

June 2017

Quick

Blips



TRTA Informative and Protective Services

Judy Hart, Chair; Dr. Amy Jo Baker; Ron Gawryszewski;
Jose Lugo; and Dr. Thalia Matherson
<trta.org>



SCAMMERS issued **fake coupons** for Mother's Day to well-known outlets. What's good enough for Mother's Day will be good enough for future holidays. The coupons are attached to FaceBook and Gmail. These offers are phishing scams to gather information for identity theft. Never give out personal information to receive coupons. Snopes says that they result in a subscription to a difficult-to-cancel Rewards Offer. They may be a farming

TRTA Treasurer Scam:

Lubbock's Gail Carter reported to VP Patricia Macias a new scam when someone pretending to be a TRTA unit officer sends an email with an "**urgent payment**" to be made to a vender "today." The requester wants to know the balance in the treasurer's account so that he can give further details on the transfer. The scam involves identity theft as well as an attempted robbery. Treasurers beware. [April 27, 2017 email] reported May 24, 2017]

Dangerous "Cure Scams" on the Internet: 1. Onions in your

scam that will lead to something embarrassing like having your page converted to one with rude or risqué content. The coupons will have domain names that are not part of the legitimate company's domain name. [Lou, Shane. "That Amazing Bed, Bath, and Beyond coupon for Mother's Day. It's Fake!" *Today*. May 3, 2017. <www.today.com>.

Automatic Software Updates: A massive cybersecurity offensive hit computers in more than 150 countries, but users who had installed the Microsoft-issued patch were immune. Those that hadn't could be hijacked. Prof. John Otero of St. John's University's computer security program said, "Hackers look for vulnerability; the companies find something to counter it." Too many consumers turn off updates or refuse to install them because they fear the updates themselves may be malicious or because it requires too much work or downtime. Apple now updates monthly. Microsoft updates frequently. Please see the I&PS's June 2017 article. [Weise, Elizabeth. "Why You Can't Ignore Those Automatic Software Updates." *USA Today* rpt. in *Amarillo Globe-News*. B4. May 22, 2017.]

VISA Woes: European legislators passed a non-binding resolution to impose visa requirements on Americans, starting in May. Right now, Europe is visa free, but Brazil, China, Russia, and India require visas for American visitors. Apply for a visa at least 8 weeks prior to your travel. In Brazil, you must have an appointment form first; then you passports have to be sent into the embassy for the actual visa. For your photo, wear no sunglasses or hats. There is specific formatting, and never staple the photo to your application. It could void the entire application. A visa is not a guarantee of admission. [Elliott, Christopher. "How to Avoid Visa Problems This Summer." *USA Today*. Rpt. in *Amarillo Globe-News*. A8. April 24, 2017.]



Unusual Aging Facts

Difficulty Sleeping: Studies indicate that white noise (sounds of ocean waves, etc.) enhances your brain memory. Older people struggle with brain memory because they average only 5% in deep sleep, so we oldies need techniques to get us there. [*Nightly News* with Lester Holt. May 29, 2017]. One degree higher in temperature may cause several nights of loss of sleep. [KAMR Local News at 6, channel 4. Amarillo].

Arthritis is more prevalent in rural areas. Results point to fewer parks, fewer walking trails, limited activities, and little self-management education. [MacReady, Nora. "Arthritis Afflicts Rural Residents Most." *Medscape*. May

Mortgage Scams:

Scammers are stealing money just when the buyer is about to close. Cyber thieves intercept emails from the mortgage company to the buyer and send a fraudulent account for the money's transfer. The buyer sends his funds to the account controlled by the hacker. He or she has no reason to question, but be warned never to transfer money without double checking in this digital age. Your money may be gone in a keystroke.

[*Nightly News* with Lester Holt. May 30, 2017.]

29, 2017. <www.medscape.com>. **Obesity** is more prevalent in rural areas, not because of differences in exercise, but rather because rural people consume a higher percentage of calories from fat. Forty percent of rural adults are obese. [Dallas, Mary Elizabeth. From *The Journal of Rural Health*. <MedicineNet.com>].

Disability Claims: Most common new claims are (1) muscle, back, & joint disorders (28.6%) (2) cancer & tumors 15.1% (3) injuries & poisonings 10.3% (4) cardio-vascular & circulatory diseases (8.7%) (5) mental disorders (8.3%) (6) nervous system disorders (7.7%) (7) complications of pregnancy & childbirth (5.9%). [AARP Bulletin. May 2017.]

Survive a nuclear blast: What you do in the first five minutes is a matter of life or death. Duck and cover. Get inside. You may have to stay inside for 6 hours to 6 days. Wash your hair and change clothes. [Nightly News with Lester Holt. May 8, 2017.]

In 2015 in Texas, 5,364 traffic accidents occurred because of texting and driving. Seventy of those were fatal. Stupidity is not a disease. [Henry, Dave. Editorial. *Amarillo Globe-News*. A11. April 12, 2017.]

Disability Insurance: How to know if you need disability insurance:

- ✓ Add up your annual household income, including salaries, pensions and any investment income. Divide by 12.
- ✓ Subtract current monthly expenses, such as mortgage, home insurance, food and utilities.
- ✓ Subtract any monthly salary you earn after taxes.
- ✓ If you're left with a shortfall (that is, you have a negative number), that's the monthly payout you'll need from long-term disability insurance. [AARP Bulletin. May 2017.]