

HACKERS BRIEF

from CyberWyoming

TODAY'S WINNER

A Laramie citizen reported an email from "Walmart Gift Card" saying "Congratulations! You are TODAY'S WINNER." The scam asked you to answer a few questions in order to win a Samsung TV. Don't let it fool you, the link redirects you to the Czech Republic. Note that the citizen reported receiving the same offer from Costco too.

T-MOBILE IMPERSONATION

A Laramie citizen reported an email from a long email address spoofed as "T-Mobile Confirmation" saying "Congratulations! You have been chosen to participate in our Loyalty Program for FREE!" The email went on to say that you should confirm your T-Mobile ID and you'll receive an iPhone 14 Pro. The link doesn't go to any T-Mobile site. The citizen thought this was odd because she isn't a T-Mobile customer. CyberWyoming Note: Always open a new browser window and type in the website address instead of clicking on a link in an email.

WATCH YOUR PURSE

If someone knocks on your car window to ask you to check something about your car - like a leak - and you get out, don't leave your purse or wallet on the passenger seat. Scammers are working this trick in pairs. While one summons you outside, the other opens the door and takes whatever is there. Brought to you by scambusters.org.

FTC ALERT - CHARITABLE GIVING

With the year coming to a close, many of us give to charity. Before you give, check out the charity on Charity Navigator <https://www.charitynavigator.org/> or Charity Watch <https://www.charitywatch.org/>. If a charity asks you to pay via wire transfer, gift cards or cryptocurrency, it's a clue that it is a scam. If you spot a scam, report it to ReportFraud.ftc.gov.

AARP ALERT PET ADOPTION SCAMS

You may be interested in adopting a pet for Christmas, but beware of scammers. If the seller asks for payment via a wire transfer, gift card, or cryptocurrency then it could indicate a scam. Best way to avoid a scam? Buy local and meet the breeder, or better yet, adopt a pet from your local shelter. <https://www.aarp.org/money/scams-fraud/text-alerts.html>

PHILO SUBSCRIPTIONS

Streaming TV provider Philo is being impersonated by scammers who send out personalized emails telling recipients their account has been activated. The official-looking message includes a customer service phone number but if you call, you'll be asked to give access to your PC so the problem can be rectified. A malware attack follows. If you don't have a Philo account, you can ignore the message. If you do have an account, visit the firm's website to check. Just don't call that number. Brought to you by scambusters.org.

FTC ALERT - COVID TESTS

If your family wants to test for COVID before/after visiting for the holidays, remember that you can get free tests from <https://www.covid.gov/tests>, through Medicare at participating pharmacies, and through some health insurance plans. Hackers are taking advantage of this offer and fake sites that collect your credit card or personal information have been spotted. To read the full FTC article: <https://consumer.ftc.gov/consumer-alerts/2022/12/heres-where-get-free-covid-tests>

TRAVEL ALERT - SCAMBUSTERS.ORG

RIDE SHARE ALERT

If you are a ride share driver and your customer asks you to borrow your phone, this can be a tactic to steam your account information or transfer money. Never lend your phone to anyone you don't know.

LAST PASS HACK

Password management provider Last Pass says an "unauthorized party" accessed "certain elements of our customer information" in August. While investigations were ongoing as to what information was accessed at the time of writing, the company says that passwords themselves remained "safely encrypted." Brought to you by scambusters.org.

"GUESS WHO DIED?"

If that question pops up on your Facebook feed, seeming to come from a friend, it's actually a spam scam. Clicking on a link that supposedly reveals the identity of the deceased actually leads to a fake profile used for data harvesting. Anyway, who would even ask a question like that?!?! Brought to you by scambusters.org.

NO COMPENSATION

The recent demise of cybercurrency trader FTX has sparked a number of scams relating to compensation for losses. A deepfake video, of the type we reported on a few weeks back, uses a manipulated image of FTX's Sam Bankman-Fried suggesting people who send "him" Bitcoin or Ethereum currencies, will get twice their money back. Twitter suspended the account pedaling the scam, but the incident serves as a timely warning about potential con tricks surrounding FTX. Be on guard! Brought to you by scambusters.org.

