

KEIZER LIFE

Be alert to utility scams

In response to growing reports of scams targeting utility customers, Portland General Electric is spreading awareness to help customers protect themselves from fraud. PGE estimates scammers have cost its customers at least \$8,700 in irrecoverable transactions in the first six weeks of 2022.

Although anyone can be a target of these attacks, scammers often prey on older adults, low-income families, non-English speakers and small business owners. With the right information, customers can learn to detect fraudulent activity.

Scammers impersonating PGE can target customers via phone calls, texts, social media messages, emails or even by knocking on doors. One of the biggest red flags indicating a scam is a threat of immediate disconnection if payment is not made, usually with a prepaid credit card. These cards give the scammer instant access to the victim's money and are often untraceable. PGE always attempts to contact customers days in advance of a service shutoff and will never ask customers to pay with a prepaid card.

PGE encourages customers to follow these tips to protect themselves:

- When in doubt, check it out. Contact PGE customer service to verify account information and status if someone threatens immediate disconnection.

- Customers will never receive just a single notification providing only one hour or less to respond. A legitimate

utility company employee will allow customers to call the office to ask questions and discuss arrangements.

- Although rare, sometimes a scammer pretending to be a PGE employee will come to a customer's home or business demanding immediate payment on a late bill. Customers should ask to see the visitor's employee badge and call PGE (800-542-8818) to verify their identity. If customers feel threatened or uncomfortable, they should keep their door closed and call 911 if concerned about their safety.

Customers should be suspicious if the amount demanded is just under \$500 or \$1000, especially if they don't think they owe that much. These are common payment amounts requested by scammers.

- Some scammers use fake bills that look official. If the account and billing information received does not match the account information on portland-general.com, it should be considered highly suspect.

- PGE recommends customers register online or download the mobile app, so they can always check the status of their accounts.

Scammers rely on their victim's uncertainty and panic over the prospect of a power shutoff to pressure immediate payment. Stop, think and verify.

For more information on tactics used by scammers and how customers can protect themselves, visit portland-general.com/scams.



Websites: Where to start

By JIM PARKS
For the Keizertimes

So, you are thinking about starting a business. If so, you need a website. But where to start? Let's try to get you going in the right direction.

First things first, you need to secure your name on the internet. In fact, I recommend doing a name search simultaneously on the Oregon Secretary of State's website and the website registration company, aka "registrar", of your choice. There are tons of them out there, but in no particular order, some options include namecheap.com, Google Domains, and domain.com. The goal here is to find a name that is available in Oregon and on the internet, too. Once you have decided on a name and determined that it is available in Oregon and on the internet, you must register it. Registering a domain name is simple, inexpensive and puts your stake in the ground.

Now that you own a domain name what do you do with it? You are now ready to look for a place to put your website. Generally, this is referred to as the "host." Some host companies are SiteGround, HostGator, BlueHost, DreamHost, and the list goes on. Some hosts offer tools for building your site. Others require that you have some website knowledge. Here, too, choices abound and should be evaluated based on your needs.

There are more than a dozen DIY site builders/hosts such as Squarespace, HubSpot, Gator (HostGator), Weebly, and Wix that offer suites of tools for getting you up and running fast. Most of these offer drag-and-drop tools that don't require any code knowledge, but as with all things new, there will be some effort to get to know their systems.

Small
Business
Help



If you are going to have an e-commerce site selling stuff, whether it be physical, digital, or even a service, you will have additional considerations. Packaged solutions such as Shopify are very popular. Then there is WordPress, the largest website platform out there powering some 40% of all sites on the internet. Both Shopify and WordPress are self-manageable but have somewhat steeper learning curves.

Cost is a factor when evaluating these options. Some things are "free" but come with restrictions or onsite advertising. Others are low cost and offer plenty of features. Shop around and find the combination that meets your needs.

Just getting to this point in the article might have you feeling a little overwhelmed. If that's the case you are going to want to find a developer to help you out. It is super important to know what you can do yourself and what you must outsource. If you just don't have the energy for this kind of work, find a partner. Just know that you will be paying for their expertise and it may cost several thousand dollars to get set-up and another \$200-500 a month for maintenance.

Every situation is unique so just use this as a starting point. Factor these expenses into your business plan and budget. You do have a business plan and budget, right? If not, come see us at the SBDC and we can help with those, too.

(Jim Parks is a Business Adviser at the Chemeketa Small Business Development



Spring break at Willamette Heritage

The Willamette Heritage Center is hosting a day of family fun during spring break in March.

Spring Break Family Fun Day is scheduled for Wednesday, March 23, from 10 a.m. to 2 p.m. Regular admission will include access to Spring Break Family Fun activities.

In addition to tours, activities will include demonstrations from the Salem Fiberarts Guild and Salem Handspinners, opportunities to receive Family Fun Day passport stamps from our retail partners: Taproot: Old Mill Café, Atelier Mela, and Teaselwick Wools, history themed kid's crafts and activities, and opportunities to receive a free special edition wooden bookmark.

All guests who pay for admission to the museum on March 23 will receive a free Willamette Heritage Center household membership, a \$60 value, which includes free museum admission for future visits and admission to Magic at the Mill, the annual holiday light festival in December.

NEWS TIPS?

*If it's happening
in Keizer, or to someone
from Keizer –*

WE WANT TO KNOW.

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