

HACKERS BRIEF

from CyberWyoming

WATCH OUT FOR ROGUE TUT.COM EMAIL ADDRESSES

While we have notified the legitimate tut.com organization, fake emails continue to be reported by Wyomingites. The latest impersonated Costco and the three different credit reporting agencies.

URGENT BUSINESS PROPOSAL FROM CITIBANK

A Sheridan citizen reported an email with the subject line of “For your information” from Mr. John C. Gerspach at a Gmail address claiming he works for Citibank and has an urgent business proposal worth 26 million British pounds. Don’t reply back to the scammer, they probably want to steal your personal information.

HARRY’S RAZORS

While Harry’s razors and shaving accessories are real, like any legitimate company they can be impersonated. A Sheridan citizen reported a suspicious email advertisement featuring a low cost trial for Harry’s razor blades. The email links were to popc-trivia.com which redirected to another site that wasn’t Harry’s. If this email is legit, it is a lesson for marketers to be transparent with their links, but we think it is probably fake.

LAUGHABLE GRAMMER - ARE YOU EVEN ALIVE?

If you receive an email saying “We received a call from Mike Williams that you’re dead and he is your next of king with some of information where we can delivery the funds to him, kindly get back to us if you’re alive God bleee you” remember that poor grammar and spelling is a sign that it is a scam email. This email was reported by a Sheridan citizen and had the subject line of “Ms. Linda A Williams” from a Gmail address. The sender claims they work for “Bank of American.”

MINE MALWARE

You probably know that a lot of people are making a lot of money by mining Bitcoin cryptocurrency. But maybe you’re not sure exactly what mining is and how to do it. Scammers have caught on to this by posting YouTube videos that make the whole process look easy and offer free downloadable mining software. But it’s not what they say; it’s data-stealing malware called PennyWise. It’s clever, faking authenticity by using download password protection and a trust certificate. Your antivirus should spot it, but your best protection is not to download files from people you don’t know. *Brought to you by scambusters.org.*

VOICEMAIL PHISHING

Fake voicemail notifications to Microsoft 365 and Outlook users are being used to phish for account sign-on information. Scammers know victims are far more likely to click on an email attachment that seems to be a voicemail rather than regular attachments. To add to their credibility, they also spoof the name of the sender, often pretending to be the victim’s employer. Don’t click! *Brought to you by scambusters.org.*

FTC ALERT PEER TO PEER CAR SHARING

If you’re looking for a way to make some extra money, you might be thinking about renting out your car through a peer-to-peer (P2P) app like Getaround, Turo, or HyreCar. But renting your car out on these platforms can also be risky. Some people who’ve listed their cars have reported having them damaged, stolen, or used by someone to commit a crime. Even if the company has policies for dealing with these types of situations, they can take a lot of time and money to resolve. Before deciding to rent your car think about these items. 1. The general location of your car will be available to the public. 2. Lockboxes for keys, software that lets the company immobilize your car’s engine remotely or software that locks/unlocks your car doors are no guarantee that your car will be safe. 3. Insurance may not cover everything you expect it to. If you’ve had a bad experience with a P2P app, report it to the FTC at Reportraud.ftc.gov.

FTC FREE COVID TEST SCAM

Scammers have been targeting Medicare recipients with a fake offer to get “free COVID tests.” They’re calling and running websites, online and television ads to try to convince people to give their Medicare information. But if you give them your information, they’ll bill fraudulent charges to Medicare and often, the tests never arrive. While Medicare does offer 8 free COVID-19 tests a month, no one from Medicare will contact you. Follow this link for more information: <https://www.medicare.gov/coverage/coronavirus-disease-2019-covid-19-diagnostic-tests>

MS-ISAC AND CISA PATCH NOW ALERT

The Multi-State Information Sharing and Analysis Center (MS-ISAC) or the Cybersecurity & Infrastructure Security Agency (CISA) has published a patch now (update your software) alert for Apple, Cisco’s Secure Web Appliance, and Google’s Chrome browser products. If you use these products, make sure the software (or firmware) is updated.

Other ways to report a scam:

- Better Business Bureau Scam Tracker: www.bbb.org/scamtracker/us/reportscam
- File a complaint with the Federal Trade Commission at ftc.gov/complaint
- Report your scam to the FBI at <https://www.ic3.gov/complaint>
- Reported unwanted calls to the Federal Trade Commission’s Do Not Call Registration. Online at <https://complaints.donotcall.gov/complaint/complaintcheck.aspx> or call 1-888-382-1222, option 3
- Office of the Inspector General: <https://oig.ssa.gov/>
- AARP Fraud Watch Network (any age welcome) Helpline 877-908-3360
- IRS: report email scams impersonating the IRS to phishing@irs.gov
- Call the Wyoming Senior Medicare Patrol (SMP) for assistance with potential Medicare fraud, abuse, or errors at 800-856-4398

VICTIM SUPPORT

The AARP Fraud Watch Network and Volunteers of America (VOA) created a new, free program to provide emotional support for people impacted by a scam or fraud, called ReSt. Visit www.aarp.org/fraud-support to learn more about the free program and register.

Hackers Brief from Cyber Wyoming brought to you by



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GUEST COLUMN |

Open enrollment begins for Medicare

It’s that time of the year again for open enrollment for Medicare D and the Marketplace.

Medicare has four parts.

Medicare A covers hospitalization. If you have worked 10 years or 40 quarters, you qualify for Medicare A with no premium.

Medicare B covers doctors, labs, outpatient surgery and durable equipment (i.e. Shower chairs, wheelchairs and other items) Medicare B costs \$170.10 a month with a yearly deductible of \$233.

