District 24-L Zone A Meeting Minutes

Mt. Vernon Governmental Center

2511 Parkers Lane, Alexandria, VA 22306

Thursday, September 10, 2026, 7:00 pm

Lions In Attendance:

John Harris, Mt. Vernon Evening Lions Club
Mary Kate Harris, Mt. Vernon Evening Lions Club
Christine Poston, Mt. Vernon Evening Lions Club
Reba Morse, Mt. Vernon Evening Lions Club
Foster Morse, Mason Neck Lions Club
Jim Snyder, Mason Neck Lions Club
Vivian Snyder, Mason Neck Lions Club
Dolores Spenser, Mt. Vernon Evening Lions Club
David Rosenblum, Alexandria Host Lions Club
Alicia Calayag, Alexandria Asian American Lions Club
Sam Wiseman, Springfield-Franconia Host Lions Club
Minerva Banga, Springfield-Franconia Host Lions Club
Judy Duncan, Mt. Vernon Evening Lions Club
Melissa Mcintosh, Mt. Vernon Evening Lions Club
Christian Ntambwe, Mt. Vernon Evening Lions Club
Glen Logan, Alexandria Asian American Lions Club
Nenita Yu, Alexandria Asian American Lions Club
Edna Reid, McGaheysville-Massanutten Lions Club
Mike Huffman, Zone Chair & Mt. Vernon Evening Lions Club

Call to Order

ZC Lion Mike Huffman called the meeting to order at 7:00 and began with the pledge of allegiance. The invocation was omitted.

Lion Mike jumped into the topics he wished to discuss before introducing Lion Edna. He reminded all that there was still time to register for the Fall Conference at Weyer Cave on Saturday, September 19th. Like last year, the District is seeking to offset some of the conference's costs by asking each Zone to bring a basket of items to be raffled off. Lion Mike announced that he had "hijacked" the basket and was duplicating what the Zone prepared last year – a basket of local beers. Clubs are welcome to contribute funds for the basket, but Lion Mike called it a labor of love.

Lion Mike reminded officers to complete the training on either the District website or the Lions Portal on the LCI website. He noted that our training is geared to the needs of the District, and that the LCI training is slicker and geared toward international Lionism. Both are useful, and if you have time, it's worthwhile to take both. Lion Mike also encouraged all Lions to take the training, even if not serving as an officer – it's a great way to learn more about being a Lion, and to reenergize oneself.

Lastly, Lion Mike asked that the club treasurers report the tax-organization status of their clubs to him. He noted that some older clubs are structured such that the administrative account is an IRS Code 501(c)(4) while the activity account is a 501(c)(3). If that's the case, the two accounts should have individual FEINs. Newer clubs are often structured as 501(c)(4)s and report both the administrative and activity accounts under one FEIN. Filing is easy; the IRS merely requires an electronic postcard (Form 990-N) for non-profits with revenue less than $50,000. But the electronic postcard must be filed!

Lion Mike introduced Lion Edna Reid, President of the McGaheysville-Massanutten Lions Club. Lion Edna was asked to speak about a program that she and her club developed" Empowering Seniors Against Scams." Lion Edna is a retired FBI analyst, and developed the Cyber Intelligence Graduate Certificate for James Madison University. She and her club developed the Shenandoah Valley Senior Fraud & AI-Scam Awareness (SVSFAA) project, which is designed to help seniors and those who aid seniors to recognize and combat financial fraud and scams.

Lion Edna spoke of the activities at McGaheysville-Massanutten Lions Club, including growth in membership through sponsorship of a Leo Club, which alleviates some of the regular membership problems of members "aging out." She also noted that they may open a branch club nearby. MMLC also is active in providing scholarships at all educational levels, including adult learners. They also participate in food drives, and work through a food bank at the local school to remove any shame that might be associated with using a food bank by making it as much of a store as possible, the Good Food Market, and encouraging non-aid recipients to use it.

Lion Edna's work history included serving the FBI as a counterterrorism and as a cybercrime analyst. She focused on TTP – tactics, techniques, and procedures – of those organizations, which can be applied to recognizing fraud and AI-scams. Lion Edna also worked for the CIA as an analyst.

Lion Edna referred to her handouts, and noted that Americans reported $21 billion in losses due to scams., $1.7 billion was taken from seniors. This problem is only going to get worse as AI becomes more and more adaptable to tailoring attacks – which include email, texts, and voice replication. In the States, AARP calls it a crisis; in Europe it is called an epidemic.

The financial toll on victims is devastating, but the emotional toll on the victims of scams can be, and often is, debilitating. Victims are shamed, they become depressed, the victims of scams may delude themselves into believing that the fraudster was actually in love with them and cared about them. Lion Edna asked if anyone knew of someone who was the victim of fraud or scam – several stories were related, including scams that involved voice impersonation, sophisticated websites, and old-fashioned mail solicitations. Lion Edna herself informed the group that she was almost caught in a scam when fraudsters sent her an email stating her credit card was blocked due to suspicious activity. She called the number provided and was greeted by a pleasant-sounding voice. When the number in a second email sent her to that same voice, she realized that it was a scam. She contacted the card provider directly and learned that there was no suspicious activity on her card. She also said that the card provider was not interested in the attempted fraud because it is so prevalent!

Organized crime is behind much of the financial fraud and AI-scams; Lion Edna reported that it is estimated to bring in more money to criminal enterprises than drugs. The low-level scammers are often the victim of human trafficking, and many of the call centers where scams originate are based overseas in countries with high levels of corruptions, strife, and general lawlessness. These centers, since they are abroad, are outside US law enforcement jurisdiction.

Technology driven scams attack both the elderly and the young. The elderly are attacked for their accumulated wealth; youth are often victims of “sexploitation,” cyberbullying, and are blackmailed into committing other crimes such as “violence-as-a-service.” She noted that a solution is to link the problems: grandparents paired with grandchildren could create a “unified, family-inclusive education approach” to combat fraud and scamming. SVSFAA seeks to train Lions and the broader community to do that.

