

BEWARE!

Examples of scams that may target you online

TECH TIPS

By Kimball Hawkins

My wife called me over to her computer. "I've never seen this before, what do I do?"

The "this" was an alert screen that had popped up on her computer while she was playing an on-line game. At first glance, it looked legitimate. It looked like an Apple web page, it had the Apple logo. It listed all the malware it claimed to have discovered and it included a big button [SCAN NOW].

To add to the urgency, it included a countdown timer to when, it claimed, "damage is permanent".

Since no website can see what's on your computer other than the cookies you allow it to see, I immediately assumed this was a scam but here are some steps I took to further confirm it.

First, I checked the URL in the address bar. It looked like this:

It said "Not Secure | apple.com-clean-mac.website/redirect/?ip=104.152.204.137&..." followed by dozens of seemingly random characters.

This kind of URL address shows that this web page is certainly a scam. While one might be misled by the very beginning of the URL, "apple.com", the actual URL is everything up to the first "/" which is "apple.com-clean-mac.website". The last section of a URL is called the "domain". In this bad URL the ".com" is in the middle and is meaningless, the actual domain of this bad URL is ".website", which is invalid. The avalanche of characters following "/" are designed to further obfuscate the true web page source.

Note, also, the "Not Secure" preface. The address has not been authenticated. A valid page from Apple or another legitimate company would show a lock icon, indicating the source was secure.

I also used the "hover" technique on the button "SCAN NOW". I put the cursor on the button but did not click it. The hover text at the bottom of the browser window showed the same invalid URL "apple.com-clean-mac.website/..."

If I had clicked the "SCAN NOW" button, it would have pretended to scan my



"Alert" screen popups can look legitimate. But since no website can see what's on your computer other than the cookies you allow it to see, there is actually no way for another website to determine remotely that your computer is "infected." This is a scam.

Kimball Hawkins

Not Secure | apple.com-clean-mac.website/redirect/?ip=104.152.204.137&...

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If you hover your mouse over the "Scan Now" button WITHOUT CLICKING the URL address will be visible. In this case, after the apple.com there is a long list of words that ultimately transform into a gibberish of letters, numbers and symbols--a sure clue that this message is NOT from a legitimate Apple site.

wife's computer, pretended to find malware and then it would have informed me that I now had to pay for and download a program to clear the computer. All bogus. It is likely that any such downloaded program would actually have installed malware instead of removing any.

I assured my wife that there was no reason to panic. There is no malware on the computer, it was all a scam.

You can use these simple techniques any time to ensure you don't fall for website scams.

A recent phone scam

Here is another example, a phone call scam, recently reported by CNN Business. The intended victim received the call, claiming to be from his bank, regarding a credit card charge from Miami. Having received legitimate calls from his bank regarding attempted fraud in the past, the victim did not immediately suspect anything unusual.

According to the news report, the victim confirmed that he had not used his card in Miami and the caller told him the transaction had been blocked. So far, all appeared

legitimate.

However, the caller then asked the victim for his bank member number. Shortly the victim received a text from his bank and the caller asked him to read the text – and he did, not realizing it was a password reset code and he had been tricked into giving the scammer complete access to his bank account.

Fortunately, at this point, the victim realized what had happened and called his bank to report the fraud.

We can use this news account to show how to avoid some easily-made mistakes and stop scams like this before they even start.

According to the victim, the caller said "Hi, this is your bank. There was an attempt to use your card in Miami, Florida. Was this you?"

The victim undoubtedly made the mistake of responding something like "Oh, Bank of America?" (or whatever his actual bank was). This was his first mistake.

The correct response would have been "Oh, which bank are you calling from?" Even if you only have one bank account, don't give possible scammers any information.

To check even further, ask for details the bank would easily have but scammers wouldn't: "What's the card number? What's the address on the account?". A call from your real bank will already know this, scammers won't.

The second mistake was when the scammer asked the victim for his "bank member number" – and he gave it to them. Major mistake!

If the call is legitimate, the bank would already have his "member number" and would not have to ask for it. Your bank or credit card company will never ask you for your account number, your password, your social security number or your pin number. If the caller asks for any such information, it's a scam.

The ground rules are simple: If you get a call from "your bank" or "your credit card company" make them tell you all the information, never "fill in the blanks" for them. If it's a scam, it will quickly fall apart.

