

Wise Giving in the Wake of Disaster

If you're looking for a way to help those in need, do some research to ensure that your donation will go to a reputable organization that will use the money as promised.



Urgent appeals for aid that you get in person, by phone or mail, by e-mail, on websites, or on social networking sites may not be on the up-and-up. Unfortunately, legitimate charities face competition from fraudsters who either solicit for bogus charities or aren't entirely honest about how a so-called charity will use your contribution.

Consider these tips:

- Donate to charities you know and trust with a proven track record of dealing with disasters. And, as always, research a charity before you give.

- Designate the disaster to make sure your funds are going to disaster relief, rather than a general fund.
 - Don't assume that charity messages posted on social media are legitimate. Research the organization yourself. Search its name plus "complaint," "review," "rating," or "scam."
 - When texting to donate, confirm the number with the source before you donate. The charge will show up on your mobile phone bill, but donations are not immediate.
 - Find out if the charity or fund raiser must be registered in your state by contacting the National Association of State Charity Officials at <http://www.nasconet.org>. If the charity should be registered, but they're not, consider donating through another charity.
- To learn more, go to ftc.gov/charity

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Seniors And Law Enforcement Together

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Is Your Phone Ringing Off the Hook ?

Few things can be more annoying than answering the phone while you're in the middle of something. Unfortunately, illegal telemarketing calls have our phones ringing more than ever, costing victims of scammers millions each year.



How It Works: Scammers often leverage legal "robocall" technology unlawfully as a way to dial thousands of numbers at a time, looking for someone to pick up the phone so they can scam them out of their money or identity. A common tactic is "caller ID spoofing" which makes the call look like it's coming from a trusted source like your bank or a neighbor.

What You Should Know: At this time, there is no way to prevent ALL unwanted telemarketing calls. But here are some tips to reduce them and hopefully, protect you from scams.

- What You Should Do:**
- Avoid answering calls from unknown numbers, and if you answer what sounds like a potential scam, hang up immediately. If a recorded message asks you to push a button to stop receiving calls, do not do so as it is likely a trick to identify potential targets. Just hang up.
 - Avoid answering any personal questions asked by a stranger on the phone, especially if you're being asked to share account numbers, your Social Security number, or your mother's maiden name, for example.
 - If you receive a call from someone who says they represent a company or government agency, hang up and call the entity back -- either at the number on your account statement, in the phone book, or on an official website.
 - Register your number on the national Do Not Call Registry at DoNotCall.gov. The Do Not Call Registry prohibits sales calls, however you still may receive political calls, charitable calls, debt collection calls, informational calls, and telephone survey calls. And, of course, scammers won't check the registry before they call you, so be ever mindful.

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Spear Phishing Scammers Want More From You

"I'm calling from [pick any bank]. Someone's been using your debit card ending in 2345 at [pick any retailer]. I'll need to verify your Social Security number — which ends in 8190, right? — and full debit card information so we can stop this unauthorized activity..."

So the caller ID shows the name of your bank. And the caller knows some of your personal details. Does that mean it's legit? No. It's a scam — and scammers are counting on the call being so unsettling that you might not stop to check your bank statement.

We've started hearing about phone scams like this, which combine two scammer tricks: spear phishing and caller ID spoofing. In a phishing attempt, scammers may make it

look like they're from a legitimate company. And when they call or email with specific details about you — asking you to verify the information in full (things like your Social Security number or address) — that's called spear phishing.

The other nasty wrinkle in this scam is caller ID spoofing. That's when scammers fake their caller ID to trick you into thinking the call is from someone you trust.

Here's how you can avoid these scam tactics:

- Don't assume your caller ID is proof of whom you're dealing with. Scammers can make it look like they're calling from a company or number you trust.
- If you get a phone call, email, or

text from someone asking for your personal information, don't respond. Instead, check it out using contact info you know is correct.

- Don't trust someone just because they have personal information about you. Scammers have ways of getting that information.

- If you gave a scammer your information, go to [IdentityTheft.gov](https://www.identitytheft.gov). You'll learn what to do if the scammer made charges on your accounts.

Even if you didn't give personal information to the scammer, report the scam to the FTC at [ftc.gov](https://www.ftc.gov). Your reports help us understand what's happening and can lead to investigations and legal action to shut scammers down.

Shorter Daylight Hours: Find Ways to Move

We spend hours a day sitting at our computers, at our desks, and in our cars. We often spend entire days with minimal whole-body movement. We sit; with our phones, workstations, at the dinner table and then on the couch, watching TV. We are sitting an average of 13 hours a day and sleeping an average of 8 hours resulting in a sedentary lifestyle of around 21 hours a day.

This is impacting our physical and mental health. Reduced movement means reduced circulation. We need the distribution of oxygen, nutrients and glucose that movement provides, as well as the lymph system's removal of toxins, which doesn't occur when we are sedentary.



The impact of movement — even leisurely movement — can be profound. For starters, you'll burn more calories. This can lead to more balanced health and increased energy. Also, physical activity helps maintain muscle tone, core stability, mental well-being and reduces inflammation.

You might start by simply standing rather than sitting when you have the chance, or finding ways to walk while you work.

- Take a break from sitting every 30 minutes.
- Stand while talking on the phone or watching television.
- Work at a desk? Try a standing desk, or improvise with a high table or counter.
- Watching TV? Do some stretches, sit cross legged on the floor. Be creative.

Robin Rose

Seniors And Law Enforcement Together Holiday Senior Social

Monday, December 10, 2018
11 a.m. - 12 p.m.

Join us for light refreshments, desserts, holiday music and visit with your local law enforcement. All seniors in Clark County are invited. Bring a friend!

40 et 8 Boxcar Room
7607 NE 26th Ave. Vancouver 98665

(next to Bingo)

*There is no east side meeting in December.



Sponsored by Columbia Ridge Senior Living, Addus HealthCare, Clearwater Springs Assisted Living, Clark County Sheriff's Office, Camas Police and Vancouver Police.