Approaches include partnering with a local entity that already reaches impacted communities. SVSFAA has joined with the Valley Program for Aging Services (VPAS). VPAS already runs meals-on-wheels and other senior focused programs, it is hoped that the partnership with MMLC will bring SVSFAA’s education programs and training to a wider audience. Resources include graphic novel type books and pamphlets, “scam bingo” where participants play a bingo card with fraud scenarios, storytelling, and “Reid’s Scam Mind Map.” This is to help the participant become aware of fraud and scam techniques, and to militate against that shame of victimhood.

Lions asked what pro-active step they could take. Lion Edna suggested freezing your credit with all three credit bureaus: Experian, Equifax, and Trans Union. She also said she answers unknown callers with a “nasty” voice to inhibit a scammer sampling her voice to be manipulated by AI. It takes as little as 20 seconds of conversation for a scammer to have enough to replicate your voice; and apologizing for being gruff to a legitimate caller is better than dealing with fraud. She also made her husband, a Filipino, answer the phone in Tagalog. Lion Edna said that she also uses the credit monitoring services like Norton Lifelock – the $150 annual fee is worth the peace of mind. Lion Jim said that he checks his accounts daily for any unusual activity – a practice that Lion Edna wholeheartedly endorsed. She also suggested using a credit card over a debit card, because credit cards have better protection.

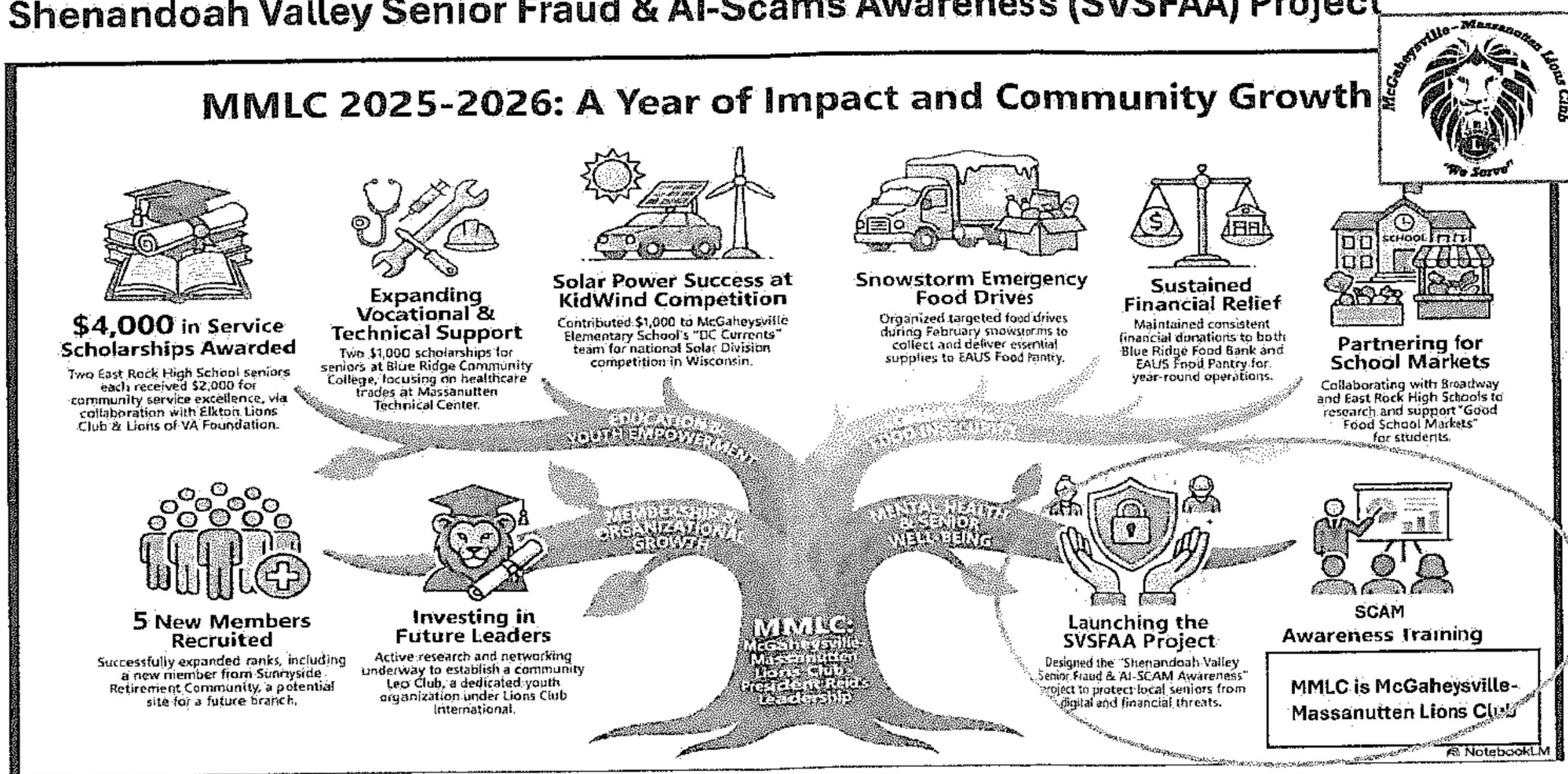
With no further questions, the meeting was adjourned at 8:12.

(Images of Lion Edna’s handout and her bio are included below).

Reported by ZC Lion Mike Huffman.

