

# Senior computer users need to learn how to stay safe and avoid scammers

by Jason Alderman ([www.practicalmoneyskills.com](http://www.practicalmoneyskills.com))

Senior citizens are now the fastest-growing segment of new Internet users, as they've discovered email and other on-line conveniences.

Since even the most tech-savvy among us sometimes fall prey to online scammers, if

your parents or grandparents have recently taken the online plunge, here are some safety tips you can share:

Update security software. Make sure their computers have anti-virus and anti-spyware software and show them how to update it regularly.

Even the best software isn't 100 percent foolproof, so teach

them how to anticipate and ward off annoying – or criminal – behavior. For example:

- Open or download information only from trusted sites you went to yourself. Don't assume a link contained in an email, even from a friend, will take you to a legitimate website.

- Don't click on pop-up windows or banners.

- Common email scams that target seniors include offers for discounted drugs, low-cost insurance, and supposed warnings from the IRS – which *never* contacts taxpayers by email.

- Financial institutions *never* email customers asking for verification of account or password information.

- If shopping online, look for safety symbols such as a padlock icon in the browser's status bar, an "s" after "http" in the URL address, or the words "Secure Sockets Layer" (SSL) or "Transport Layer Security" (TLS). These are signs of a secure page for transmitting personal information.

These tricks are used to infect your computer with viruses or to install spyware that records your keystrokes to ob-

tain confidential information.

Use strong passwords. Easy-to-crack passwords include simple numeric sequences and names of pets, spouses and children. For more secure passwords:

- Use at least seven characters with a mixture of upper and lower-case letters, numbers and symbols.

- Use unique passwords for each account in case one gets compromised.

- Change passwords frequently.

Never post sensitive information unless you initiated the contact. This includes numbers for credit cards, bank accounts, Social Security and Medicare, driver's license, address/phone and full birthdate.

See Use on page 2

## State investigator and two former Chiefs refute Kay's statements

From page 4

second opinion (the K9 evaluation), saying this was a DPSST "request to be re-evaluated."

Kay said he used the word "request" in error. His subsequent statement belies his prior statement, "...I was in a hurry to get the evaluation to Teresa (sic) King in a timely fashion." King replied, "There was no need to get the evaluation to me since I had not requested it."

8) Kay misrepresented to DPSST that he was submitting a "complete evaluation" (the K9 evaluation) when in fact he directed the evaluator to not include instances in which he or the dog failed.

Kay responded that he did not instruct the evaluator to omit anything from the evaluation. Kay sent an email saying, "I am forwarding a complete evaluation of myself and my dog Krueger as you requested." King goes on to say, "in plain language that means the evaluation was complete, it was not; failures were omitted."

9) Kay signed a K9 Lease Agreement with the City of Vernonia, when he knew or should have known the dog did not meet certification requirements.

Kay said Krueger is certified through ACCJT after the dog, "passed an approved annual testing process set fourth (sic) by Webb...of...ACCJT." Webb stated he had issued certification on one occasion, in November 2010, at Kay's request.

10) Kay was dishonest with former Chief of Police Mathew Workman by way of omission and misrepresentation on his employment application, when Kay explained the circumstances of his "yes" answer regarding the reason for a restraining order against him in Newport.

est with Workman regarding this, Workman refutes that.

11) This arose during the course of the investigation and was added to the original issues: Kay was dishonest in his pre-employment questionnaire, by way of omission, deception, misrepresentation or falsification when he answered, "no" to questions on that questionnaire relating to whether he had been the suspect in a police investigation, charged with a crime, detained or questioned by law enforcement and been under investigation by law enforcement for any alleged violation of the law. Presuming that the 1998 domestic violence criminal investigation in which Kay was a suspect, was questioned, was under investigation as the suspect. Additionally, as a suspect in a subsequent 2001 investigation for violation of a restraining order, Kay was a suspect, was questioned, and was convicted of Contempt of Court and placed on probation pending satisfaction of court-mandated sanction. Those would all have required an affirmative answer to the pre-employment questions.

The DPSST certification revocation process allows Kay to appeal their decision, which he has done, and has requested a contested case hearing. The investigation will now go to full board, which will review the findings and issue its decision.

If Kay still contests the revocation, his final appeal is to the Oregon Court of Appeals. In this case, if the City of Vernonia does not terminate his employment in the meantime, he could continue on the city's payroll for perhaps another year. During this time, he would continue on administrative leave.

Kay said he was not dishonest

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