

### JANUARY/FEBRUARY 2018

This issue of the Panorama is devoted to safe computing practices. The Internet is amazing, but the risks are real too, such as viruses, scams, malware and identity theft. There are a few simple precautions to help you stay safe.

### Tips to Help you Surf the Web Safely

Most people don't know what they would do without the internet. Not only does the internet provide a means to maintain contact with loved ones and to search for information, but it also is a wonderful source of entertainment. Using caution while online, is a healthy approach for people of all ages. Adopt a healthy respect for online safety.

One of the most important things to remember is that the Internet is not written in pencil and can be erased—it's written in relatively permanent ink. You should assume that anything you put into the web is there permanently. This does not mean that you should not do anything at all on the web, but rather that you should THINK about what you are doing or saying, and the implications of doing so. This is the single most important concept to keep in mind when it comes to internet safety.

Email is another significant safety concern. There are 3 basic, relatively simple precautions with email:

- Don't click on links in an email. So many malicious actions come from clicking on a link that we think will lead us to a cute joke, or picture or something that we can't seem to resist. Don't think that just because the email appears to come from a person we know, it is safe. It is possible for infected emails to be sent from the email of someone we know.
- 2. Don't believe that someone in another country will need your help or money, or will give you a prize. This is too good to be true, so don't believe it.
- 3. Don't assume that the email is from the party that shows up as the sender of the email. So many people get tricked into providing personal information because a scamster made an email look like exactly like it came from their bank, their credit card company, or other similar entity with whom they do business. These type of emails LOOK so REAL, especially when it appears to be from a bank or credit card company that says your account has been compromised, and you need to verify some information. A financial institution, or the CRA, will NEVER request personal information through an email. If you get such an email, contact the company directly by telephone or in person, and tell them that you have received an email from them, and ask what it is about.

Passwords As we use the internet for more and more things, passwords are the key to accessing information sites, unlocking our many accounts, accessing our money and much more. Because so many sites require passwords, it becomes increasingly more difficult to remember so many different ones, or our login information for that matter. There are many password management programs available which will store and encrypt your login information, your passwords and your security questions all in one place to help you remember

Tips for creating strong passwords:

- Don't give into the temptation to use simple passwords like: 123456. Since this is the most commonly used password there is, this one would be readily guessed.
- 2. Longer is usually stronger-10 or more characters is obviously better than 8. Try experimenting with phrases rather than single words.
- 3. Use upper and lower case letters, in random combination, not just at the beginning.
- 4. Insert numbers and special characters. You could substitute the number 0 (zero) for the letter 'O', or 1 for I, or 5 for S, etc. Add characters like: #\$%^&\* for variety. One study has shown that adding just a single capital letter (not at the beginning of your password) plus one special character, would change the time to hack an 8 -character password from 2.4 days to 2.1 centuries!
- To help you remember your password think of clues like a place you love, a specific car or vacation spot.
- 6. Change the passwords often.
- Use different passwords for each site. 7. Otherwise, if a hacker can determine one password, then all your other sites will be compromised.

The last tip is not about what you are doing on the web, but rather WHERE you are doing it. It is so convenient to stop in a coffee shop and connect to the WIFI, or use the hotel WIFI. This is fine for nonpersonal surfing, but NOT for accessing any sites that require your password. The same things that make it so convenient to access a WIFI hotspot (its openness to everyone), makes it easy for someone to eavesdrop on your web activity. A good rule of thumb for Wi-Fi hotspots is to avoid entering any passwords or personal information when connected to one.

of going do it safely. life there is but we can these fairly

These steps will hopefully help you overcome a fear online. Go online just As with most things in no way to be 100% safe get pretty close with simple precautions.

## EVENTS at Telford House and in Leduc

#### NONE for this Edition

## It's Flu Season—Be sure to Properly Wash your Hands

Everyone has germs, so we need to take precautions not to get the flu, or spread it to others. Washing our hands properly, will help stop the spread of germs. Handwashing is like a "do-it-yourself" vaccine.

- 1. Rinse your hands under warm, running water, and apply soap.
- 2. Lather the soap between your hands, scrubbing your fingers and the front and back of your hands; don't forget under your nails.
- 3. Wash with friction for at least 20 seconds. That is about as long as singing 'Happy Birthday' to yourself .
- 4. Rinse thoroughly under clean running water. Dry your hands on a dry towel or allow them to air dry. Turn of the faucet handle with the towel. Do not touch the faucet handle with your clean hands.
- 5. Wash your hands frequently during the day, and every time after using the washroom.

Is a little squirt of hand sanitizer a substitute for washing your hands? Use only if there is no water available. If your hands are dirty or have not been washed for some time during the day, it is the best to scrub with water and soap.

Proper handwashing is a win-win for everyone, except the germs. It's quick, it's simple, and it can keep us all from getting sick.