Medicare A and B generally pay 80% of most medical services. If you are turning 65, you have three months before your birthday, the month of your birthday and three months after your birthday to enroll with no penalties, there are exceptions if you have employer provided insurance. You should get your Medicare card automatically if you are collecting social security or railroad retirement — if you are not you do need to apply for Medicare yourself.

Medicare C or Medicare Advantage which are advertised on television, Medicare C is private insurance. The premium from Medicare is paid to an insurance company that offers Medicare Advantage — you no longer have Traditional Medicare A and



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B but insurance instead. There are co-pays, you can be responsible for a yearly out of pocket expense of up to \$6,700 and if you need therapy the insurance company decides where, when and how much you can get. It does not work in the state of Wyoming like they advertise on televi-

sion.

Medicare D is prescription drug coverage. It runs \$6.80 a month on up with a \$480 yearly deductible if you are taking brand name drugs. This year there is no longer a doughnut hole. The doughnut hole is when you get to a point where Medicare D doesn’t help with your drug costs.

Open enrollment for Medicare D is every year from Oct. 15 through Dec. 7. It is suggested that you review your plan yearly to be sure the drugs you need are still covered and that the premium fits in your budget. There is extra through social security to help to pay for Medicare D if you qualify financially.

If you need help with Medicare D,

you can call the Wyoming senior health insurance information offices in Riverton to find a volunteer near you at 1-800-856-4398.

Medicaid is a state program that can help you with financial assistance to pay for your Medicare B if you have limited income — their number is 1-855-246-2127.

If you are younger than 65 and your spouse is going on Medicare or would like to retire, you might be able enroll in the Marketplace Insurance (Affordable Health Care Act). Many plans have no premiums and no deductible depending on a person’s income. The Marketplace has open enrollment Nov. 1 through Jan. 15 and the marketplace is an option for anyone older than 18 years.

In fact, there are many navigators in the state of Wyoming that can help you navigate through the process of finding health insurance. There is no charge for a navigators assistance. To find a navigator near you call 211.

There will be two programs about all three programs at The Hub on Smith sponsored by AARP. Both are on Sept. 21 — one is at 1 p.m. and the other is at 6 p.m. They are the same program and refreshments will be served.

NANCY DRUMMOND is a volunteer with AARP Sheridan.



MATTHEW GASTON | THE SHERIDAN PRESS

Ready to soar

Dan Gravage from Livingston, Montana, assembles his hang glider at Sand Turn before doing a preflight check Saturday, Sept. 3, 2022.

Gardening: How to save vegetable seeds for next year

BY JESSICA DAMIANO
ASSOCIATED PRESS

Many of the vegetables we grow in our gardens pro-

duce seeds, which, if harvested and stored correctly, have the potential to grace us with free plants. And late summer is the perfect time

to start collecting them.

A few notes: Make sure the plants from which you’re collecting seeds are heirloom, or open-pollinated, varieties.

These are plants in their original forms whose seeds will produce plants with the same qualities as their parent.

Hybridized varieties, on the other hand, are created by breeding two or more different types to capture the best qualities of each. Attempting to grow seeds collected from hybrids will yield a harvest of disappointment, as the resulting plants will not have the expected attributes but rather carry the traits of only one of the parents — and there’s no way to know what that will be. For this reason, it’s best not to grow seeds from supermarket produce.

Many plants become cross-pollinated in the garden when pollinators, other insects, animals and wind transfer pollen from one plant to another. To

ensure the seeds you collect will grow into plants that match their parent, different varieties of the same crop should be kept anywhere from 100 feet to a mile apart, depending on climate, weather and other variables. This is often impractical, if not impossible, in the home garden.

To avoid cross-pollination surprises, plant only one variety of the category of plants from which you plan to harvest seeds. If you want to save tomato seeds, for example, grow only one type of tomato in your garden.

If that feels too limiting, go ahead and experiment, knowing that even if cross-pollinated, both parents are heirloom varieties you selected and planted. They’ll probably be fine even if they’re not what you expect.

Store all seeds in a cool, dry place in a covered glass jar or paper envelope away from ripening fruit, which would affect seed germination.

DINING ROOM HOURS:
Monday-Friday • 8:00 a.m.-4:00 p.m.



...on Smith

A CENTER FOR ALL GENERATIONS

BREAKFAST
7:00-9:00 a.m.

LUNCH
11:30 a.m.-1:00 p.m.

Entrée choice or soup/salad. Entrée only offered for home delivered meals.

TUESDAY, SEPT. 06 Chilli Cinnamon Roll Veg Medley Garden Salad Berries and Cream	WEDNESDAY, SEPT. 07 Old Bay Cod Rice Pilaf Green Beans Peanut Butter Cookie	THURSDAY, SEPT. 08 Roast Turkey Mashed Potatoes w/ Gravy Corn Lemon Bars
FRIDAY, SEPT. 09 Meatloaf Stewed Tomatoes Roasted Reds Veg Medley Chocolatte Cake	MONDAY, SEPT. 12 Pork Roast W/ Gravy Baked Sweet Potatoes Veg Medley Sugar Cookie	Renew your registration now! Updates are subject to change.

Find us on the internet at www.thehubsheridan.org or on Facebook: The Hub on Smith, a Center for All Generations.

Front desk: 307-672-2240

Home delivered meals: 307-672-6079

Loan closet: 307-672-1769

Support center: 307-675-4954

Housing: 307-675-4957

Fun and wellness: 307-675-4952

Help at Home services: 307-675-1978

Day Break adult care services: 307-674-496

GO ONLINE!
www.thesheridanpress.com