

Avoid being a statistic - Do Not Respond

Many of us think they would never fall for such a scam. You might not, but someone you love might fall for the mirage of socially engineered scams. Just this month I was in touch with a very frantic couple just under seventy years old that had proceeded to the point of moving money. They thought it was a person from their bank directing them. He, a successful engineer and his wife an administrative nurse both retired, stopped and went to their bank immediately and found out that it was all a scam. They were so embarrassed and hurt. With tears in his eyes he said, "We almost lost everything."

What is important here is that none of us are beyond these schemes. The best of us can be misled. I assure you that you know folks that have succumbed to some form of this scam.

When you receive a call from any financial institution, including your bank, hang up! **Say nothing.** When you receive a text stating that you have been debited some amount, call the institution. **NEVER CALL A TELEPHONE NUMBER LISTED IN A TEXT OR EMAIL.** Never give access codes to anyone! Get your bank's phone number from the their website or visit their location and inquire with their staff. They are trained to help. Don't be a statistic.



It Is Real

\$12,500,000,000 lost in 2025

FBI Internal Annual CyberCrime Report

Romance scams - Catfishing

This is one embarrassing subject. You meet someone online and over a few weeks you are texting, Facebook messaging and ultimately talking with them. Maybe you lost your wife or husband and just need someone to chat with. I know a single lady in Nashville that was targeted. She was around fifty-five years old and no one knew that she was lonely. She was a client and called me and was so sad when she realized the scam. He had sent fake pictures, told her he loved her and ultimately needed \$2,000 for a plane ticket from London to come see her. I told her to stop all contact with the person. She was really hurt and embarrassed.

We are quick to dismiss such and say it would not happen to us, but it does and will to people we know. Online dating is dangerous. Keep a cool head and when they ask for more than a friendship, hang up. They are not your friend.

SALT

Senior Adults Living Triumphantly

Finding Truth Today

We live in a world where it is difficult to disseminate truth from fiction. The world finds its truth in the news and online sources. With the creation of artificial intelligence one can create anything and make it look real. It is reported that 20% of YouTube videos are faked, AI generated, and this is not just limited to YouTube.

Truth is important and we need it to live greater lives. The struggle for truth is ageless. The first reported incident of truth-verses-a-lie was in Genesis, Chapter Three. Eve saw that the fruit looked good and then Satan stepped in and agreed with her assessment. Eve knew that the tree was forbidden and she even quoted what God said about it. Then Satan came along and agreed and stated, "You will surely not die!" (Note the exclamation.) "Really?" might be implied here.



The fruit was good for food, it looked delicious and it would cause her to gain knowledge. She and her husband ate it and this sin caused the breakdown in all of creation of which we see today. It is challenging to know the truth in community and world events. Shakespeare was correct when he said, "*The world is a stage...*"

Why is the Bible so important when it comes to truth? It is the only place where you will find it. Truth is hard to find in our world and most sources have a mixture of truth and falsehood. The Bible contains truth. So many folks think that reading the Bible is boring because we know those stories, but the reason a believer continues to read the Bible is to better develop their Christian life. When you read your Bible...

You gain discernment. Without a Biblical World View you will be led astray. You will hear statements in the news and from Internet preachers that sounds good. You may even have personal religious beliefs that you think are correct. (Remember Eve thought the tree was delightful.) We all filter our mental receivers to hear what we want to hear. The Bible gives us the only way to distinguish what is good for us to mentally ingest. By our own choices we will most of the time choose incorrectly. The Bible is there to help us.

You will better know what is important for your life. What we exhibit shows what is really important to us. Are the things of this world more important than what God says about how we should live? Maybe it is news, sports or some political persuasion that really drives you. We talk about what is important to us. Are we really concerned with eternity as much as today's latest fads or events? The Bible reminds us of what should be important in our lives.

You gain assurance. Life is so unpredictable. Our lives are full of decisions. Maybe it is work, health, our children, our grandchildren, or whatever. Those things are important, but they can be unpredictable. By living by the Bible even the most difficult things in life are handled with grace. A good analogy would be you bumping against a square corner. It hurts. But, when we follow Christ's example it is as if those sharp corners are rounded. Yes, those life events may be difficult, but the blow is not as great because He is guiding our lives and the Bible is His way of talking to and directing us.

