

Happy Holidays from the newsletter editorial staff! Be safe out there!

Former ICL member, Nancy Robinson, 77, of Keizer, Oregon, died Wednesday, December 6, 2023.

"The Lady with the Wonderful and Beautiful Smile" became a member of ICL in September 2009 and left in April 2020. Nancy served for a time on the ICL Board as Financial Services Director. She was very sweet and loved ICL and the people and warmth she found there.

A memorial is expected, but no date is set at this time. <u>Statesman Journal obituary</u>



ICL Wine Club is not meeting tonight - See you next year! Cheers!

Curriculum Committee Meeting Rescheduled!

The Curriculum meeting scheduled for December 21st has been rescheduled to **January 4**, **2024** at 12:00 PM via <u>Zoom</u>. All members are welcome to attend.

SCAM Alert

Holidays are notorious for scams. Be savvy and watch for these telltale signs:

- **Problem**: They use scare tactics. (e.g. "Your account has been suspended." "Suspicious activity.")
- Weird spacing in the subject: e.g. AM AZON this is to try to fool the algorithms used by the email program to weed out spam.
- **Phony Website**. Known as 'spoofing', scammers impersonate real organizations. It's easy to copy a legitimate letter head or website logo and paste it into a fake email. Click on the address and who it is coming from.
- **Poor Spelling and Grammar**: This is a sure sign that it likely comes from another country and they are phishing for someone to click on something tempting.
- **Personal Information.** Requests for any personal information is a big red flag. End the transaction immediately.
- **Pressure**. Sometimes you'll get a mild threat if you don't act right away. This is another red flag. They don't want you to check on them.
- Pay. Never send money without checking with your bank for the legitimacy of the organization.
- **Prize**. Too good to be true offers are red flags, too. Often you are asked to just pay for shipping and handling, taxes or a processing fee. It's a scam.
- **Discomfort**. Trust your instincts. Legitimate companies have no problem with you checking them out. Call them back (not the number they give you, but the company's number.)
- Never provide a username or account number or password! Your bank already has that information. They would not be asking. When in doubt, hang up and you call your bank.
- They are PROS: These people are good at what they do and well-trained. They know exactly what to say to convince you that they are helping you solve a problem. Hang up and call your bank yourself.

If you get scammed, call your bank immediately and consider reporting it to the Federal Trade Commission or Oregon's Consumer Protection Office (their website has good information, too.)

Note! Porch pirates are also on the rise and expected to be higher during the holiday season.

Tech Tip! Check Spam/Junk Mailbox for valid emails that were mistakenly marked as spam An algorithm checks incoming emails for certain criteria and tags it as Spam/Junk Mail accordingly. Mistakes are made, so if you don't want to miss any emails, it's a good idea to look through your email Spam/Junk Mail on a regular basis: At least once a week; daily, if you think of it. The more often you empty the Spam mailbox, the quicker and easier it is. Right-click on valid emails and select "Not Junk" or "Move to Inbox"; then, while in the Spam/Junk Mail folder, click on "Empty Spam" or "Delete All" to clean them out. Return to the Inbox.

• ICL Classes start again for Spring Semester on Thursday, January 18, 2024.