, CashApp, etc.

- App linked to a bank account or card
- Transactions treated like cash
- No statutory protections
- Potential for malware to infect
- Privacy and security concerns

❖ Buy Now, Pay Later

- FCBA/EFTA does not apply



Peer-to-Peer (P2P) Payment Apps

Quick Facts

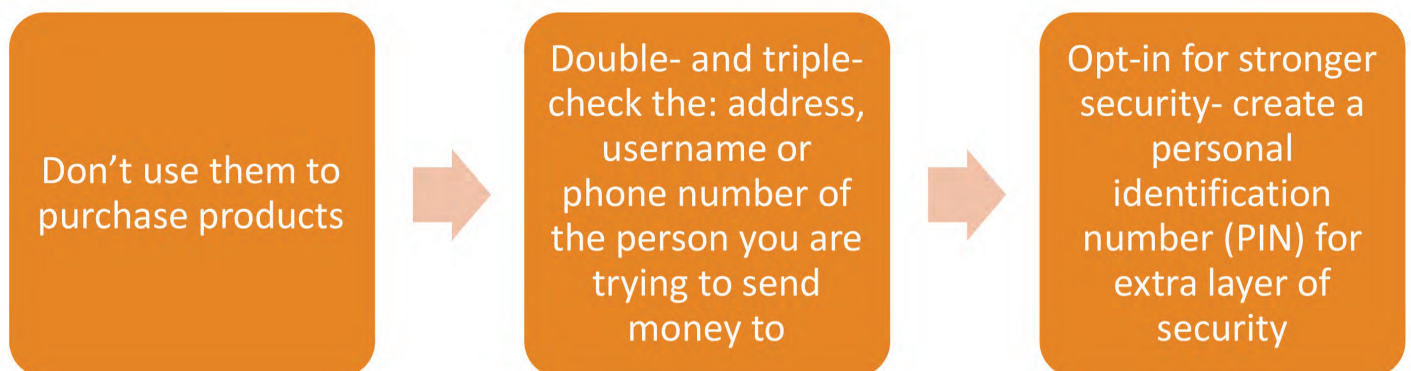


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- Designed to be a quick and easy way to give money to someone you know
- Not recommended for online shopping and should not be used to accept/send payment to people you don't know or trust
- Managed by third-party companies (e.g. not your bank who may be advertising them)
- Don't offer the same consumer protections as other payments (e.g. credit card)
- Scams: Use Venmo account with public transactions; pick prior transaction, create an account with a similar name, ask for more money.



How to Protect Yourself from App Scams



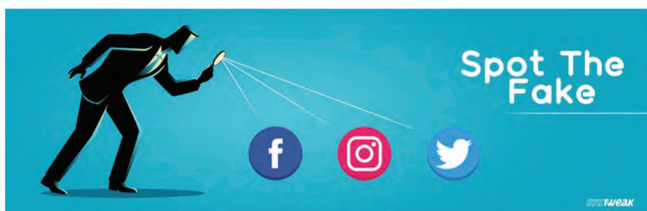
Fake Social Media Accounts

Goals:

1. Ads for fake websites selling fake products
 - a. Counterfeit
 - b. Non-existent
2. Steal money or PII
3. Romance scams
4. Spread false information

Tips:

1. Check for stock photos on Google Images
2. Examine the follower-to engagement ratio
3. Research the owner and see if there's any reviews or scam complaints
4. Do the reviews match the product specifically or are they generic?
5. How old is the account?





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ROMANCE SCAMS

MORE THAN A BROKEN HEART



“Catfishing”

Con-Game

- use social media, dating websites/apps, or other venues to create a false identity.
- use public data to find the hook to reel you in
 - Your interests, faith, etc.
- ultimate goal is usually money
- 2020 alone over \$304,000,000 stolen





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Door to Door Scam

DOOR-TO- DOOR SCAMS

WHEN SCAMMERS COME KNOCKING



SCAM vs LEGITIMATE

Scam Types

- Magazine, candy, etc.
 - Underpaid child labor
 - May never get the magazine
- Home improvement: they claim
 - your neighbors have already used them
 - they have extra material to offer a good deal
 - slow schedule
- Energy Scam
 - Competing suppliers pretend to be PEPCO or Washington Gas wanting to save you money
- Coronavirus Scam
 - WHO or CDC is not testing door-to-door
- Parking Lot Pirates

Legitimate Knocks

- Home Accessories
 - Windows/Doors/Siding
 - Solar
- Religious
- Census takers in 2020
 - Ask to see the ID and verify the watermark
- **Always** ask the merchant's rep to see the Peddler's License issued by Dep't of Permitting Services
 - If no license, say goodbye and shut the door!
- Report scams to **OCP** for future alerts.



WOODCHUCKS: Not just cute & furry

Q: How much wood would a woodchuck chuck if a woodchuck could chuck wood?

A: A woodchuck would chuck all the wood he could, if a woodchuck could chuck wood!

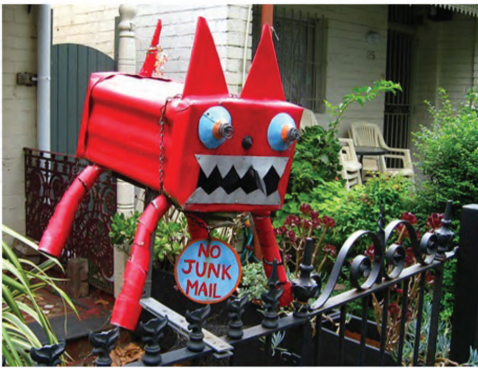
- ❖ Unlicensed home improvement contractors
 - ❖ Landscapers
 - ❖ Stormchasers

- ❖ The Con
 - ❖ Take the deposit and never return
 - ❖ Take insurance money and never return
 - ❖ Substandard work, often unpermitted





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MAIL SCAMS

IT'S NOT JUST ABOUT JUNK MAIL



Junk E-Mail Filters Worked!

SCAMS USING YOUR MAILBOX

- Mail Marauders steal your mail looking for checks in your mailbox
- Porch Pirates steal your shipments
- New age shoplifters open accounts in your name, ship products to your house, and steal it from your mailbox or front door
- Scammers can change your address to divert mail
- Report mail scams to the **U.S. Postal Inspection Service** or to **OCP**

SCAMS BEING MAILED TO YOU

- Beware of invitations to free lunches
 - MLM,
 - pyramid
 - “Amazing Deals” on investment schemes
- Checks/money orders – overpayment scam
- Lottery/sweepstakes scams
- Work from home scams
- Psychics, foreign political figures



www.montgomerycountymd.gov/OCP

Consumer@MontgomeryCountyMD.gov