

**Club** from 1A

John said, "The main reason is to do more projects. There are a lot of things we could do in the community that we haven't touched. It's been a traditional club until now, but ... our ability to do community projects has diminished because we can't physically do it. This is a good opportunity for us to keep helping the community."

Kiwanis currently meets each Wednesday at noon for a lunch meeting at Ocean Dunes Golf Links. Board meetings are held once a month, also at noon.

The 3-2-1 Satellite Club members would be full Kiwanis members, but with a schedule to fit a variety of lifestyles.

The "3-2-1" stands for three hours of community service, two hours of socialization and one hour for a business meeting, for a time commitment of only six hours each month.

Kiwanian Daren Hunt, with Hunt Family Dentistry, said he is considering attending the Satellite Club since his schedule makes it difficult to attend the

traditional meeting once a week.

"In addition to creating your own projects, you would have the option to join with the traditional club's projects," Jean said. "You would be a Kiwanis member, and welcome to attend the traditional noon meetings."

The Satellite Club will have a small budget to begin, but that would potentially grow as the new group decides on fundraisers and future projects.

The Kiwanis Board of Directors would oversee both aspects of the club and approve expenditures. In time, up to three members of the board will represent the Satellite Club.

Kiwanis does several projects throughout the year, including the flag program 11 days a year, the free Community Thanksgiving Dinner, Rhody Days Kids Games, events for youth and students and the new Game of Life for Mapleton and Siuslaw eighth-graders, coming up on Oct. 19. It also works with Siuslaw High School through Key Club and Siuslaw Middle School with Builders Club.

Kiwanis' fundraisers include the flag program, where people

and businesses can sponsor a flag for \$30 a year; See's Candy sales; the Duck Race on the Fourth of July, which brings in \$8-10,000; and new events, such as a golf tournament set for summer 2018.

"The Satellite Club will be able to do what it wants, how it wants," John said.

This includes setting a meeting time and place to suit the schedules and styles of new members.

Some traditional Kiwanis Club members may join the Satellite Club, or help get it started.

Kiwanian Kevin Groves, with Oregon Pacific Financial Services, said, "I'm excited about the Satellite Club because you get to step away from the traditional meetings and take it your own direction. It's a good way to make a difference."

Megan Messmer, project manager for the City of Florence, will be the main communication contact for the group as it forms.

A first meeting is being scheduled for October, likely at Carpe Diem Calzone and Pizza, where the Satellite Club will select its

first projects.

New members will get a say in service projects, such as reinstating a firewood delivery service, maintaining the landscaping at Wilbur's Crest and one of the city's pocket parks, picking up a flag route, getting involved in the traditional club's fall activities or creating something brand new.

"I was in a 3-2-1 Club before, and it was very convenient," said Dawnell Spencer, with Banner Bank in Florence. "I can't emphasize enough how easy it was."

Jean said she initially joined Kiwanis because she saw the flags go up for holidays, and wanted to see the program expand.

"I love driving down the street and seeing the flags on the main roads and wishing I could see them on every road," she said. "I wanted to help with that, so I ended up applying and joining Kiwanis. I got sucked in, and now I'm going to be the president next year."

One Kiwanian who has been instrumental in the flag program for more than 30 years is Steve Olienyk.

"I really didn't intend to be that steady, but it's a fun group," Olienyk said.

John said, "Kiwanis may have been good for Steve, but not as good as Steve has been to Kiwanis."

Jean said, "He does flag routes by himself."

That will likely change as the Satellite Club steps in. Two potential new members have already worked with Olienyk on recent flag days.

Prospective members at the Sept. 20 meeting emphasized the importance of volunteering and building community. This echoes why people have been part of Kiwanis for so many years.

Hunt said, "I joined two years ago to get more involved in the community, to get to know people better and to do service projects."

Groves, a Kiwanian for one year, said, "It's been a blast. It's a fun group. I have young children, and I really like that our focus is on children with our programs."

Jean said the Satellite Club members will track their hours themselves and there will not be separate rules for this club com-

pared to the traditional club.

Joining Kiwanis requires \$110 a year in dues, and some businesses pay for employees to attend. The membership year runs from October to October.

"We want you to participate," Jean said. "It's really cool that so many people are already interested."

"It makes my life easier," John said.

John added that he has connections for tools and materials for any projects the Satellite Club decides to take on.

"The Kiwanis Club is really bad at patting ourselves on the back," Jean said. "It's not that we're bragging. It's just that, if you don't know what we do, then the community doesn't know what we do."

To learn more about the Kiwanis 3-2-1 Satellite Club and its upcoming October meeting, email Messmer at [megan.messmer@ci.florence.or.us](mailto:megan.messmer@ci.florence.or.us).

For more information on Kiwanis, attend a noon meeting at Ocean Dunes Golf Links, 3345 Munsel Lake Road, or visit [www.FlorenceKiwanis.org](http://www.FlorenceKiwanis.org).

**Scammers** from 1A

The majority of scam calls aren't targeted at individuals either. Credit card companies receive one fraud attempt for every 900 calls placed to their establishment, the Pindrop

Security report found. For retail stores, one in 1,000 calls are fraud related.

Many of these calls are "chargeback" related issues, where scammers use stolen credit card numbers to purchase orders online.

To get these credit card num-

bers, scammers work in a variety of ways, from stealing information out of a mailbox to gaining access to massive customer lists from businesses and government entities.

