



ALL ABOARD THE TRTA EXPRESS

Informative & Protective Services Newsletter

April 2021

JUST A THOUGHT:

I hope this finds everyone well and aware that this is April Fools Day. I mention this because there is a joker in all of us and when you least expect it someone will “get you.” I like this day because it is “just in fun,” unless you are the one who gets fooled. I have some favorite tricks that were pulled over the years like freezing a bowl of milk and cereal overnight and then serving it to your kids for breakfast that morning and telling them to eat fast because you are late for school. You can also make Jello in their juice glass and watch them try to drink it. I like to write a funny note on the toilet paper and roll it back up, it’s nice to hear someone giggle in the morning from that part of the house.

My wife and I are going to the beach in June. As we were walking in the Mall, we passed a display of bathing suits. She looked at me and smiled and said, “should I get a bikini or an all in one?” Before I thought I said, “better get a bikini, you’ll never get it all in one.” I hope the bruises heal by the time we get to the beach.

KOOL: (Look back)

Life can't give you joy and peace,
It's up to you to will it.
Life just gives you time and space,
It's up to you to fill it.

James Dobson

REMEMBER:

Zoom to the Capitol is April 5 -8 (You must RSVP, details in the Inside Line)
Red Letter Campaign is underway. Use the form in the VOICE to write your Legislators
Stay informed on legislation by reading the INSIDE LINE

STRAIN YOUR BRAIN

A monkey ate 100 bananas in 5 days. Each day he ate 6 more than the previous day.
How many did he eat each day?



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September 2021

JUST A THOUGHT:

What a summer. The weather has been unusual. For most of us, rain in Texas, in August is really a blessing. TRTA is beginning to have in-person meetings. I'm ready for another year of TRTA activities. I'm excited to be in-person and I hope you are ready. You may be tired of hearing this, but our first priority must be membership. We need every potential member in the State to join TRTA. If you know of anyone who retired from a school system, please contact and encourage them to join. We need a strong voice in Austin and TRTA is the only organization that can lobby on our behalf. Invite them to your local meeting and get involved.

SCAMS OF SUMMER ARE SIZZLING

Summer – and scammers – are in full swing. Extreme heat and a pent-up national desire to travel are the kind of opportunities scammers seek. Beat the heat and enjoy travel if you can but keep these scams in mind over the next several months.

Your Utility Bill is Past Due: Pay now or Get Cut Off

Heat waves make having reliable air conditioning and fans, and the electricity that powers them, essential. Scammers will impersonate utility providers by phone: (sometimes by email, text, in person) and claim your account is past due and you must pay immediately, or your power will be shut off. TIP: If you get a call or message like this, if you are concerned there may be an issue.

Renting a Car for an Unbelievable Deal? Don't Believe It

The pandemic led rental car companies to sell off inventory, resulting in fewer cars and higher prices now that people are looking to travel. Scammers are spoofing well-known rental car websites and advertising fake customer service numbers. Their goal is to lure in travelers with great deals – and convince them the best way to pay is with a gift card. TIP: Seek out the real website or phone number for rental car companies (type in the web address versus doing a web search, which can turn up fake information). Oh, and a legitimate business will never seek payment for goods or services with a gift card.

(Answer: 2178)

The Dream Vacation Home That Turns Into A Nightmare

Lots of travelers are seeking home rentals over hotel reservations for their getaways. Unfortunately, scammers are the ones getting away – with fake offers and large deposits. TIP: Be wary of renting off of social media sites or through companies you haven't booked through before. Keep all your interactions with property owners on the website of legitimate companies. TIP: A request to take your conversation off the site is a sign of a likely scam.

Knowledge gives you power over scams. Our Informative & Protective Services Newsletter gives you information on a monthly basis so you can better protect yourself and loved ones from becoming a victim.

KOOL: (Look back)

I think "Head & Shoulders" shampoo should come out with a body wash called "Knees & Toes"

REMEMBER:

Character is what you do after the third and fourth tries.

James Michener

STRAIN YOUR BRAIN:

We need to keep our brain active in retirement so think about this:

What four-digit number, when multiplied by four, equals the original number with its digits in reverse order. (You can solve this with pure logic and patience.)

I'd like to hear how you solved this problem, email me at ebuford@centurylink.net

(Answer: Bottom of first page)

Informative & Protective Services Committee Members

Eugene Buford, Dana Jordy, Mary Sexton, Bohn Smith, Ruth Stewart



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INFORMATIVE & PROTECTIVE SERVICES NEWSLETTER

OCTOBER 2021

EVERY LEAF SPEAKS BLISS TO ME

FLUTTERING FROM THE AUTUMN TREE

By Emily Bronte

Fall is here and it brings us such beautiful and colorful sites. Fall days and nights are ahead of us with many special events to come, including cooler weather. It is wonderful to be alive!