Empowering Seniors Against Scams:

Shenandoah Valley Senior Fraud & AI-Scams Awareness (SVSFAA) Project



Presentation to Lions Zone A by Dr. E. Reid on Sept 10, 2026

Please Take Online Pretest Survey

McGaheysville-Massanutten Lions Club (MMLC) Senior Fraud Awareness Survey

We value your input as we work to support seniors in our community. This short, anonymous survey will help us understand how best to increase awareness about scams. It takes **less than 2 minutes** and has **six questions**. Your honest answers are greatly appreciated.

ednar302@gmail.com Switch account

Not shared

* Indicates required question

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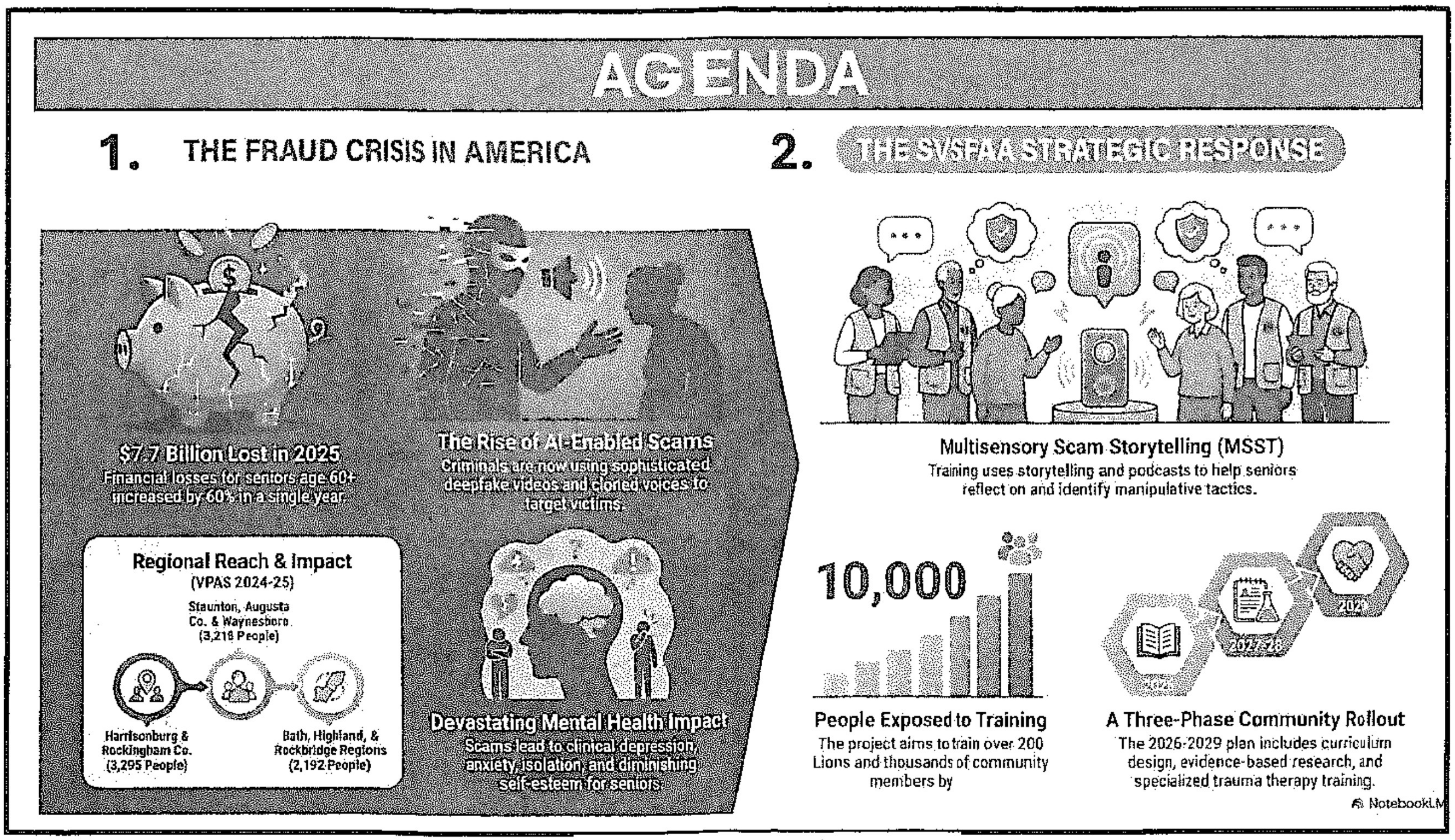

AGENDA
1. THE FRAUD CRISIS IN AMERICA
$7.7 Billion Lost in 2025
Financial losses for seniors age 60+ increased by 60% in a single year.
The Rise of AI-Enabled Scams
Criminals are now using sophisticated deepfake videos and cloned voices to target victims.
Regional Reach & Impact
(VPAS 2024-25)
Staunton, Augusta Co. & Waynesboro (3,218 People)
Harrisonburg & Rockingham Co. (3,295 People)
Bath, Highland, & Rockbridge Regions (2,192 People)
Devastating Mental Health Impact
Scams lead to clinical depression, anxiety, isolation, and diminishing self-esteem for seniors.
2. THE SVSFAA STRATEGIC RESPONSE
Multisensory Scam Storytelling (MSST)
Training uses storytelling and podcasts to help seniors reflect on and identify manipulative tactics.
10,000
People Exposed to Training
The project aims to train over 200 Lions and thousands of community members by
2027-28
A Three-Phase Community Rollout
The 2026-2029 plan includes curriculum design, evidence-based research, and specialized trauma therapy training.
NotebookLM

AN ACCELERATING FINANCIAL AND PSYCHOLOGICAL CRISIS

AI Accelerates Sophistication & Number of Scams

THE TARGET

65%

The percentage of total U.S. wealth currently controlled by seniors.

THE SCOPE

41%

U.S. adults aged 50 and older who have lost money to fraud (compared to 35% of those 18-49).

THE COST

$7.7 Billion

Reported losses by Americans 60+ in 2025 alone (a 60% YoY increase per the FBI).

THE HIDDEN REALITY

$196 Billion

The FTC's estimated true annual loss when accounting for severe underreporting and shame-driven silence.

