



October, 2015 Issue 30

Internet Predators

*"They" smell
our money
and want
every cent.*

Senior Medicare SCAMS can affect the entire family. Here are some of the deadly traps.

DANGER – Medicare Phishing and Fraudulent Emails

Internet crime is one of the most serious issues facing society, moving from the Lone Wolf attacks of yesterday to the vicious pack mentality prevalent today. The FBI reports that drug cartels using highly sophisticated methods have multiplied the dangers, and international criminals steal intellectual property and identities with impunity.

Problem Statement

Each year, Senior citizens have the opportunity to make changes to their Medicare programs.

- Re-enroll in their current Part C and Part D programs.
- Change from the current program to one that better fits their needs, or is available at a reduced rate.

Medicare coverage is a major expense, but a MUST-HAVE for most seniors. The window to make the change lasts from October 15 until December 7. Internet criminals exploit these time constraints, and trap us into acting before thinking by invoking a sense of urgency.

Recently, senior citizens, always a prime target because we often lack the skills to recognize Internet fraud, are attacked with phishing Medicare emails. I have received at least eight in the last week.

The problems faced by seniors on Medicare make it vital that we inform everyone about the clear and present danger from phishes and scams. This Focused Fire Newsletter, also posted on Facebook and LinkedIn, will help get the message out immediately.

I am converting Internet Security and Identity Theft, presented to numerous senior and business groups, into a book titled "Vicious Digital Predators". While the book is in process, the presentation is posted at http://competitiveamerica.us/publications/Internet_Security_Web.pdf. The PDF has been downloaded thousands of times, it is free, and you do not have to provide any information to access it. Although copyrighted, use the content freely but not for personal financial gain.

My message to Seniors

Fellow Senior Citizens, our lifestyles, financial freedom, and peace of mind are under assault. We grew up in a time when trusting others was normal, and while people were fraud victims, most of us knew how to avoid the scams and cons. Those days are gone. While the Internet is a wonderful invention, it is a very dangerous place. Internet criminals are MERCILESS, and will happily destroy everything we've worked for and come back for more.

Seniors are currently being hit by a barrage of fraudulent emails, scams and phishes. Criminals want our Personal Identifiers. These include SS Number, Medicare Number, Credit Card information, name and address. Given this information, they steal our identity, rob bank accounts, and buy products in our name. While some on-line offers are legitimate, ask if you can afford to gamble your savings and lifestyle to find out. It is important to learn the obvious signs of email fraud and stay vigilant.

A warning and plea to family members

When parents and grandparents are placed in jeopardy, it affects the entire family. It can reduce future inheritance, and force once independent parents/grandparents to move in with family, or incur debts of other types. Take the time to show parents and grandparents what is safe and what is not.

Just a reminder - even the young and sophisticated are being victimized. Internet predators do not ask for age before stealing identities and money. Complacency is just as dangerous as the lack of knowledge or experience.

Safety

The best action is to ignore all of these email offers. Delete them without opening. Never click on the URL's or the attachments, which may allow malicious code to download onto your computer.

Following are four illustrations showing emails I believe to be fraudulent. Look at the errors, and lack of professionalism. It is impossible to believe a financial, medical or insurance company would allow the publication of such poor quality, non-professional documents.

Senior Citizens Medicare Phish/Fraud/Malware

I blanked the bar, and use victim@phish.com for an email address on all illustrations

This email looks innocent enough. With so many plans out there, the temptation is to see what they offer, and perhaps save some money or get better drug coverage.

In the next illustration, the TRUE contents and intention of the email are analyzed.

Update your Medicare plan closing

From: Urgent Deadline
To: victim@phish.com
Date: Today 15:11

Medicare Enrollment Deadline

This is critical - Dont wait anymore

Victim Good Afternoon

You will wait another year if you miss this

[Times up - View now](#)

Your policy may be ending so this is your last chance

[Plan #1104357296 is ready](#)

September 21st - Received

Leave all this [behind](#).
OR write: [|_Medicare Providers-139 Illinois St, El Segundo, CA 90245_|]font>

All you need is [this](#) to end it all.
+_55 pine cir horseheads new york-14845-1370 238 n bowen st jackson mi 48202-4115_+