HOW TO SPOT TODAY'S SCAM TRENDS:

Imposter scams usually begin with a call, text message, or email. Being cautious and keeping an eye out for common fraud schemes in today's world can help keep you safe. Here are fraud scams that are emerging today and drastically increased. A variety of new scams emerged preying on those hit hardest financially by the pandemic and subsequent closures and shutdowns. Such as people who have become isolated, the elderly, as well as those want to be helpful to those in crisis. The pandemic provided an opportunity for cyber criminals to arise.

A scammer can pretend to be someone you trust, often a government agent, family member, or someone who promises to fix something that is important to you—convincing you to send them money or share personal information. Be aware to get help from those whom you trust to help you if you find yourself a victim of a recent fraud scheme.

SOME COMMON FRAUDS THAT ARE REVELANT TODAY:

Tech support scam: Criminals pose as technology support representatives and offer to fix non-existent computer issues.

Romance scam: Criminals pose as interested romantic partners on social media or dating websites.

Grandparent scam: Criminals pose as a relative-usually a child or grandchild-claiming to be in immediate financial need.

Sweepstakes/charity/lottery scam: Criminals claim to work for a charitable organization to gain victims' trust, or claim the victim has won a foreign lottery or sweepstakes, which they can collect for a "fee".

Home repair scam: Criminals appear in person and charge homeowners in advance for home improvements.

Family/caregiver scam: Perpetrators are relatives or acquaintances of elderly victims and take advantage of them to get their money.

HOW TO PROTECT YOURSELF:

Stop communications with the perpetrator. Search online for the contact information and the proposed offer. Resist the pressure to act quickly. Be cautious of unsolicited phone calls, mailings, and door-to-door service offers. Never provide any personally identifiable information. Ensure all computer anti-virus and security software are up to date. Do not open any emails or attachments you do not recognize. If victimized, take precautions to protect your identity and monitor your various accounts for suspicious activity.

Source: www.firstbanktexas.com

INFORMATIVE & PROTECTIVE SERVICES STATE COMMITTEE MEMBERS

Eugene Buford, Dana Jordy, Mary Sexton, Bohn Smith, Ruth Stewart

Scammers Use FINRA as Phish Bait

United States: the Financial Industry Regulatory Authority (FINRA). Seeing such a vital organization be used as phish bait is chilling. Fortunately, if you know what to look for, this scam is easy to spot.

The phishing email starts with the vaguely-startling subject line "ATTN: FINRA COMPLIANCE AUDIT". The email is sent from supports[at]finra-online. The email asks you to review an attached document and respond immediately. The short email message closes with, "If you've got more questions regarding this letter don't hesitate to contact us." Any one who falls for this scam and downloads the attachment will find that the file is actually a nasty piece of malicious software.

Here's how you can stay safe from similar attacks:

- *By asking for your immediate response regarding an audit, the bad guys create a sense of urgency. These scams rely on impulsive actions, so always think before you click.
- *Watch for poor spelling and grammar in supposedly-official messages. Did you catch the spelling error in the example above? The word "hesitate" is misspelled as "hesistate".
- *Check who sent the email. In this case, while the email address included the name FINRA, it did not use the official FINRA.org domain.

Stop, Look, and Think. Don't be fooled

KnowBe4.com

Strain Your Brain Answer:
8, 14, 20, 26, 32.

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November 2021

Scammers are expected to steal over \$2 billion in 2021. Their efforts can be thwarted with three golden rules:

- 1) Slow it down—Scammers often create a sense of urgency so that they can bypass your better instincts. Take your time and ask questions to avoid being rushed into a bad situation.

What a scammer might say: *“You need to act fast. If you don’t make a payment now, we’ll be forced to take legal action against you.”*

- 2) Spot check—Do your research to double check the details you are getting. If you get an unexpected phone call, hang up. Then look up the bank, agency or organization that is supposedly calling and get in touch with them directly.

What a scammer might say: *“This is the IRS calling. We haven’t received your tax payments for four years. That’s a federal crime.”*

- 3) Stop! Don’t send—No reputable person or agency will ever demand payment on the spot. Often scammers tell you to go buy gift cards—which are meant only to be given as gifts—not as payment under threat. So, if you think the payment feels fishy, then it probably is.

What a scammer might say: *“Please send us EnormaoMart Gift Cards of \$100 or \$200 face value. I need 20 of each card.”*

So, - be **Scammer Alert!** as we begin this holiday season. Hope your family will enjoy some special time together.

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