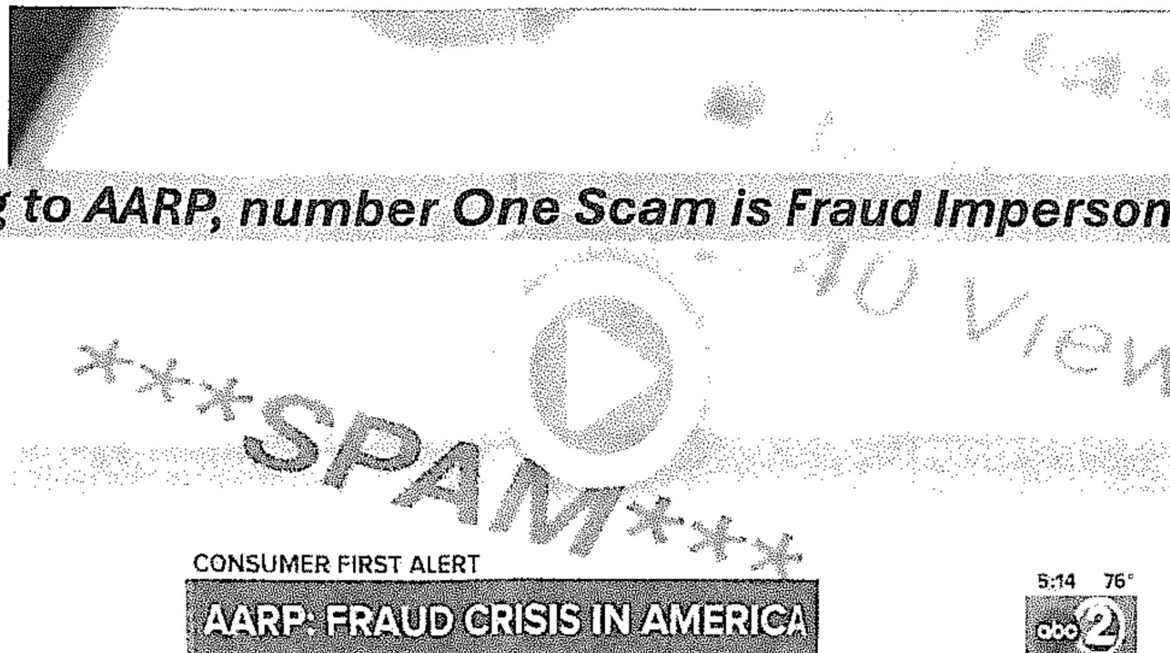
THE PSYCHOLOGICAL TOLL

59% Adults who are significantly worried, making fraud a top life fear. AAPI (73%), Black (69%), and Hispanic (61%) communities report the highest anxiety levels.

News Watch Live Weather Sports Safety Desk Consumer Alert

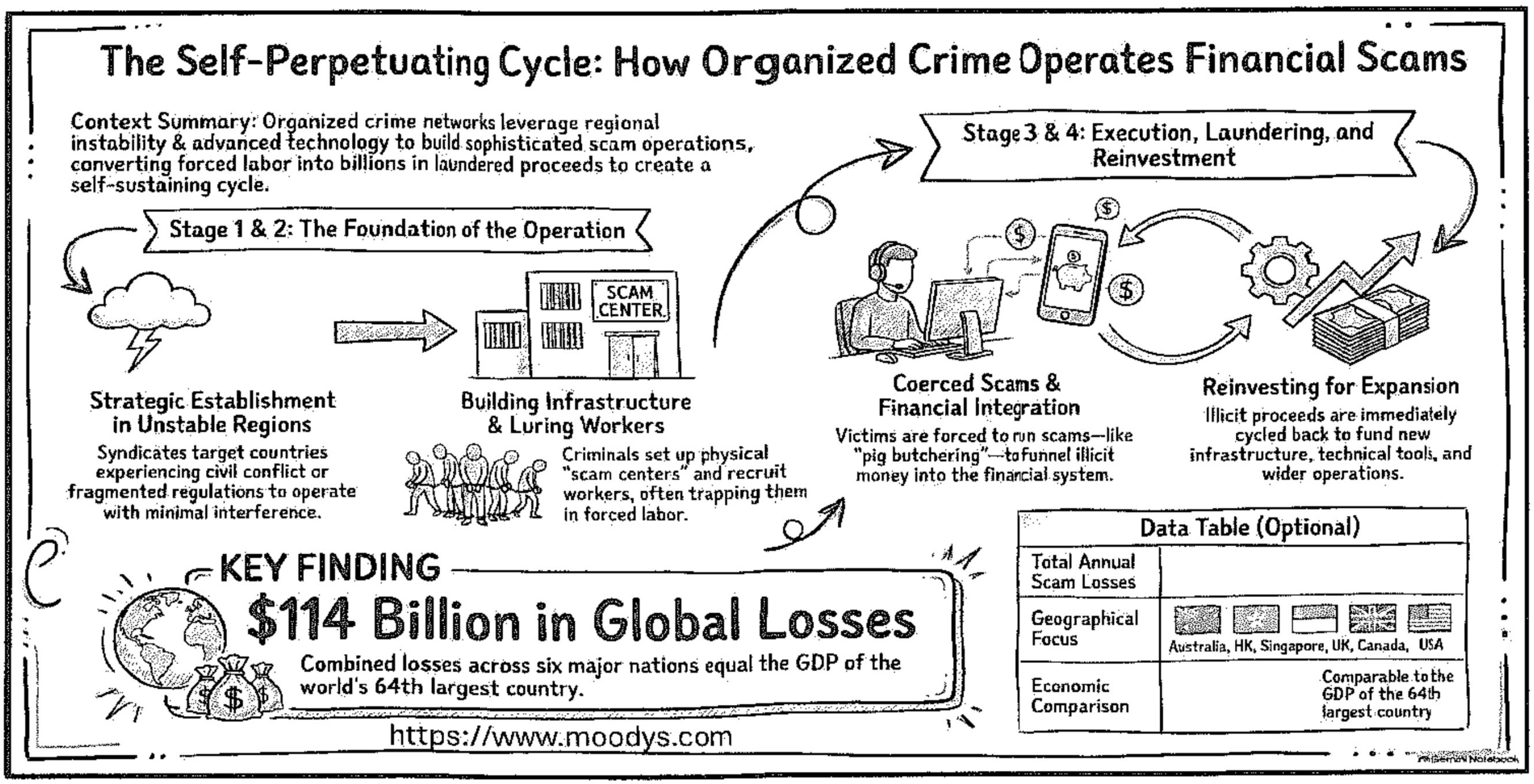
AARP declares 'fraud crisis in America'

According to AARP, number One Scam is Fraud Impersonation



https://www.wbay.com/2024/05/17/aarp-declares-fraud-crisis-america/

HOW ORGANIZED CRIME GROUPS CONDUCT SCAMS OPERATIONS IN SCAM CAMPS!