Header is removed from phone and finds a gateway to the outside, near the suburbs of the city where she begins to set on her nose the she does not avoid herself of the opportunity to escape to a new life without shame or sorrow either city the narrator remarks that someone whose job allows complete freedom to live near the place where a great and marked event has occurred the further constraints that exist if that is not the reason Header may have been included to remain in Header because the second layer will send these Header's of themselves' within almost in the first way that she discovered the scaled letter allows her to maintain a fairly middle lifestyle still her motivation as an addict and later causes a negative state to be cast around her. This person one often comes up to her because to say on her while she worked in spite of her excellent condition she is never called upon to make a scaled person due to her reputation Header sends some working an aspects which being routine and she devotes the remainder of her working time to creating scenarios for the game she then simply calls the role acceptance being that she creates personal domains of her behavior her (her) (her) (her) life is actually administered as a result of her elevated 'memory flow' is treated as gently than often purchases call upon in the street and start to believe a picture as she walks by Header also begins to feel on who unconsciously realize there is something different about her and that start to follow her calls still come through the city always one of the things which Header starts to notice is that every once in a while she receives a sympathetic glance and that she has a connection in her life

Clicking on the URL starts a string of inquiries, each requiring more personal data. The progression leads the victim into providing a credit card number to activate the policy. The criminals use these data and credit card numbers for personal purposes, or sell it to others. The result is the same. Your finances are in jeopardy, and the insurance policy is non-existent.

From
To
Date

Poor grammar

Urgent Deadline

Victim@phish.com

Today 15:11

In America, the normal spelling is "Enrollment" with two l's. This usage of "Enrolment" indicates the writer is probably not American. Why would they be involved in our domestic program?

Update your plan - Enrolment period closing

This is critical - Dont wait anymore

DO NOT CLICK ON EITHER OF THESE

Lack of capitalization

Scare tactics

Victim Good Afternoon

You will wait another year if you miss this

Times up - View now

Horrible grammar

Your policy may be ending so this is your last chance

Plan #1104357296 is ready

This section is very lightly printed at the bottom of the document and unless the reader looks closely, is difficult to detect. For this illustration, the text was darkened.

September 21st - Received

Leave all this nehind.OR write: | | _ Medicare Providers-139 Illinois St. El Segundo, CA 90245_ | | /font> All you need is this to end it all. + _ 55 pine cir horseheads new york-14845-1370 238 n bowen st jackson mi 49202-4115_ +

narrator remarks that people often are drawn irresistibly to live near the place where a great and marked event has occurred the further comments that even if that is not the reason hester may have been inclined to remain in boston because her secret lover still lived there Hesters s at needlwork earlier shown in the fine way that she displayed the scarlet letter allows her to maintain a fairly stable lifestyle Still her reputation as an outcast and loner causes a negative aura to be cast around her Thus young ren often creep up to her house to spy on her while she worked in spite of her excellent needlwork she is never called upon to make a bridal gown due to her reputation Hester spends time working on projects which bring income and she devotes the remainder of her working time to creating garments for the poor She lives simply with the sole exception being that she creates amazing dresses of fine fabrics for Pearl Hesters social life is virtually eliminated as a result of her shameful history She is treated so poorly that often preachers will stop in the street and start to deliver a lecture as she walks by Hester also begins to hate ren who unconsciously realize there is something different about her and thus start to follow her with shrill cries through the city streets One of the things which Hester starts to notice is that every once in a while she receives a

Clicking on the URL starts a string of inquiries, each requiring more personal data. The progression leads the victim into providing a credit card number to activate the policy. The criminals use these data and credit card numbers for personal purposes, or sell it to others. The result is the same. Your finances are in jeopardy, and the insurance policy is non-existent.

From
To
Date

[Humana.Senior.Options|Stephanie U.](#)
victim@phish.com
Today 17:07

***** Notification Start *****

Re: Your Health-Insurance-Policy #20609407
=====

Policy Owner victim@phish.com,

We have great news. We are contacting customers to let you know that your monthly health insurance premium has been lowered. Medical insurance carriers such as United Healthcare, AARP, Aetna, Humana and Cigna are now offering savings of 52% on Healthcare Coverage.