You live in His power. II Timothy 1.7 states, "*For God has not given us a spirit of timidity, but of power and love and discipline.*" It is easy to become cynical and discouraged in the world in which we live. After reading about all of the bad things that could happen we might even become afraid. That is what the world and Satan wants to happen. As believers God reinforces in us His power to live. We are concerned about our world, but not afraid. It is Christ living in us that provides the power to live righteously. The world needs to see the power of God living through us. With His power it gives us the ability to express His love to all those that we come into contact with. It is through folks like you that God is most glorified. Live your lives not in fear, but in the mighty power of our Living Lord.

RPC SALT

Senior Adults Loving Technology Special Edition

"But if we walk in the light, as He is in the light, we have fellowship with one another, and the blood of Jesus, his Son, purifies us from all sin."



Inside this issue



PAGE 2 Upcoming SALT Events

Upcoming events sponsored by our Senior Adult Ministry.



PAGE 3 Banking Scams

Learn the latest and most devastating banking scams perpetrated against senior adults.



PAGE 4 Finding the Truth

A biblical approach to finding truth in a world that wants to mislead you.

Technology's Changing Threat to Seniors

If you have been to one our DSU (Digital Security University) classes you are fully aware of the changing digital threats that not only affect our daily lives but, more importantly our bank accounts. The days of a virus injection into your personal computer has passed. Because of new security features within modern computer operating systems it is much more difficult to cause problems. The offenders have changed their tactics to "Socially Engineered Incursions". Meaning, they contact and manipulate the person behind the keyboard, not the computer. This edition is to help you become aware of the latest criminal efforts in taking control of your assets. Get a cup of coffee, put on some "readers" or get that magnifying glass out and learn the latest digital threats that are targeting you! There is a lot to cover in this special edition of the SALT Newsletter.

SALT

Senior Adults Living Triumphantly

Your SALT family wants to celebrate important events with you. If your name does not appear in the newsletter for your birthday or anniversary, please let us know! We also want to know if you are a new grandparent. Please forward information to Missy at, missystephens1510@gmail.com so we can keep the SALT roll current.



RAINBOW PRESBYTERIAN

ANNIVERSARIES

5
Robin & John O'Leary

6
Cindy & Mike Maddox

12
Lynne & Al Orton

BIRTHDAYS

4
Nancy Silvey

6
Debbie Walton

8
Jennifer Zeigler

13
Tom Martin

19
Sheila Herring

20
Barb Boyer

22
Sharon Simmons

23
Craig Bowden
Ben Wilson

24
Stan Wager

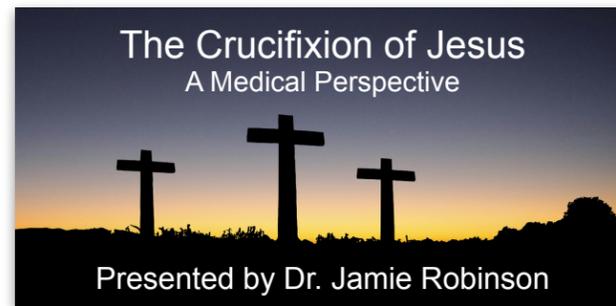
30
Ray Tucker
Gail Acker

Set the Date



Join the Fellowship in March

OUR MARCH MEETING



Dr. Robinson will bring present a medical view of the crucifixion of Christ explaining the physical aspects involved in His death.

BRING A DISH AND A FRIEND

Please provide the following dishes based on the beginning letter of your last name.

A-E Salad or Fruit;
F-M Meat or Protein
N-Z Vegetable

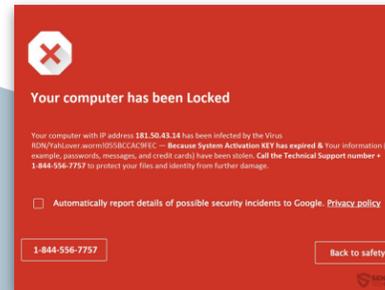
Dessert and Drinks will be provided by the church. (banana pudding)

I Need a New Laptop!

No, you don't! Our generation was raised on computers. For most of us we used them like a tool creating large spreadsheets and a lot of word processing. As a retired senior most of us do the following with a computer, we browse the Internet, check our mail, text friends and type occasional letters. For the majority of us a tablet would be much simpler to use and much less likely to be contaminated with malware. For example, iPhone and iPads have what is called a 'sandboxed' environment. You cannot install anything unless it has been cleared at the APP Store. This is for your protection. Necessary security updates happen in the background so you are always protected. So consider buying a tablet and a small keyboard to do your computing. One great advantage is that you will be able sit in your recliner and enjoy computing and not be confined to your desk!