Scammers employ multiple tactics to gain those lists. Some attempt to hack into the databases of institutions, while others simply buy the lists from black market retailers. In some instances, scammers buy the lists directly from businesses. Scammers will go as far as purposely getting a job at a targeted company with the express purpose of stealing information.

One of the most well-known methods of building a list begins with a phone book and a silent phone call.

In this scenario, the scammers aren't targeting businesses, but individuals. They initially make test calls, the purpose of which is not to gain personal information, but to test if the potential victim is vulnerable to an attack.

The calls are short in duration, usually a minute or less. The caller, which is actually a "robocall" computer program, says nothing.

When the potential victim picks up the phone, they are faced with two choices: Say "hello" or hang up the phone silently. The person who says "hello" will become the future

victim, while the silent person may avoid additional calls.

If the victim remains silent, it's possible they could be recognized as a dead number, along with disconnected numbers or lines that don't have answering machines.

Those who say "yes" are added to a new list of potential leads.

Once the list is built, the scammers either sell the information on the black market or attempt to defraud the customers themselves.

Those who use the lists utilize the information in a variety of ways, including opening bogus accounts to blackmailing businesses with a threat to release information. They can also, as in Hollenbeck's case, just start calling victims directly.

Victims usually won't be able to tell if a scammer is calling. "Spoofing" technology can hide or manipulate their automatic number identification, the information that feeds a phone's caller ID. A scammer calling from Jamaica could change their phone number to read IRS, with a number showing the Washington, D.C., area code.

The attacks themselves vary in style. Some scammers will simply leave a voice message, informing the potential victim they won a prize or that they owe money to a creditor. When the victim calls back, the scam-

mer knows that the caller is vulnerable to manipulation and begins to make their case.

Other times, scammers forgo the message "phishing" and start calling victims directly.

To get victims to follow their demands, scammers will utilize multiple tactics to gain information from the victim.

Sometimes, the scammers attempt to "cold read" the victim, where they ask vague but leading questions that would naturally elicit a response from the victim.

In other cases, the scammer could have an overabundance of information on the victim. A simple phone number could provide a whole host of information from a simple internet search, including a victim's full name, address (both present and past), possible relatives, birthdate and employment history. These legal databases obtain all of their information from public records.

No matter what information the scammer has — and it is unknown what Hollenbeck's scammer's modus operandi was — they generally end up with a request for money.

In Hollenbeck's case, it was through wire transfer.

Asking for a wire transfer by phone is illegal.

New rules from the Federal Trade Commission state that telephone solicitors cannot request money via wire transfer, cash reload cards or

remotely created electronic checks, common requests by scammers.

When the Siuslaw News spoke with Publisher Clearinghouse's fraud department, they stated they never ask for money. They also pointed out that they never call winners ahead of time, they just show up to a home. They will, under special circumstances, send a letter to a winner, but it's certified with a legal affidavit accompanying the correspondence.

IRS impersonation is now the largest phone scam in the nation, making up more than half of fraudulent calls in the U.S. The IRS mails notifications multiple times before contacting an individual, as do most collection agencies.

Of course, it's difficult to remember all of the rules and caveats, particularly with the breadth of institutions that scammers imitate.

When someone suspects a scammer, they should report the instance to the Federal Trade Commission online at [www.ftc-complaintassistant.gov/#crnt](http://www.ftc-complaintassistant.gov/#crnt), or call 888-382-1222.

People can also contact the company that is being impersonated and report the incident to its fraud department.

But the best way to avoid scammers, according to experts?

Just hang up the phone.

bers, scammers work in a variety of ways, from stealing information out of a mailbox to gaining access to massive customer lists from businesses and government entities. Scammers employ multiple tactics to gain those lists. Some attempt to hack into the databases of institutions, while others simply buy the lists from black market retailers. In some instances, scammers buy the lists directly from businesses. Scammers will go as far as purposely getting a job at a targeted company with the express purpose of stealing information. One of the most well-known methods of building a list begins with a phone book and a silent phone call. In this scenario, the scammers aren't targeting businesses, but individuals. They initially make test calls, the purpose of which is not to gain personal information, but to test if the potential victim is vulnerable to an attack. The calls are short in duration, usually a minute or less. The caller, which is actually a "robocall" computer program, says nothing. When the potential victim picks up the phone, they are faced with two choices: Say "hello" or hang up the phone silently. The person who says "hello" will become the future

victim, while the silent person may avoid additional calls. If the victim remains silent, it's possible they could be recognized as a dead number, along with disconnected numbers or lines that don't have answering machines. Those who say "yes" are added to a new list of potential leads. Once the list is built, the scammers either sell the information on the black market or attempt to defraud the customers themselves. Those who use the lists utilize the information in a variety of ways, including opening bogus accounts to blackmailing businesses with a threat to release information. They can also, as in Hollenbeck's case, just start calling victims directly. Victims usually won't be able to tell if a scammer is calling. "Spoofing" technology can hide or manipulate their automatic number identification, the information that feeds a phone's caller ID. A scammer calling from Jamaica could change their phone number to read IRS, with a number showing the Washington, D.C., area code. The attacks themselves vary in style. Some scammers will simply leave a voice message, informing the potential victim they won a prize or that they owe money to a creditor. When the victim calls back, the scam-

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Each winner receives \$50.00 in Community Cash!  
Winners have 7 days from the date drawn to claim their prize.

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