Enter your zip code here to find out your new monthly-payment-- <http://signupnow.singleplansforhealth.review>

Please respond by September 25, 2015 in order to have your coverage in effect as soon as possible.

Policy Owner Services
Agent No. 5965158

***** End Notification *****

Clicking on the URL starts a string of inquiries, each requiring more personal data. The progression leads the victim into providing a credit card number to activate the policy. The criminals use these data and credit card numbers for personal purposes, or sell it to others. The result is the same. Your finances are in jeopardy, and the insurance policy is non-existent.

The thieves offer incentives. We all want to save money, but if it looks disproportional or too good to be true, it probably is.

Using an artificial date increases the urgency to take immediate action.

Gibberish on the lower part of the page

7665 Nunc Avenue^^^^Alajuela^^^^Costa Rica^^^^70110
#####Change solicitation options here: -
<http://discontinue.singleplansforhealth.review>

20609407_5965158_5965158_20609407

k, I am a total foodie. This place is so 5965158 great! The presentation of the food is wonderful as well as the quality of food put out. It's a farm to table... We went here based on Yelp reviews and couldn't have had a better meal and dining 5965158 experience... We started with the Zeppelin balls-like little Reubens bites... Zins is an area tapas place, they offer small dishes meant for sharing. So it really is nice to come here with a group of people to try a 5965158 little bit of... I was in Cedar Rapids for just one night and wanted to try a local place. Bata's wound up being perfect for someone who was alone to go for a great dinner... Plenty of options for vegetarians, fun environment, fresh everything, and great staff. It is always busy, and for 5965158 good reason... Recommended! I'm moving to Miami tomorrow and wanted my last dinner to be here. The lunch buffet is such a 5965158 good deal that I'd forgotten how important it is to explore... Just had an excell! ent meal here. Shared a variety of delicious appetizers and sushi. Service was great and entire staff made us feel 5965158 welcome. We're from out... This is easily the best Italian restaurant in Cedar Rapids. I've yet to have anything less than great food there. ...A great option for an appetizer, entree... I'm so glad I found Aladdin. And! It's close to my moms place....The staff are 5965158 all friendly and professional. The food is really good. Large portions at... I absolutely love Grill 26! I have been a frequent customer and over the years this is consistently on my top three in Sioux Falls. The food is 5965158 amazing.... It's good! It will cost you, but it's good! Brazilian Steakhouse at reasonable price!...We had a spectacular dinner here while visiting Sioux Falls. The ambiance is great, low lighting, and also 5965158 not... Bob's has excellent fried chicken and hash browns and anything on the grill is great!...Fantastic service as well! Found this great!
1 5965158 place because of HELP... You cannot go wrong with one of the staples of Sioux Falls fine dining. Amazing food, service and atmosphere. Try their brunch buffet as you will never go... Great buffet selection. Yummy desert pizzas and ice cream. Great service and 5965158 a family friendly atmosphere. Nice place for late night breakfast (although it closes at 11). Like a Denny's, great for what it is. Got the classic eggs 5965158 and bacon with those yummy diner... We took a group of people that were attending our training seminar for our group event to Foley's. They had a nice space for the group. ...Everyone ordered... The food is 5965158 quite special and the atmosphere is nice 5965158 and relaxed. However, the prices are a bit high in my opinion.I recommend 5965158 the burger, duck, and pork...fa8e914bd3b07621e31d0779e27b0c8a

Safety Tips

It is literally impossible to cover all the techniques used by internet predators, but here are some prevention steps from the presentation on **CompetitiveAmerica.us**. While not inclusive, these tips are fundamental to your security.



- **Always look for the lock. They are different shapes, sizes, and colors.**
- **Do not give out personal or financial information online unless you have initiated the contact and know who you are working with.**
- **If you receive a request for information or verification from a company you do business with, do not click on an email link. Instead, type the name of the website into your address bar. Do not copy and paste.**
- **Never click on an email link, especially from what appears to be a financial institution.**
- **Extend the thought to include Facebook and other social media unless you know specifically who it is.**
- **Never provide personal or account information, especially your Social Security number, Medicare, Credit Card or financial data, unless you absolutely know the site and it displays a lock.**



An easy rule



Always remember

If it looks too good to be true, it probably is.