

## HACKERS BRIEF

from CyberWyoming

### LETTER SCAM IMPERSONATING TD CANADA TRUST

A Laramie citizen reported a letter (snail mail, not email) with a Canadian postmark from Daniel Tiber. Tiber claims to be from Canada Trust and says that a deceased customer didn’t have beneficiary status and Daniel is looking for his next of kin. The email address Daniel asks you to contact him with is a parked domain (a website address that isn’t active) and is not part of Canada Trust’s list of website addresses. Apparently, this is a nationwide scam because a Facebook post on the real TD site discussed this same letter: <https://www.facebook.com/TDBank/posts/4726572250774561/>. In looking at the Canadian Complaints Board, the same scam occurred in 2017 but the letter was from Paul Alfired Thomas.

### GERMANS SPREADING GOOD NEWS

If you receive an email from a t-online.de (German legitimate website) with a Gmail address to reply to, a Sheridan citizen wants you to know that legitimate websites are sometimes compromised and to ignore this one. The subject line is “Good news” and the email is from Mr. Roger Gorman telling you that “your funds is available to be released to you if you can quickly get back to me for better briefing and instructions on how to receive your fund now.” Note the improper grammar and just delete.

### NORTON LIFELOCK IMPERSONATION

Ironically, the popular identity theft insurance was reported as a scam email by a Sheridan citizen. Watch for an email with the subject line of “#@PAYMENT DETAIL INVOICE:#NT125YF92#S” from a Gmail address. The branding is convincing and the invoice is for \$449.99. Don’t reply or call the number. It’s fake.

### LITHIUM BATTERY SCAM

With the shortage of lithium in the news, a Laramie citizen reported a potential scam email from innoses.com (a legitimate website and US company), but the sender is from China. Just remember if you didn’t request the information, it is probably a scam.

### CRYPTO ATMS

Scammers have found a way around public ignorance about cryptocurrency as their favored payment method. Often, victims are told to pay in crypto, but they don’t know how to do it. Now crooks have started to direct them to one of the 33,000 crypto ATMs dotted around the US where they can just insert a credit card. If you’re ever asked to pay for something such as a fine, ransom or taxes via these machines, it’s almost certainly a scam. Brought to you by scambusters.org.

### FEMA SUPPORT

Scams related to hurricane Ian are surging. Most recently, con artists have been trying to charge already hard-pressed victims for applying for aid from FEMA, the government’s emergency management agency. The rule is simple: If you’re told you have to pay to qualify for FEMA aid, it’s a scam. If you need help, go to [fema.gov](https://fema.gov) or download their mobile app for information and alerts. Brought to you by scambusters.org.

### FTC ALERT – STUDENT DEBT RELIEF

Remember to only apply at [StudentAid.gov/DebtRelief](https://StudentAid.gov/DebtRelief). Nowhere else. There is no fee to apply and the real application will ask you for your name, birth date, SSN, phone number and address but will not ask you to upload any documents or ask for your banking or credit card information. Pay close attention to the email addresses: real emails will only come from [noreply@studentaid.gov](mailto:noreply@studentaid.gov), [noreply@debtrelief.studentaid.gov](mailto:noreply@debtrelief.studentaid.gov), or [ed.gov@public.govdelivery.com](mailto:ed.gov@public.govdelivery.com).

### AARP MILITARY & VETERANS SCAM ALERT

Veterans, active-duty service members and military families are nearly 40 percent more likely than the general population to lose money to scams and fraud. According to the Federal Trade Commission, reported fraud attacks against our nation’s heroes and their families jumped 69 percent from 2020 to 2021. Read how to protect yourself here: <https://www.aarp.org/money/scams-fraud/sms-text-alerts.html>

### FAKE LINKEDIN JOB OFFERS

Scammers posing as recruiters are creating fake identities on the professionals social media site LinkedIn. They target victims with information about a bogus job and may even have online discussions with them. When they have their victim’s confidence, they send more details of the supposed job in an Excel spreadsheet. Anyone who downloads it will install malware, probably ransomware, on their computer. Brought to you by scambusters.org.

### NOT THE GEEK SQUAD

Crooks are imitating Best Buy’s tech support and repair team, known as Geek Squad. They’re sending out fake service renewal bills for hundreds of dollars via text messages. The text may say the amount will be automatically deducted from the victims’ bank accounts and includes a phone number where you can dispute the charge or cancel membership. But it’s a clever attempt at phishing for your bank account or payment card details. Brought to you by scambusters.org. NOTE that this scam has been reported by multiple Wyomingites.

### Other ways to report a scam:

- Better Business Bureau Scam Tracker: [www.bbb.org/scamtracker/us/reportscam](https://www.bbb.org/scamtracker/us/reportscam)
- File a complaint with the Federal Trade Commission at [ftc.gov/complaint](https://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](mailto: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](https://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 |

## Build a nest egg the Tax Man cannot touch

Trying to understand taxes may sound too difficult to some people and too boring to others, but the reality is that if a person knows what the numbers on his tax return represent and how he can exercise some control over them, he will be better positioned to keep more of his own money rather than hand it over to Uncle Sam every April 15.

