

HACKERS BRIEF

from CyberWyoming

A CYBERWYOMING ALLIANCE CHALLENGE FOR NATIONAL DATA PRIVACY WEEK

National Data Privacy Week is January 22-28. The Cyber-Wyoming Alliance challenges Wyomingites to check the settings on three of your social media accounts during that week! Don't know where instructions can be found about your social media accounts? Check out this link: <https://staysafeonline.org/resources/manage-your-privacy-settings/>. Finish reviewing 3 different accounts and email us your Wyoming address at info@cyberwyoming.org and we will send you a webcam cover! (And, no, we won't keep your address on file.)

WHAT IS LOVE BOMBING?

The nonprofit Cybercrime Support Network describes love bombing as, "Showering you with over-the-top affection, flattery, gifts, and praise early on in the relationship to win over your affection and attention. This tactic... is used by the scammer to manipulate you into jumping into a relationship sooner and more seriously than you originally intended." Both in the real world and in romance scams, the perp uses love bombing in the early days of the relationship, often sending love messages, money, flowers, and gifts several times a day to the point where the victim feels overwhelmed. They may seem to be over-generous; then the manipulation begins. Here are some red flags to watch for from the outset:

1. They brag about themselves, their looks, and their expertise, often in investing or other types of money-making.
2. They say they love you almost immediately and certainly within days or weeks, telling you they want to be with you all the time.
3. They use pet names and affectionate terms like "honey" and "sweetie" before you feel ready for this type of talk. You start to get the feeling that things are moving too quickly.
4. They claim to be worried about you and about losing you, so they need to keep checking on you.
5. They say you were made for each other, calling you a "soul mate."
6. As they get to know you, they tell you things you want to hear and about plans for things you can do together - like buying a house.
7. They try to force you into making some sort of commitment to them, almost from the get-go.
8. Having flattered you and made you feel like a star, they switch tactics, criticizing and pretending to be angry, upset, or offended because you won't do as they ask or because you're trying to put the brakes on.
9. You start to feel like you did something wrong and owe them something. It's as if you have to recover the relationship by pleasing them.
10. They pretend to be jealous and try to cut you off from friends and family so you start to feel more dependent on them.

If you think you may be a victim of love bombing, talk to a trusted friend, mental health professional, or call the AARP Fraud Watch Network at 877-908-3360. Brought to you by scambusters.org.

YOU DIDN'T WIN

One of the longest running sweepstakes scams using the legitimate name of Publishers Clearing House (PCH) has suddenly reappeared, big time. The Identity Theft Resource Center (ITRC) reports a 240 percent increase in September alone. The tricksters tell victims they've won but need to pay to collect winnings and provide bank account and Social Security details. The real PCH doesn't request any of this. You didn't win; make sure you don't lose. CyberWyoming Note: this has been reported in Wyoming and South Dakota! Brought to you by scambusters.org.

Other ways to report a scam:

- Better Business Bureau Scam Tracker: www.bbb.org/scam-tracker/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/fraudsupport 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

Caring for the caregiver

"Thankfulness is the beginning of gratitude. Gratitude is the completion of thankfulness. Thankfulness may consist merely of words. Gratitude is shown in acts."

— Henry Frederic Amiel

As I sit quietly reflecting on this beautiful day (Christmas) I'm reminded over and over of how grateful I am for the opportunities we have even with all the hustle and bustle of the holidays. Today was no exception. Our morning started out by attending a beautiful church service. I looked around and saw many friends I had not seen for a long time.

One caregiver friend was recording the sermon on her cellphone for her husband who wasn't able to attend due to health reasons. That cellphone allowed her to bring the sermon to him. She was happy to do this for him and how grateful he must have been to be able to hear the same message his wife heard on Christmas morning.

After the service, many of us went into the church hall to enjoy fresh baked cinnamon rolls, coffee, juice, renew old

friendships and make new ones. We ended up sitting with the caregiver friend who had recorded the church service for her husband. At the same table was another couple who we had golfed with for many years, years ago. Both are caregivers for one another now. I visited with another dear caregiver friend. She has a 24/7 job of caring for her husband with advanced dementia. He no longer has the ability to carry any type of conversation. I greet him as "hey cowboy" and he smiles and jabbars on and on.

