

HACKERS BRIEF

from CyberWyoming

SCAM VICTIMS COMPENSATION

If you receive an email with the subject line of "Scam Victims Settlement Compensation" from Mark Nelson at a Gmail address or a brain.net.pk address, a Sheridan citizen wants you to ignore it. Even though the email says it is from the FBI, it isn't. Look for the strange punctuation, capitalization, and odd wording along with the unofficial Gmail address instead of the real FBI email address.

SARATOGA CITIZEN WARNS OF ZELLE PURCHASE SCAM

If you receive a direct message on a social media app like Facebook from "Joseph" who represents himself in a police uniform with 3 kids, be extra careful. The Saratoga citizen was selling an item. Joseph said that he was interested and encouraged the citizen to set up a Zelle account to make the transaction. Then he asked for her email address and sent a very real looking email from a Gmail account spoofing Zelle Pay. The email showed that there was an overpayment on Zelle and the rest of the correspondence comprises of Joseph trying to walk the Saratoga citizen through refunding him on Zelle. Check out the 11/21 Hacker's Brief advice on Zelle from Scambusters.org and take the advice of the Saratoga citizen to be on the alert!

ENERGY SAVINGS SCAMS

Scambusters.org wants you to know that insulation, replacement windows, solar panels, and plug-in energy savings device scams are prevalent. Before you buy learn about R-values from this article by Forbes: <https://www.forbes.com/home-improvement/home/what-is-insulation-r-value/> and don't be afraid to ask for evidence to support money-saving claims. If you have questions, contact your utility company and ask them if they have heard of the product and get customer references too.

TECH SUPPORT TRICK

The long-established tech support scam, where crooks gain access to victims' PCs by pretending to be from Microsoft, has taken a nasty turn. Instead of saying your PC is infected, the scammers say there's evidence your financial accounts have been compromised and advise victims how to "safely" transfer their money to cybercurrency accounts. You can probably guess where it really goes - to the crooks! Brought to you by Scambusters.org.

FTC ALERT - SCAMMERS POSING AS YOUR TV AND INTERNET COMPANY

If you receive a phone call saying your TV or internet company wants to lower your monthly payments and you need to prepay part of your bill to qualify, don't believe it. They usually ask for gift cards for the prepayment which is a clue it is fake. Report it to <https://reportfraud.ftc.gov/>.

NO FAKE CANDY, BUT FAKE INFORMATION

In the run-up to Halloween, you might have come across reports about crooks giving out the dangerous drug fentanyl disguised as candy to trick-or-treaters. You won't be surprised to know there hasn't been a single reported actual case of this happening. It was just the latest seasonal scare stories, joining others like reports of razor blades being hidden in candy wrappers. But that didn't stop thousands of people from reposting the claim on social media. Brought to you by scambusters.org.

THINKING OF CAR SHARING? THINK AGAIN.

Car sharing, where you make money by renting out your own car to others is a trend across the nation, but beware because it is fraught with scam and danger. According to the FTC (Federal Trade Commission), the main risks are

- Publicly available information about your car and its location. When a person books it, they're told exactly where it's parked.
- If you choose to leave your keys in it for the renter, the car could be a target for thieves.
- Security features such as using a lockbox or using a remote unlock feature through an app are often dependent on their being within cell phone range. Or users may encounter other issues with them.
- Insurance can be complex and may not cover all risks.

The FTC has a guide to car rental here: <https://consumer.ftc.gov/articles/renting-car>. Brought to you by scambusters.org.

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 Google's Chrome browser. If you use this product, 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.

Please report scams you may experience to phishing@cyberwyoming.org to alert your friends and neighbors.

Hackers Brief from Cyber Wyoming brought to you by



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GUEST COLUMN

Falling is not a normal part of aging

In our community, the most common causes of injury for ages 65 and older are injuries from falls. Per the Sheridan Memorial Hospital trauma statistics, from November 2021 to November 2022, 125 of the 138 patients in this age group sustained injuries from falling that were significant enough for hospital admission or transfer to a larger trauma center.