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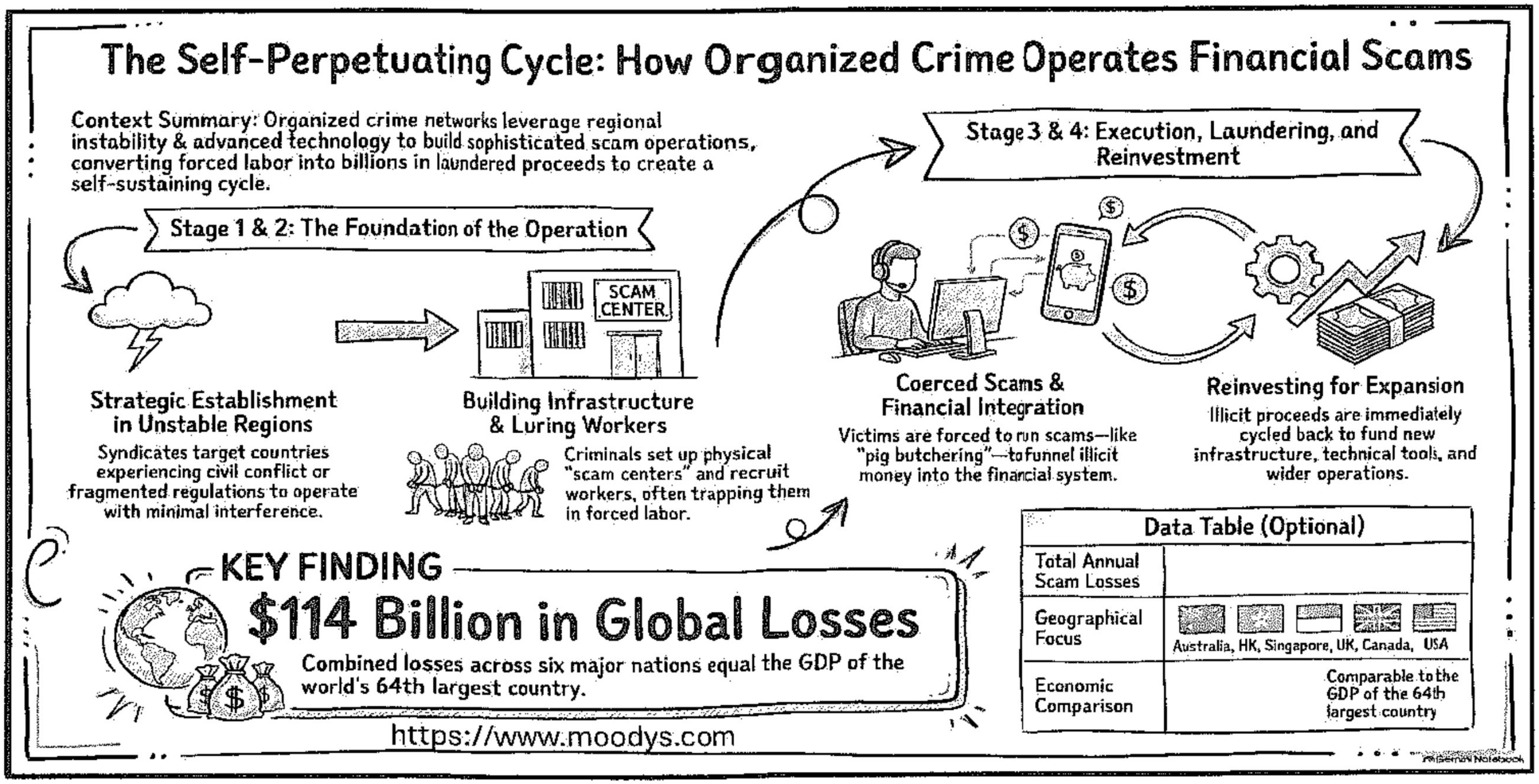


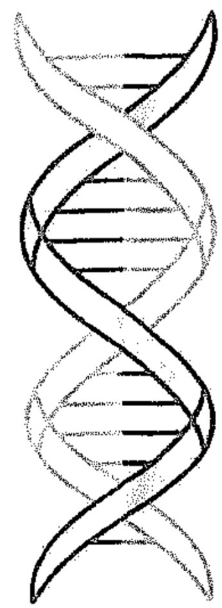
A CROSS-GENERATIONAL THREAT VECTOR

SENIORS (1920s-1960s)

TARGET DEMOGRAPHIC
Targeted for vast accumulated wealth and lifetime savings.

PREDATORY TACTICS
AI voice cloning, property deed theft, sophisticated imposter schemes.

EMOTIONAL DRIVER & OUTCOME
Driven by shame; results in hidden financial ruin and severe underreporting.



