

Building a digital defense for our veterans: by the FBI

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This week we honor the work and sacrifices that members of the U.S. military have made on behalf of all Americans with our Veterans Day celebrations. With that upcoming recognition, we thought it would also be a good time to warn our vets about those who might want to profit off your service.

To that end, we have some information to share courtesy of our partners at the Federal Trade Commission and the Department of

Veterans Affairs.

The education benefits that you receive as a veteran can be a big help as you transition from your time in service to life outside the military. That ability to pay for tuition, housing and books can mean the world to someone who has served. Traditional college, on-the-job and apprentice training, correspondence courses and even tutoring assistance are all possible based on time in service and other factors.

Be warned though – there are some for-profit schools and outside

programs that are looking to cash in on your benefits by overstating their success rates while overcharging you for the education you are receiving. Of particular concern are those schools or programs that:

- Exaggerate their job placement rates and their transfer credit rates.
- Pressure you to signing up for classes that you don't need.
- Encourage you to take out big loans to cover additional expenses, leaving you with a pile of extra debt.

If you are a veteran who is looking to take advantage of this important benefit, here are a few things to help keep you safe:

- Don't let a college or program recruiter rush you into a decision.
- Do your research and ask lots of questions.
- Use the Department of Education's College Navigator program (<https://nces.ed.gov/collegenavigator/>) to check out a particular college's profit/non-profit status as well as details about their

accreditation, student loan rates, student default rates and graduation rates.

If in doubt, check with the FTC or the VA to learn more.

Next week, we will continue our discussion of how to protect older veterans from scams targeting their pensions and more.

As always, if you have been victimized by a cyber fraud, be sure to report it to the FBI's Internet Crime Complaint Center at www.ic3.gov or call your local FBI office.

Today in History: by The Associated Press

Today is Wednesday, Nov. 14, the 318th day of 2018. There are 47 days left in the year.

Today's Highlight in History:

On Nov. 14, 1970, a chartered Southern Airways DC-9 crashed while trying to land in West Virginia, killing all 75 people on board, including the Marshall University football team and its coaching staff.

On this date:

In 1862, during the Civil War, President Abraham Lincoln gave the go-ahead for Maj. Gen. Ambrose Burnside's plan to capture the Confederate capital of Richmond; the resulting Battle of Fredericksburg proved a disaster for the Union.

In 1889, inspired by the Jules Verne novel "Around the World in Eighty Days," New York World reporter Nellie Bly (Elizabeth Cochrane) set out to make the trip in less time than the fictional Phileas Fogg. (She completed the journey in 72 days.)

In 1910, Eugene B. Ely became the first aviator to take off from a ship as his Curtiss pusher rolled off a sloping platform on the deck of the scout cruiser USS Birmingham off Hampton

Roads, Virginia.

In 1925, the first group exhibition of surrealist paintings opened at the Galerie Pierre in Paris.

In 1940, during World War II, German planes destroyed most of the English town of Coventry.

In 1965, the U.S. Army's first major military operation of the Vietnam War began with the start of the five-day Battle of Ia Drang. (The fighting between American troops and North Vietnamese forces ended on Nov. 18 with both sides claiming victory.)

In 1969, Apollo 12 blasted off for the moon.

In 1972, the Dow Jones Industrial Average closed above the 1,000 level for the first time, ending the day at 1,003.16.

In 1973, Britain's Princess Anne married Captain Mark Phillips in Westminster Abbey. (They divorced in 1992, and Anne remarried.)

In 1986, the Securities and Exchange Commission imposed a \$100 million penalty on inside-trader Ivan F. Boesky and barred him from working again in the securities industry.

In 1996, Cardinal Joseph Bernardin (BURN'-uh-deen), the senior Roman Catholic

prelate in the United States and leader of Chicago's 2.3 million Catholics, died at his home at age 68. Singer Michael Jackson married his plastic surgeon's nurse, Debbie Rowe, in a ceremony in Sydney, Australia. (Rowe filed for divorce in 1999.)

In 1997, a jury in Fairfax, Virginia, decided that Pakistani national Aimal Khan Kasi (eye-MAHL' kahn KAH'-see) should get the death penalty for gunning down two CIA employees outside agency headquarters. (Five years later on this date, Aimal Khan Kasi was executed.)

Ten years ago: A lunar probe from India made a planned crash-landing onto the surface of the moon. Space shuttle Endeavour and a crew of seven blasted into the night sky, bound for the international space station. Dr. Adrian Kantrowitz, the cardiac surgeon who performed the first U.S. heart transplant in 1967, died in Ann Arbor, Mich. at age 90.

Five years ago: Reversing course, President Barack Obama said millions of Americans should be allowed to renew individual coverage plans ticketed for cancellation under the health care law.

During a confirmation hearing before the Senate Banking Committee, Janet Yellen made clear she would be prepared to stand by the Federal Reserve's low-interest policies, if she were to be confirmed as Fed chair. Former Boston crime boss James "Whitey" Bulger was led off to prison to begin serving a life sentence at 84 for his murderous reign in the 1970s and '80s. (Bulger was killed Oct. 30, 2018, hours after arriving at a federal prison in West Virginia.) Pittsburgh Pirates center fielder Andrew McCutchen and Detroit Tigers slugger Miguel Cabrera won baseball's Most Valuable Player awards.

One year ago: Three UCLA basketball players who'd been detained in China on suspicion of shoplifting returned home; they were then indefinitely suspended from the team. Papa John's Pizza apologized for comments made by CEO John Schnatter (SHNAH'-tur), who had blamed sluggish pizza sales on NFL players kneeling during the national anthem. House Speaker Paul Ryan said the House would require anti-harassment and anti-discrimination training for all members and their

staffs; the announcement came hours after two female lawmakers spoke about sexual misconduct involving sitting members of Congress.

Today's Birthdays:

Actress Kathleen Hughes is 90. Former NASA astronaut Fred Haise is 85. Jazz musician Ellis Marsalis is 84. Composer Wendy Carlos is 79. Writer P.J. O'Rourke is 71. Britain's Prince Charles is 70. Rock singer-musician James Young (Styx) is 69. Singer Stephen Bishop is 67. Blues musician Anson Funderburgh is 64. Pianist Yanni is 64. Former U.S. Secretary of State Condoleezza Rice is 64. Former presidential adviser Valerie Jarrett is 62. Actress Laura San Giacomo (JEE'-ah-koh-moh) is 57. Actor D.B. Sweeney is 57. Rapper Reverend Run (Run-DMC) is 54. Actor Patrick Warburton is 54. Rock musician Nic Dalton

is 54. Country singer Rockie Lynne is 54. Pop singer Jeanette Jurado (Expose) is 53. Retired MLB All-Star pitcher Curt Schilling is 52. Rock musician Brian Yale is 50. Rock singer Butch Walker is 49. Actor Josh Duhamel (du-MEHL') is 46. Rock musician Travis Barker is 43. Contemporary Christian musician Robby Shaffer is 43. Actor Brian Dietzen is 41. Rapper Shyheim is 41. Rock musician Tobin Esperance (Papa Roach) is 39. Actress Olga Kurylenko is 39. Actress-comedian Vanessa Bayer is 37. Actor Russell Tovey is 37. Actor Cory Michael Smith is 32. Actor Graham Patrick Martin is 27.

Thought for Today:

"Adventure is not outside man; it is within." — George Eliot, English author (1819-1880).

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