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>

Hackers Brief from Cyber Wyoming brought to you by



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GUEST COLUMN

What a year for our transitional care patients

In September 2022, Sheridan Memorial Hospital opened up the new, expanded transitional care unit on the second and third floors of the original 1954 hospital building. These floors have been completely renovated and repurposed from their initial state. Each comfortable private suite has its own bathroom, large windows and ample space for visitors.

What is transitional care?

The hospital's TCU is a hospital-based short-term care unit for medically complex patients who are transitioning after a hospital stay. Requiring a physician referral, this type of care is referred to as sub-acute care or skilled care. It is an excellent option for patients who have completed acute medical treatment but still need therapy and assistance to regain their fullest functionality before going home or to the next level of care. We help patients recover from a variety of diagnoses — pneumonia, joint surgeries, congestive heart failure, COPD, and strokes, to name a few examples.

Our entire team prioritizes each patient with their own plan of care to help them improve and safely discharge.

The TCU team

Our TCU has been designed to help our patients meet their healthcare goals by providing rehabilitation and skilled nursing care. It offers coordination and continuity between various providers, services and settings. Our outstanding team of professionals serving these patients includes physical, occupational, speech and respiratory therapists; nurses; case managers; dietitians; pharmacists; and providers.

Our interdisciplinary team is clearly the most beneficial component to a patient's successful transition from a hospital stay to their home or the next level of care. The team meets regularly with each patient, and as applicable, family and caregivers throughout



TOMMI RITTERBUSCH

adjusting to a new quality of life, emotionally and physically. Depending on individual patient circumstances and health care guidelines, days of care in the TCU can range anywhere from three to 100 days.

Our hospital's case managers assist patients and their families as needed to determine the most appropriate setting for the next step or level of care. Individual needs are reviewed, discussed and assessed by the team in conjunction with each patient.

This process may often include a visit to the patient's home to ensure it is safe and set up correctly for success. Or it may be an opportunity to connect and introduce patients to other support services available in our area.

We have two dedicated providers who care exclusively for our TCU patients.

Rita Cherni-Smith, MD, a board-certified internal medicine physician, was born and raised in Sheridan. Dr. Cherni-Smith enjoys bedside care and has expertise in non-interventional pain management and palliative care. She is joined by Brenda Fischer, FNP, the family nurse practitioner who also provides care for TCU patients. Dr. Derek Redinger of our internal medicine practice has also begun assisting in the TCU.

Quality care, safety are highest priorities

While TCU care is extensive in its approach, its main focus is ensuring

quality, safe care and helping patients return to daily environments with the highest levels of strength and functionality possible. The TCU helps minimize the chance of a patient's return visit to the hospital.

The expansion of our hospital's TCU combines this unique care and the patient experience, ensuring a quality stay for patients in a separate area of the hospital. Patient goals vary but may include learning new skills, participating in activities and socialization. This daily routine is also a significant component of preparing for the transition back home. Some of the activities include: cooking and baking in the TCU kitchen, completing laundry tasks, improving mobility through exercise either in the spacious therapy gym or outside on the beautiful SMH campus, practicing entering and exiting a vehicle, and a beautiful group dining and activity area with a cozy fireplace.

A bit of history

The hospital's first TCU opened in 2005 in what was then our newly-built patient wing. The unit gained substantial support from the hospital Foundation. Since then, our patients' needs have continually grown. In 2017, the hospital cared for an average of four patients per day. Last summer, the hospital averaged 10 transitional care patients per day.

Fortunately, through the support of The Foundation and generous contributions from our community, SMH has now expanded transitional care to fully meet the need for care close to home. Over the past few years, the SMH Foundation raised \$5 million for the \$8.3 million project. We look forward to caring for and serving our community.

TOMMI RITTERBUSCH, MSN, RN, is Sheridan Memorial Hospital transitional care unit manager, and Welch Cancer Center and Case Management. In December 2022, Tommi was selected by the Wyoming Business Report as one of the "30 under 40" — a program that recognizes young people who are shaping and will continue to shape the future of Wyoming.