CASSIDY CAMINO

Sixty-two of those resulted in hip fractures and 15 resulted in head injuries. Seniors are at an increased risk for many types of injuries due to

increasing age along with decreasing health. As we age, our eyesight, hearing and reflexes might not be as sharp as they were when we were younger. Certain conditions, such as diabetes, heart disease or problems with your thyroid, nerves, feet or blood vessels can affect your balance and lead to a fall. Certain medications can cause you to feel lightheaded and/or dizzy. Review your medications with your provider.

Falling once increases the chances of falling again. Many people who fall develop a fear of falling again, and this fear causes them to be less active. Being less active causes increased weakness and raises the chance of falling again. This is why it is vital for seniors to keep moving. Many types of exercises or movements can help develop better muscle tone to improve balance and gait. Many people believe that falls are an inevitable part of aging. However, this is not true, and many falls can be prevented by being aware of hazards and taking some simple steps to correct them. Below are some tips to prevent falls in and out of the home.

- Remove home hazards
- Remove things you might

When an older adult falls, they may not be able to get up on their own resulting in laying on the floor for a period of time. In this situation, serious complications can develop such as dehydration, hypothermia, pressure sores and pneumonia.

It is important to know what to do after a fall. Below are some steps to help.

- Breathe. Try to stay as calm as possible. Remain still for a few moments and take some deep breaths to try and relax.
- Take a few moments to decide if you are hurt. Getting up too quickly could make an injury worse. Try and move your arms and legs slightly to note any areas of pain.

If you are not injured

- Try to roll onto your side from your back by rotating from the head down. At this point, take a moment to rest.
- Push up to your hands and knees in a crawling position and crawl toward a sturdy piece of furniture, such as a chair. Rest as needed.
- Place one hand at a time onto the chair and bring your strongest leg up to a 90 degree angle placing your foot flat on the ground. The other leg will remain in a kneeling position. Push up using your arms and your legs using the support of the chair.
- Slowly turn around and sit in the chair for a few moments to catch your breath before doing anything else.

If you are injured

- If you are injured from the fall and unable to get up, take a few moments to determine where the pain is located.
- If you have an emergency call system, such as an emergency button on a bracelet or watch, push the button to elicit help. If you are close to a phone, you can use it to call 911.
- While waiting for help, try to find something that can be used as a pillow and blanket to keep yourself as comfortable as possible.
- If you don't have access to an emergency call system or phone, yell and make noise as you can to get the attention of family, neighbors, etc.

Call for help

If you believe that you might not be able to get up on your own after a fall, an emergency call system would be highly beneficial. Having these systems enable you to push a button on a special necklace or bracelet to call for help. Some smart watches also have this feature. Contact your physician for more information. After a fall without significant injury, it is common for people to not tell their physician about these incidents. Sometimes, there are underlying causes that could be addressed with treatment or correction, so it's best to keep your physician in the loop. It may also help to learn more about preventing falls because older adults who've fallen once are at greater risk of falling again in the future.

trip over, such as books/newspapers, cords and shoes.

- Remove loose rugs or secure them with double-faced tape.
- Replace worn carpet.
- Keep areas brightly lit to avoid tripping on hard-to-see objects.
- Place nightlights in bathrooms and hallways.
- Turn on the lights before going downstairs.
- Store flashlights in easy-access places in case of power outages.
- Consider changing your

footwear. Slippers, stocking feet, backless shoes and shoes with slick soles can make you stumble and fall. Wear properly fitted shoes with nonskid soles.

Make your bathroom more user-friendly.

- Install raised toilet seats or one with armrests.
- Install grab rails near the shower/tub and next to the toilet
- Use non-slip mats in the bathtub and on shower floors.
- Use a sturdy plastic seat for the shower or tub and a

handheld shower nozzle for bathing while sitting down.

Staying safe in our Wyoming weather

- For wet, slick or snowy weather, wear shoes with irregular texture on the soles for the best grip possible. Use Yaktrax, which easily slip over your shoes and boost your traction.