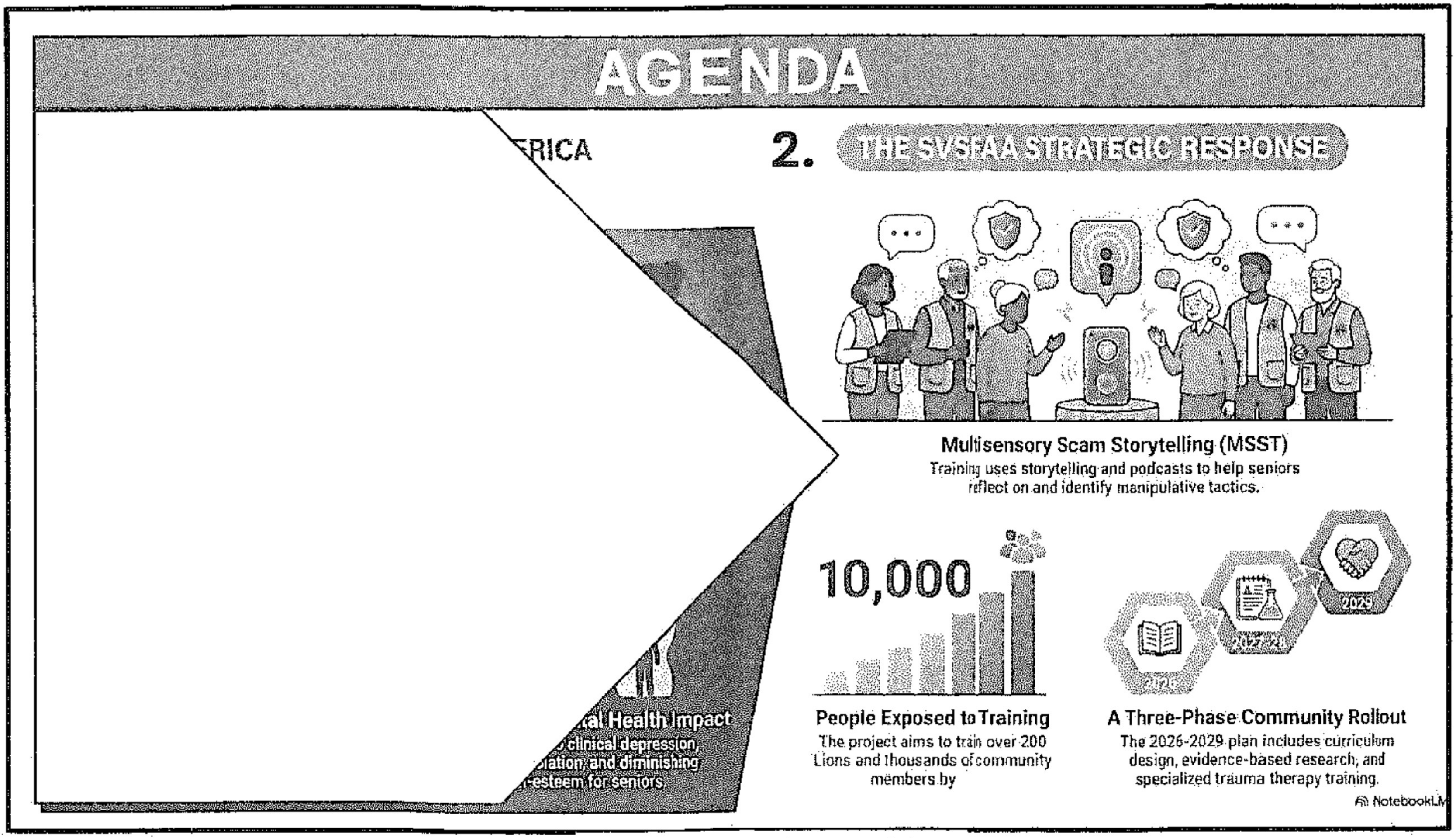
GEN Z (1997-2012)

TARGET DEMOGRAPHIC
Targeted via hyper-connected digital lives and post-COVID online reliance.

PREDATORY TACTICS
Sextortion, cyberbullying, and Violence-as-a-Service contracts.

EMOTIONAL DRIVER & OUTCOME
Driven by fear; results in tragic emotional outcomes, including teenage suicide.