Remember: Be careful, be suspicious and be safe.

Kimball Hawkins is a computer software engineer who lives in Wallowa.

Report proposes higher oil and gas royalties, sales tax on outdoor recreation

By Derek Draplin
The Center Square

Increasing royalties for oil and gas development and implementing taxes on outdoor recreation equipment are among the policy proposals that could help alleviate the over \$19 billion maintenance backlog on federal lands, according to a recent study by an environmental advocacy group.

The Denver-based Center for Western Priorities released a report last week called "Funding America's Public Lands Future," which argues that "policymakers should consider establishing a Conservation Trust Fund with diverse funding streams that could augment general fund appropriations."

The four federal agencies that manage 640 million acres – the U.S. Bureau of Land Management, U.S. Fish and Wildlife Service, the National Park Service, and the U.S. Forest Service – have a collective \$19.38 billion in deferred maintenance costs. Federal lands are welcoming more visitors than ever, and agencies' budgets are being stretched thin, all while dealing with the increased impacts of climate change such as more intense wildfire seasons, the study said.

The study acknowledged the importance of the Land and Water Conservation Fund (LWCF), which uses revenue from offshore drilling rather than taxpayer dollars to fund conservation at the state and federal levels, but "the program has long faced uncertain funding levels."

LWCF is authorized to receive \$900 million annually, but is still subject to congressional appropriations, so it most often doesn't receive the full funding. The center said the program should be fully funded and the amount should be adjusted for inflation, which would end up being \$3.6 billion.

In addition to funding



AP Photo/Brennan Linsley

Tourists in Rocky Mountain National Park, near Estes Park, Colo.

for LWCF, the report proposes a "Conservation Trust Fund" made up of several revenue streams to fund public land maintenance and conservation.

The center says royalty rates for oil and gas development on federal lands should be raised to 25 percent, up from the current 12.5 percent, as one revenue stream for the fund.

A sales tax on outdoor recreation equipment "could generate significant revenue, while hardly affecting individual purchases," the report said. The outdoor recreation industry is valued at almost \$900

billion annually, according to the Outdoor Industry Association.

"Such a tax could be advertised so that consumers of outdoor goods are conscious of their impact on public lands and their involvement in protecting them," it added.

The center also suggests revenue from legalized sports betting and marijuana could go toward funding conservation. Last week, Colorado voters approved a ballot measure legalizing sports betting and using up to \$29 million in annual revenue for funding water projects across the state.

OSU scientists sound alarm on climate change

By Steve Lundburg
Oregon State University

CORVALLIS, Ore. – A global coalition of scientists led by William J. Ripple and Christopher Wolf of Oregon State University College of Forestry says "untold human suffering" is unavoidable without deep and lasting shifts in human activities that contribute to greenhouse gas emissions and other factors related to climate change.

"Despite 40 years of major global negotiations, we have continued to conduct business as usual and have failed to address this crisis," said Ripple, distinguished professor of ecology in the OSU College of Forestry. "Climate change has arrived and is accelerating faster than many scientists expected."

In a paper published today in *BioScience*, the authors, along with more than 11,000 scientist signatories from 153 countries, declare a climate emergency, present graphics showing trends as vital signs against which to measure progress, and provide a set of effective mitigating actions.

The scientists point to some areas in which humanity should take immedi-

ate steps to slow down the effects of a warming planet:

Energy. Implement massive conservation practices; replace fossil fuels with low-carbon renewables; leave remaining stocks of fossil fuels in the ground; eliminate subsidies to fossil fuel companies; and impose carbon fees that are high enough to restrain the use of fossil fuels.

Short-lived pollutants. Swiftly cut emissions of methane, soot, hydrofluor-

ocarbons and other short-lived climate pollutants; doing so has the potential to reduce the short-term warming trend by more than 50% over the next few decades.

Nature. Restore and protect ecosystems such as forests, grasslands, peatlands, wetlands and mangroves, and allow a larger share of these ecosystems to reach their ecological potential for sequestering atmospheric carbon dioxide, a key greenhouse gas.

AARP Drivers Safety Class Friday, November 15

at the Community Connection Conference room from 9:00-4:00. Cost is \$15.00 for AARP members, \$20.00 for non-members. Lunch available at Senior Meals at noon.

**To sign up call Community Connection
541-426-3840**

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