One of the all-time best mechanisms for exercising control over one’s tax situation is the Roth IRA. A Roth IRA is an individual retirement account allowing contributions of after-tax dollars up to a certain amount each year (\$6,000 in 2022). Its greatest benefit is that earnings on the account and withdrawals after age 59½ are tax-free as long as the account has been held for a minimum of five years. Stated another way, a diligent saver will accumulate a source of income he won’t have to pay taxes on.

It is important to note that a person must have earned income (not investment income) to contribute to a Roth. Believe it or not, a teenager at his first job should seriously consider opening a Roth IRA because starting early will give the account more years to grow, and as Albert Einstein sup-



RITA GEARY |

posedly once said, “Compound interest is the eighth wonder of the world. He who understands it, earns it; he who doesn’t, pays it.” The interest paid on the initial money invested, as well as on the interest it earns, compounds exponentially — not linearly — over time. A Roth IRA account may require a hefty minimum investment amount to open, so plan ahead and gather those savings throughout the year to compile enough to get started. (A Roth IRA contribution for 2022 may be made until April 18, 2023). Thereafter, even if a person cannot contribute the whole amount each year, making the effort to contribute as much as possible every year will build the account over time. Roth IRAs can be obtained through brokerage firms, investment companies and most banks (in all three cases both brick-and-mortar and online). When shopping for a place to open a Roth IRA, be sure to compare

the fees that each will charge, because over a long period of time, small savings can make a huge difference in the ending balance.

Many people invest Roth dollars in ways that carry more risk (and greater potential for higher returns) such as mutual funds or index funds made up of growth stocks or dividend-paying stocks. If a person prefers less risk, he might buy Treasury bonds, TIPS or bond funds, holdings meant to generate reliable, dependable returns. A financial advisor can provide more details, as well as advice on how using the stash of tax-free cash from your Roth IRA in conjunction with other income streams will affect the bottom line on a tax return.

Speaking of taxes, even if a person can utilize the flexibility of a Roth IRA, he still may not understand the other ins and outs of preparing a tax return. Fortunately, the AARP Tax-Aide volunteers will again be available at The Hub beginning in February to help clients prepare their tax returns. They specialize in serving people older than 50 and those with low-to-moderate income.

**RITA GEARY** is a volunteer for Sheridan County AARP.



MATTHEW GASTON | THE SHERIDAN PRESS

## ‘Father Knows Best’

The Young at Heart Players perform “Father Knows Best,” a Christmas radio show for a full house at The Hub on Smith Thursday, Dec. 1, 2022.

## Jazzy ‘Charlie Brown Christmas’ swings on after 57 years

NEW YORK (AP) — The Mendelson family would love to find the envelope

where their father, Lee, scribbled some lyrics to jazz musician Vince Guaraldi’s

composition “Christmas Time is Here” for an animated TV special featuring the “Peanuts” gang in 1965.

The producer always said it had taken less than half an hour to write, and he likely tossed the scrap of paper away. He was in a rush. Everything was rushed. No one even knew, once the special aired, whether it would ever be seen again. Instead, “A Charlie Brown Christmas” became an indelible holiday tradition and so, too, has Guaraldi’s music — perhaps even more so.

“Christmas just doesn’t feel like Christmas without hearing that album in the background,” said Derrick Bang, author of the biography “Vince Guaraldi at the Piano.”

The special itself was a bit of an oddity: a cartoon story of the meaning of Christmas soundtrack by a sophisticated, mostly instrumental jazz trio of piano, bass and drum. Yet it worked. Guaraldi’s cascading piano evokes both motion and lightly falling snow on “Skating.” The driving melody of “Linus and Lucy” is the eternal backdrop

to a swinging party. “O Tannenbaum” shifts from the traditional carol to a bass-driven groove. A children’s choir adds charm to “Christmas Time is Here.”

The soundtrack has sold more than five million copies. Its nostalgia-fueled popularity has only grown, getting a crucial boost in 1998 when Starbucks began selling it in stores, and fed steadily by new products.

The latest, a box set of outtakes released this year, came when Jason Mendelson, one of the late producer’s four children, discovered tapes of Guaraldi’s recording sessions in a Los Angeles warehouse while looking for something else.

“A Charlie Brown Christmas” has aired every year since 1965, although that tradition is about to change. The special’s run on broadcast television ends this year. Apple TV+ bought the rights, and will stream it exclusively starting next year. While a recognition of television’s new direction, will that reduce the chances of new generations of children happening upon the story and music?



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

**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.**

<b>TUESDAY, DEC. 6</b> Sweet mustard bratwurst w/potatoes and cabbage Cauliflower Roll Fruit	<b>WEDNESDAY, DEC. 7</b> Pot roast Potato and vegetable Roll Garden salad Spice cake	<b>THURSDAY, DEC. 8</b> Baked chicken thighs Creamy risotto Vegetable medley Raspberry oat bars
<b>FRIDAY, DEC. 9</b> Meatloaf Stewed tomatoes Mashed potatoes w/ gravy Peas and carrots Oatmeal cookie	<b>MONDAY, DEC. 12</b> Chili Cinnamon roll Vegetable medley Fruit	<b>Renew your registration now! Updates are subject to change.</b>

**Find us on the internet at [www.thehubsheridan.org](https://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