THE SOLUTION LINK: Because seniors maintain close relationships with their grandchildren, combating these highly connected digital economy threats requires a unified, family-inclusive education approach.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ERICA
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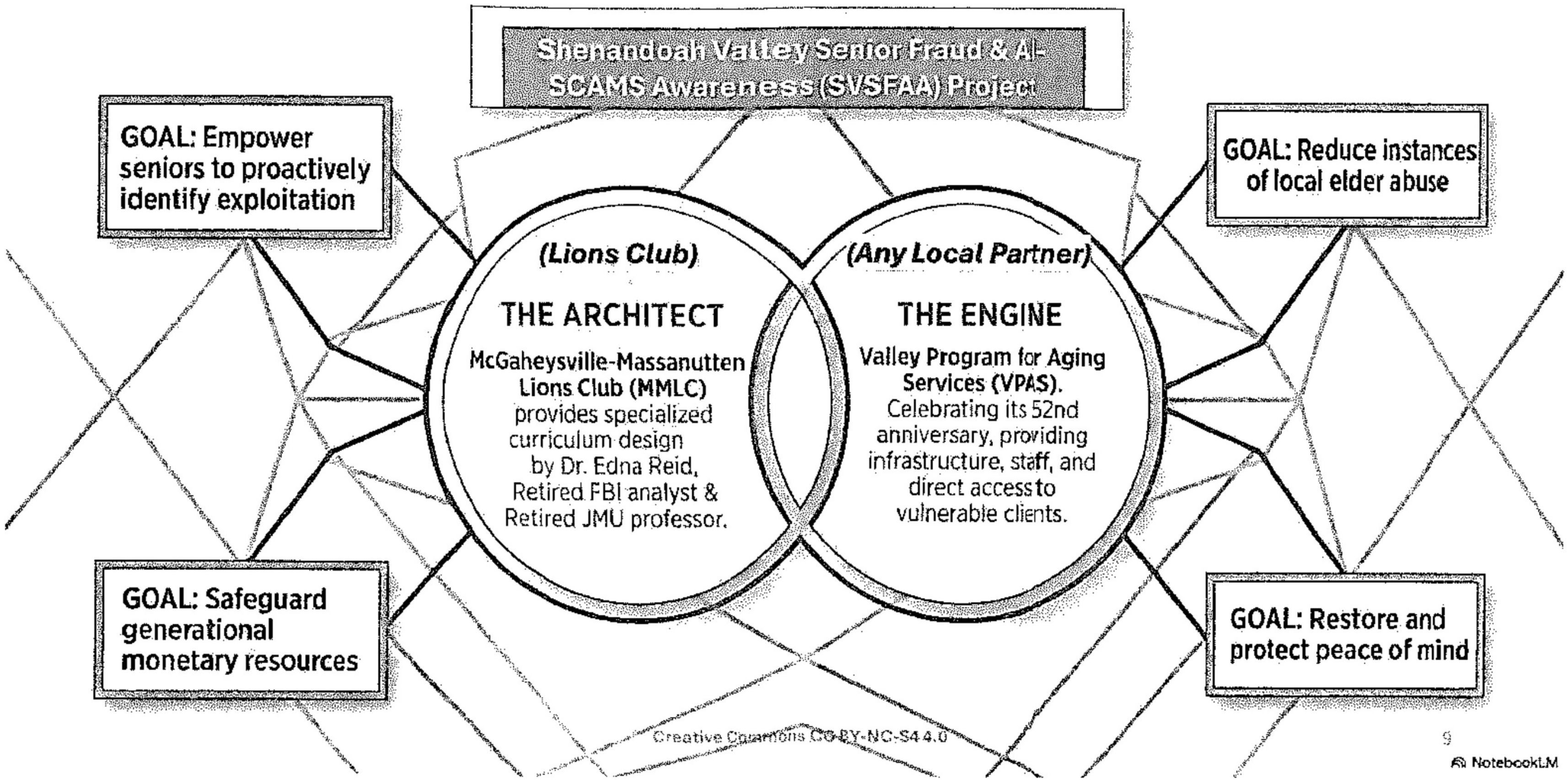
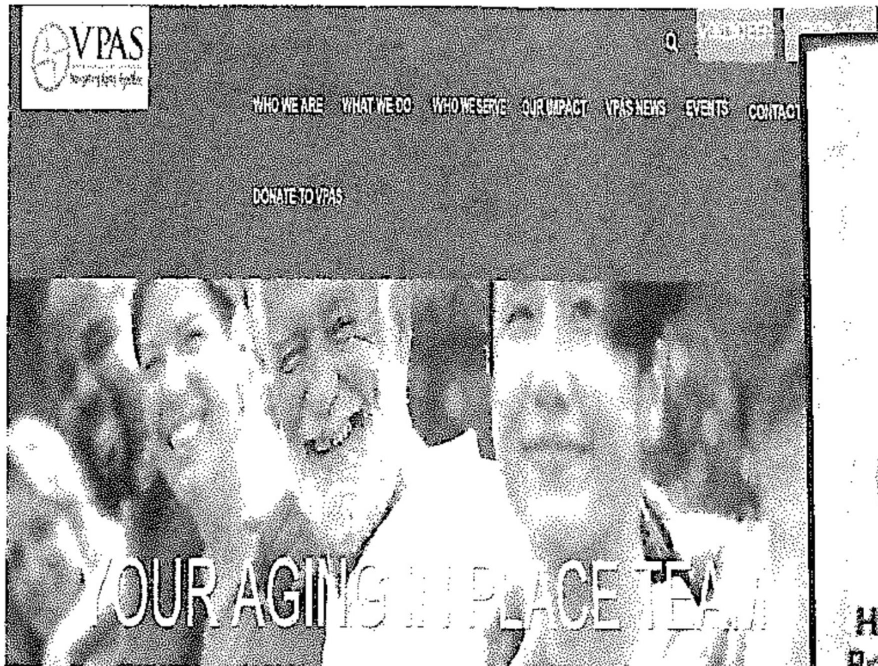
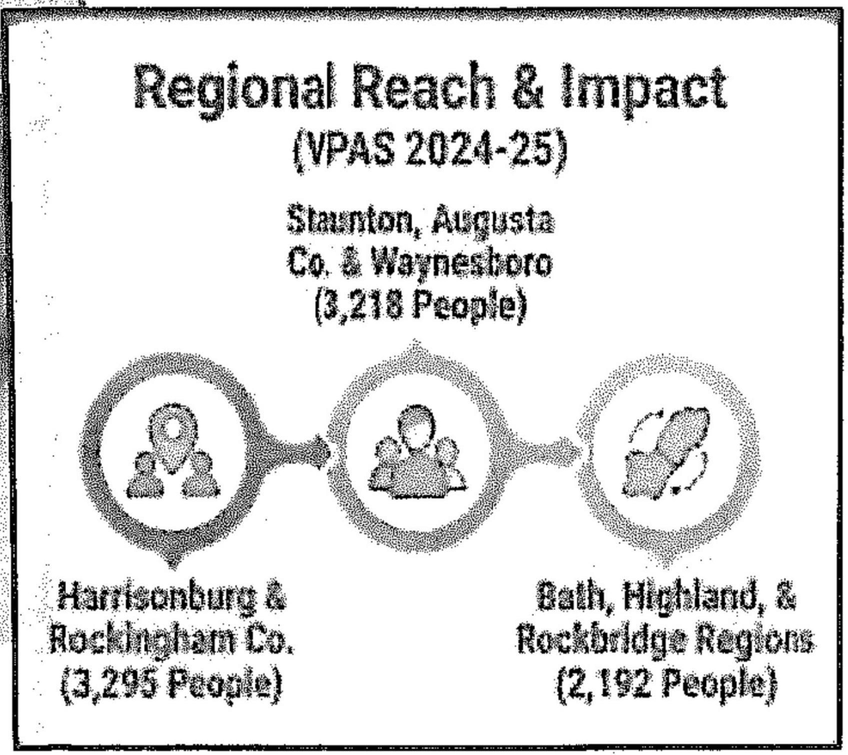
A LIONS CLUB Grassroot Awareness and Customized Prevention Training Initiative



What is Valley Program for Aging Services (VPAS)?



https://www.vpas.info/



In Virginia, VPAS is one of the local Area Agency on Aging serving active seniors

Used AI to Create Customized Anti-Scam Training Activities

GRAPHIC NOVELS* - ANTI-SCAM BOOKS

* Fotonovelas (consumer.ftc.gov)