Using a Computer

Those pesky pop-ups



The surprise...

You are using your computer and a window pops-up. Some screen is telling you that you are NOT protected, even if you are using a mobile phone. You call the number and are persuaded to purchase some software. After spending three or four hundred dollars you now allow someone to connect to

your computer giving them full unattended access. They install something that looks like what you bought, but actually it is monitoring software that tracks every keystroke you make. With the software installed they monitor your every move. When you online bank, shop Amazon, check your retirement account they have your access information for those sites. The next step is to take your money without you being aware of the theft.

Be wise...

When you see a screen similar to the one to the left, turn off your computer and it should go away after you reboot. NEVER call any number on your screen!

Don't be a statistic - Financial Scams

The latest major threat to senior adults and your money is socially gaining your trust to allow access to your computer and then your bank. Our generation has a history of kindness. When someone calls, we graciously respond. Those days are gone! Here's how the scam works, so be ready; it is coming to you soon.

It begins with a text or email from your bank or some organization prompting you to be afraid because your financial account or your IP address has been involved in some international laundering scheme. They lead you to believe that the FBI and CIA are coming to get you and take possession of your financial accounts and maybe arrest you. They want to help you immediately put safeguards in place to save your money. You believe them because the phone number showing on your phone displays your bank's name. The email has the bank's logo. The person is calm and authoritative. They cause anxiety and then garner your trust by calming your emotions.

Next, they send an email or text with a link for you to click. You, being kind and afraid, click on the link. By clicking the link you have given the full control of your computer. Now, you do one of two things, you hang up and power off your computer or continue with the scam. Both responses are a problem.

You chose to continue with the scam....

They have you log into your bank account and start moving money from one account to another. Next, they have you go to the bank and withdraw ALL of your money. You then take that down to the local convenience store and find an ATM-type machine. That device is a Cryptocurrency Bitcoin Teller Machine. Once you feed all of the money into the machine the person who is still on the phone tells you to press the "Complete Transaction" button. This completes the task. Your money is now in an irretrievable place. They now have you go to other accounts to do the same.

But, you disconnected from the call...

Realizing that something is wrong, you powered off your computer and disconnected from the phone call. If you allowed them to install their software they still have access to your computer. They can now watch every move you make on the computer capturing every keystroke. So, when you use your computer to go to your financial institutions, banks, check mail, Facebook, etc., they now have access to those accounts.

The correct solution...

When you get the call from an unknown number, do not answer. If you do answer just hang up. Call the bank for financial institution if necessary from a good, known, number.

Facebook

We are watching you

We cannot talk about digital security without talking about Facebook. The first item of interest is your password. People's accounts get compromised. Some call it "hacked", but in reality the password was shared, given or reset through some text message or Facebook Messenger text. If you have not received one of those text, you will. The text states that your account was "hacked" and they are there to help you get it rectified. So, you being a trusting person and one that cares about security, you allow them to fix your issue that really never existed. Next thing you know, you are locked out and since Facebook is free there is no support. The person now has access to your account and will use the same tactic with all of your friends. We all have seen this many times over the years. If you need to change your Facebook password, log into your account and change it and change it regularly using a good, complex group of letters, numbers and characters.

Since we are talking about Facebook be aware that they too are watching everything you do on the Internet. They are not trapping passwords, but creating a dossier about you, what you buy and just about everything social. It is known in the Internet world that, "If it is free, you are the product." Be very careful what you do and say and who you call friends. Because you unknowingly allow Facebook to have "TRACKING" access it is running all of the time, even when you are not using Facebook. That is why they seem to know what interest you. Be wise and turn off Facebook's TRACKING settings.

Passwords

We all hate passwords. Where do you keep yours? We love easy passwords and really hate to change them regularly. We must address this issue.

Passwords should be complex and that too we hate! Passwords should never be used to access multiple sites. Here is a simple way to create very complex passwords and not ones like, "12345".

Think of a bible verse you love. Use the first character of each word of that verse. For example, "For God so loved the world that he gave His only Begotten Son" A great password would be, "fGsltwHgHobs! That is one that is not easily guessed! You can use a hymn. Here is an example, "Aghststsaawlml!" Amazing Grace! If you need numbers, list the verse reference or hymn page number.

Pause for a moment when required to enter a new password, be creative. Use some sentence that you can recall that creates a really long, easy password, not the most common one, "password!"