I agree with everything he says and I know it is our smiles that allow us to communicate. My husband won a stuffed animal therapy dog at an Alzheimer's Conference earlier this year. We gave the dog to this family not only to help entertain him but to help the caregiver catch a break too. His wife reports he is really warming up to the dog and it is providing a service for both of them.

This past week, six members from our AARP Community Action Team gathered at the VA auditorium to help wrap gifts for our veterans who are patients at the Veterans Affairs Health Care System. It was an honor to do this for these men and women who



COURTESY PHOTO | STELLA MONTANO

Caregiver Judy Penn cares for husband Bruce Penn and therapy dog "Festus." Bruce's favorite show is Gun Smoke and Festus is a character on the show.

have served our country. I visualized them on Christmas morning unwrapping gifts and reading card after card. We all had a sense of gratitude for the opportunity to do something for our veterans.

Practicing gratitude has incredible effects, from improving our mental health to boosting our relationships with others. For several years I've kept a Gratitude Jar. At the end of each day, I write one thing I am grateful for on that day. It can be something as simple as enjoying a favorite cup of coffee, a walk, taking time to read, a good meal or anything else that brought me joy.

I've made and given Gratitude Jars as gifts because I think they make a real positive difference in our lives.

Start one for yourself in the new year. Cut up small strips of paper,

large enough to jot down a few words of what you were grateful for that day. Date it and drop it into your Gratitude Jar. Months later reach in and take out a strip of paper and read it. You will be surprised that on such and such date you were grateful for something as simple as a beautiful sunny day — and it will make you smile.

I leave you with a quote a friend recently posted and I loved:

"Among the things you can give and still keep are your word, a smile and a grateful heart."

— Zig Ziglar

See the AARP Family Caregiving site for information, tools and resources for caring for a loved one at aarp.org/caregiving or call 877-333-5885.

STELLA MONTANO is a volunteer with AARP's Sheridan Action Team and a former caregiver program manager at The Hub.

Ways to make extra money in retirement

BY KATE ASHFORD
NERDWALLET

More than 1 in 4 retirees say they're spending more than they can afford,

according to an October 2022 survey by the Employee Benefit Research Institute. With inflation at 7.1% in November, it's not surprising that savings aren't going

as far as they used to. But there are ways to bring in extra income without taking on a full-time job.

Some part-time gigs — such as tutoring, pet sitting or helping with tax prep — allow retirees to work a few hours at a time, and the extra income can make a big difference. Here are some ideas to consider.

PET SITTING AND DOG WALKING

If you have a fenced-in yard and the ability to care for someone else's furry family members, offering pet services can be lucrative and flexible. According to data analyzed by e-learning platform Preply, dog walking is the best-paid side hustle by average hourly wage.

"Not to mention, having canine companionship offers many health benefits," said consumer finance expert Andrea Woroch. "So pet sitting is a great way to get that without the high costs of owning your own dog."

TEACHING

One of the few perks of the pandemic is that online teaching and tutoring have flourished. You can set up shop on an online tutoring

site like Preply or Wyzant, or an online teaching site such as Udemy. "Carve out a couple of hours on weeknights to tutor students online," Woroch said.

If you have the credentials, consider creating a college-level course that you could teach as an adjunct professor.

"I created and teach on veterans' issues at the Sanford School of Public Policy at Duke University," said Paul Dillon, owner of Dillon Consulting Services, which helps veterans who want to start a business. "Whenever the course is offered, I spend about five to 10 hours per week on work related to the course."

CONSULTING/FREELANCING

Retirees often have decades of valuable experience. Taking on project work can help you stay in the game on your own timeline.

"Consulting is a great way to continue staying relevant in your field and offering your insights and advice without having to go back to the office full time," said Jacques Famy Jr., a managing partner and chief marketing officer for merchant funding firm AdvancePoint Capital.

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



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, JAN. 3 Roast turkey Mashed potatoes w/gravy Vegetable medley Chocolate surprise cake	WEDNESDAY, JAN. 4 Cheeseburger on a bun Potato wedges Carrots Fruit	THURSDAY, JAN. 5 Old fashioned goulash Green beans Roll Chocolate pudding
FRIDAY, JAN. 6 Dill salmon Wild rice Vegetable medley Pumpkin bar	MONDAY, JAN. 9 Hot hamburger Mashed potatoes w/gravy Peas & carrots 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