Clean your boots and shoes after you are inside. Left over ice and snow can stay on for some time and make the shoes slick the next time you put them on.

- Give yourself plenty of time to get to where you are going.
- Use a grip whenever possible. For example, use handrails when available or the door handle when getting out of the car. Utilize gloves to better grip canes, walkers and railings.

Keep your hands free of objects, so you're as stable as possible.

- Look over your walking options for the safest paths.
- Check that your walkers and canes are in good shape from top to bottom. Sometimes they have a tip at the bottom with a retractable ice pick.

If you believe you might not be able to get up on your own after a fall, an emergency call system would be highly beneficial. This system enables you to push a button on a special necklace or bracelet to call for help. Some smartwatches also have this feature. Contact your physician for more information.

Injuries among this age group can have devastating consequences, in some cases leading to disability, loss of independence and death. Preventing injuries is the easiest way to protect your health and promote successful aging.

Consulting a financial coach or adviser about your retirement readiness could help. Working up a budget to assess your current cash flow and how an additional houseguest would affect it can provide additional insight.

Once you've decided to welcome an adult child home, then it's time to set ground rules, said Julie Lythcott-Haims, author of "Your Turn: How to Be an Adult." Start with a candid conversation about what each party expects. "Get clear on, 'You're older now, things have changed. ... We are happy to support you.'"

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Sharing a roof, and money, with adult kids

BY KIMBERLY PALMER
NERDWALLET

When Amanda Claypool was 28, she left a govern-

ment contracting job in Washington, D.C., and moved back to her parents' house in upstate New York while she figured out her

next step. Then the pandemic struck, and her temporary return lasted longer than she'd planned.

Living with her parents for several months "helped give me more flexibility to pivot to a new career," said Claypool, who is now a content creator in Asheville, North Carolina.

Her parents covered her expenses related to food and housing. In return, she helped them declutter and sell about \$10,000 worth of vintage toys and collectibles online.

Claypool's decision to return home is increasingly common. The Pew Research Center found that one quarter of U.S. adults ages 25 to 34 lived with parents or other relatives in 2021 and that the portion of young adults who do so has steadily climbed over the past 50 years.

While moving back home can provide a financial safety net for young adults, it can also negatively affect their parents' finances and stymie their own growth toward becoming financially independent.

Here's how to navigate intergenerational living so it benefits everyone involved.

THINK ABOUT WHAT YOU REALLY WANT

Parents of young adults are often at a life stage where they're ready for a change, such as retirement. Having kids move home "might not be the ideal situation for them," said Lorna Saboe-Wounded Head, family resource management field specialist at South Dakota State University Extension. "Parents should think through that decision before inviting them home."

Consulting a financial coach or adviser about your retirement readiness could help. Working up a budget to assess your current cash flow and how an additional houseguest would affect it can provide additional insight.

COMMUNICATE EXPECTATIONS

Once you've decided to welcome an adult child home, then it's time to set ground rules, said Julie Lythcott-Haims, author of "Your Turn: How to Be an Adult." Start with a candid conversation about what each party expects. "Get clear on, 'You're older now, things have changed. ... We are happy to support you.'"

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.

TUESDAY, DEC. 13	WEDNESDAY, DEC. 14	THURSDAY, DEC. 15
Hot hamburger Mashed potatoes w/ gravy Green beans Peanut butter cookie*	Dill salmon Creamy risotto Peas Frosted yellow cake	Beef stew Biscuit Cauliflower Garden salad Lemon bars
FRIDAY, DEC. 16 Chicken enchilada bake Black bean fiesta brownies	MONDAY, DEC. 19 Salisbury steak Mashed potatoes w/gravy Corn Pudding	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	Housing: 307-675-4957
Home delivered meals: 307-672-6079	Fun and wellness: 307-675-4952
Loan closet: 307-672-1769	Help at Home services: 307-675-1978
Support center: 307-675-4954	Day Break adult care services: 307-674-496