Sneaky ways inflation affects your money in 2023

BY LIZ WESTON
NERDWALLET

By now, you're probably familiar with the more obvious ways inflation affects your finances. Your money doesn't go as far at the grocery store, for example. Credit card and other variable-rate debt is getting more expensive as the Federal Reserve raises short-term interest rates to combat inflation. Rates are also rising, albeit more slowly, on savings accounts.

But other ways inflation helps or hurts have gotten less attention. Here are some of the major changes to watch for in 2023.

BIG TAX CHANGES BENEFIT MOST TAXPAYERS

The IRS raised the standard deduction, which is taken by more than 90% of taxpayers, by \$1,800 for married couples filing jointly and by \$900 for single filers. The standard deduction amounts in 2023 will be \$27,700 for married couples and \$13,850 for singles.

In addition, the IRS adjusted federal tax brackets upward by about 7%. The larger deduction, higher brackets and other changes mean most taxpayers will pay less in 2023, especially if their incomes haven't kept pace with inflation.

"It's putting more money back into people's pockets," says Edward Karl, vice president of tax policy and advocacy for the American Institute of CPAs.

The IRS adjusted dozens of other tax provisions, raising the maximum earned income tax credits by \$495 to \$7,430 for a qualifying family with at least three children and boosting the maximum adoption credit by \$1,060 to \$15,950.

The annual exclusion for gifts — the amount you can give away to an individual before you're required to file a gift tax return — goes up by \$1,000 to \$17,000. You won't owe gift taxes until the amount you give away exceeds the lifetime estate and gift exemption limit, which is now \$12,920,000, up from a whopping \$860,000 from 2022.

Higher earners, however, may pay more FICA taxes in 2023. The maximum salary taxed by Social Security will rise by \$13,200 to \$160,200.

Consider using a tax refund calculator or consulting a tax pro to see how these changes are likely to affect you. Midyear is often a good time to run these numbers and make adjustments so you're withholding the appropriate amounts.

RETIREMENT CONTRIBUTIONS CAN RISE

The amount people can contribute to 401(k) plans, 403(b) plans and other workplace retirement plans will rise by \$2,000 to \$22,500 for those younger than 50. Catch-up contributions for people 50 and older rose by \$1,000 to \$7,500, which means older people can contribute \$30,000 in 2023.

The income limits also rose for contributing to Roth IRAs. The phaseout range for 2023 is \$138,000 to \$153,000 for singles and heads of household, compared with 2022's range of \$129,000 to \$144,000. For married couples filing jointly, the phaseout range is \$218,000 to \$228,000, up from \$204,000 to \$214,000. In addition, income limits increased for claiming the saver's credit and deducting a traditional IRA contribution if you have access to a workplace plan.

If you can, boost your retirement contributions to take advantage of these changes. In addition to the potential tax benefits, you'll be helping to make your future more comfortable.

PREMIUMS RISING, BUT YOU MAY NEED MORE COVERAGE

Consider shopping for cheaper auto insurance. Auto insurance premiums rose as repairing and replacing cars got more expensive, but you may be able to find a better deal, especially if you've been with your current insurer for a while. Far from rewarding loyalty, insurers may count on your inertia to charge you more.

Premiums for homeowners insurance are rising as well, but a bigger concern may be inadequate coverage, says Amy Bach, executive director of United Policyholders, an insurance-focused consumer advocacy group. The cost of building materials has risen more than 35% since the beginning of the pandemic, according to the National Association of Home Builders.

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, JAN. 10	WEDNESDAY, JAN. 11	THURSDAY, JAN. 12
Lasagna Wheat roll Roasted zucchini Fresh fruit	Philly cheesesteak Potato wedges Vegetable medley Garden salad Rocky road pudding*	Swedish meatballs Egg noodles Steamed beets Garden salad Vanilla cake
FRIDAY, JAN. 13 Vegetable beef barley soup Roll Garden salad Fruit	MONDAY, JAN. 16 Pot roast w/potatoes & vegetables Broccoli Lemon 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