ROLE PLAYING - ANTI-SCAM SCRIPTS

Role-Play Exercise: The Gift Card Warning

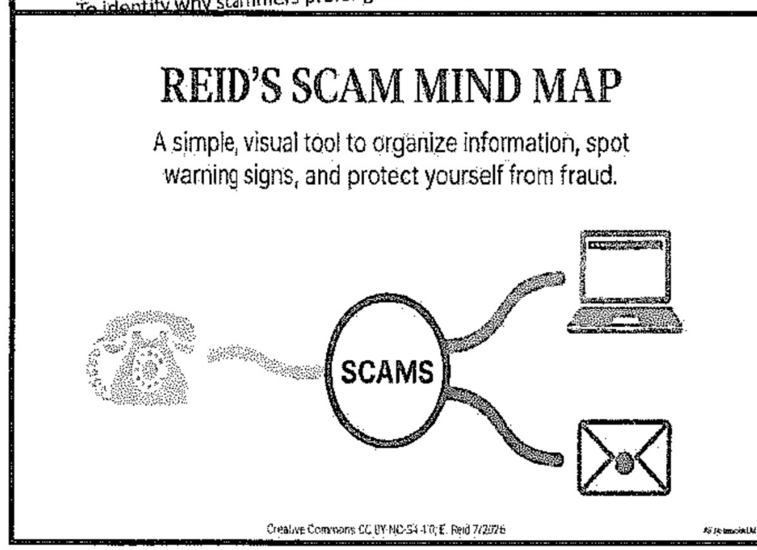
This exercise is designed to help older adults recognize the red flags of gift card scams through an "Almost Real Life" scenario. By stepping into these roles, participants can build the confidence and critical thinking skills needed to handle similar situations in their own lives.

1. Learning Objectives

To identify why scammers prefer gift cards (speed, ease of transfer, and lack of

drug

er,



If You See These Scam Red Flags then Please:

Active Pause (stop & reflect),
Relax, &
Protect

AARP Join

AARP SAYS WATCH FOR THESE THREE RED FLAGS

STOP A SCAM BEFORE IT STARTS

#1
Most scams begin with three red flags: an unexpected contact, a
#3
#2 surge of emotion and a sense of urgency. When you see these signs, take an "active pause." This gives you time to process what's happening and can help you avoid fraud.

FRAUDS & SCAMS: THE BEST PROTECTION IS AWARENESS

STREAM NOW

puts you into a state of heightened emotion and contains urgency.

https://www.youtube.com/watch?v=eQASOmL7Gdo

Please Take Posttest Survey

Post Survey

This post-survey is to assess your confidence in detecting signs of a scam after completing today's session. Thank you for attending today's session!

ednar302@gmail.com Switch account

Not shared

* indicates required question

https://forms.gle/Cxjff6vZPAwoKfpa6

Summary

THE FOUR STAGES OF SCAM OPERATIONS & WARNING SIGNS

Stage & Operational Focus	How the Crime Works	Critical Warning Sign to Spot
1. Strategic Establishment	Criminal networks set up in countries facing civil conflict or instability to exploit weak regulations.	**Unusual Contact Info:** Unsolicited investment or romantic offers originating from unfamiliar overseas areas.
2. Infrastructure & forced labor	Syndicates build legitimate physical & tech infrastructure (scam centers) and lure workers under forced conditions	**Scripted Communications:** Callers or message senders who sound extremely defensive, heavily scripted, or vague.
3. Scam Execution	Coerced workers are forced to run high-pressure digital, telecommunications, or 'pig butchering' scams.	**Artificial Urgency:** High-pressure demands to act immediately, or requests involving cryptocurrency and gift cards.
4. Money Laundering & Reinvestment	Scam proceeds are integrated into the global financial system using shell companies, then reinvested to build new centers.	**Secrecy Demands:** Instructions to keep the transfer completely secret or send funds to rapid offshore nominee accounts.

FRIEND OR SCAMMER? QUICK DECISION GUIDE

Action or Scenario	A Real Friend or Legitimate Entity	A Red Flag Scammer
Financial Privacy	Respects your boundaries and never asks you for sensitive passwords or pins	Demands sudden personal info or forces you to open digital wallets.
Urgency & Pressure	Allows you plenty of time to discuss decisions with family, friends, or advisors	Uses extreme urgency, emotional manipulation, or threats to force action
Payment Methods	Accepts normal, verifiable banking transactions or standard credit cards	Insists on untraceable wire transfers, cryptocurrency, or gift cards
Transparency	Openly answers your questions and encourages you to consult your bank	Demands absolute secrecy and warns you not to speak with bank branch staff.

Dr. Edna Reid's Bio Data, ednar302@gmail.com, Aug 14, 2026

educator

Dr. Reid is President of the McGaheysville-Massanutten Lions (MMLC) Club and a retired FBI Analyst. She is the Curriculum Designer of a highly profitable online Cyber Intelligence Graduate Certificate program at James Madison University (JMU). Cyber intelligence is a cybersecurity specialization focusing on the analysis of cyber threats and bad actors (hackers). In 2019, an article about the Certificate program entitled "JMU Program Gets into Hackers' Heads" was featured in the *Virginia Business*.

Currently, she is creating a new Lions Club service project to provide AI-scam awareness training program for older adults and Gen-Z. According to AARP, there is a "Fraud Crisis in America" in which millions of people have become victims of scams, especially older adults. This new service project fits within the Humanitarian Efforts Global Cause and the Mental Health Global Service Initiative of Lions Clubs International. The grassroot program involves partnering with another organization to provide multisensory, multilingual, and multilevel training such as customized Anti-scam Bingo, Scam Mind Map, and AI Scam role-playing exercises.

In 2018, Dr. Reid retired from JMU. At JMU, she designed & taught new undergraduate courses in cyber intelligence & profiling cybersecurity bad actors. In 2013, she retired from the FBI. Prior to the FBI, she worked in private industry & taught at several universities in US & Singapore. After Singapore, she was an entrepreneur with her own information brokerage company in Malaysia. After ten years in Southeast Asia, she returned to US & worked as a research scientist in the Artificial Intelligence Lab, University of Arizona, Tucson, Arizona.

Before going to Asia, she was an Assistant Professor at Rutgers University, New Jersey. She was a postdoc at the University of California, Berkeley, where she conducted research in terrorism. Before her postdoc experience, she was an analyst at private enterprises in Germany, and Northern Virginia (US). She has extensive experience in the US intelligence community working for organizations such as the Central Intelligence Agency (CIA) & the MITRE Corporation.

Dr. Reid has a Doctorate in Library Sciences from University of Southern California, MLS from University of Maryland, Graduate Certificate in Denial & Deception from National Intelligence University, & a BS in Elementary Education from the University of the District of Columbia.