#### DON'T FALL IN LOVE WITH A ROMANCE SCAMMER

Looking for love online can be dangerous and can lead to the loss of your money or your identity. It can be easy to become the victim of scammers who know all the right lines to say, and techniques to eventually convince you that they truly love you. It is their goal to eventually get you to send them money. Scammers take advantage of people looking for romantic partners, often via dating websites, apps or social media. They are able to play on emotional triggers to get a person to provide money, gifts or personal details about themselves.

In the U.S., the FBI reports that romance scams account for the highest financial losses of all internet-facilitated crimes. Reported losses in the US exceeded \$230 million, but the FBI puts the true number much higher because they believe that only about 15 percent of these type of crimes are ever reported. In 2016, the RCMP estimate that Canadians lost about \$17 million to online dating scams.

Seniors are especially susceptible because they have a lifetime of savings, own their own home, are often lonely, tend to be more trusting and are not as computer literate as the younger generation. Scammers often target women, especially in their 50s and 60s who live alone. Once someone realizes they have been lured into a scammers' web, besides losing a lot of money (sometimes their entire life savings) they are often so embarrassed they don't want to tell anyone, least of all family and friends.

A romance scam starts when someone contacts you on a dating or social network site, supposedly impressed by your profile. When you check out their profile, you'll find a picture of a good-looking man or woman (likely a photo of a real life individual which has been stolen by the scammer), and who probably works or lives overseas. These scammers take on identities of real people. It likely that the scammer is not even the same sex as the person believes they are corresponding with.

Dating and romance scammers will express strong emotions for you in a relatively short period of time. They will go to great lengths to gain your interest and trust, such as showering you with loving words, sharing 'personal information' and confidences, and even sending you gifts. He or she will present themselves as thoughtful, caring and loving, someone who is looking for their soul mate—and are able to convince you that you're the one. They may take months to build what may feel like the romance of a lifetime, and will likely suggest that you meet. But this will never materialize, for one reason or another

Once a bond has been made and your defences are down, the suitor may pretend to need money for some sort of personal 'emergency' or 'hardship', such as a hospital bill or car repair. They ask for help to pay for this. The requests will start to increase, because there will be tragedy after tragedy: a huge hospital bill because they were mugged on the street; a son or daughter (from a previous and difficult marriage) who has a fatal illness but no medical insurance. After some time, they will likely ask you (either subtly or directly) for money, gifts or your banking/credit card details.

<u>Solution:</u> Don't ever give out personal information to strangers, or send anyone money — even small amounts. If you are asked for money, it's time to forget about this individual and cease all contact with them. In truth, this potentially, perfect mate may actually be a scammer from some foreign country. Scamming is their business—they are out to make as much money as possible.

#### Submissions to the Panorama

If you would like to submit an article or have a suggestion please submit a copy to Lucrecia at FCSS by the following deadline: February 09,2018 by 4:30 pm. Mailing Date for March/April 2018 edition: February 26,2018. We welcome your Views and Input! Call Lucrecia at: 780-980-7115



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Family and Community
Support Services



# JANUARY 2018 EVENTS

Mon	Tue	Wed	Thu	Fri
Happy New Year 2018!	9:00 Dup Bridge (TH) 10:00 Sight Seekers (TH) 1:00 Crib (TH) 7:00 Stained Glass  NOTE: Music Fest & Dance to return 06Feb	3 9:00 Painting (TH) 10:00 Qigong (TH) 2:00 Guitar (TH)	9:30 Knitting (TH) 11:30 Lunch (TH) 1:00 Sturling (TH) 7:00 Crib (TH)	10:00 Exercises (TH) 1:00 Euchre (TH) 1:00 Guitar (TH) 1:00 Fun Bridge (TH) 7:00 Darts (TH)
9:00 Stained Glass (TH) 10:00 Exercises (TH) 10:00 Alzheimer's  Meeting (PL) 7:00 Guitar (TH) 7:00 Square Dancing (TH)	9:00 Dup Bridge ( <i>TH</i> ) 1:00 Crib ( <i>TH</i> ) 7:00 Stained Glass 7:00 Stroke Recovery ( <i>TH</i> )	9:00 Painting (TH) 10:00 Qigong (TH) 2:00 Guitar (TH)	9:30 Knitting (TH) 11:30 Lunch (TH) 1:00 Sturling (TH) 1:00 Fun Bridge (TH) 7:00 Crib (TH) 7:00 Horticultural Club (TH)	12 10:00 Exercises (TH) 1:00 Euchre (TH) 1:00 Guitar (TH) 7:00 Darts (TH)
9:00 Stained Glass (TH) 10:00 Exercises (TH) 1:00 Curling (TH) 7:00 Guitar (TH) 7:00 Square Dancing (TH)	16 9:00 Dup Bridge ( <i>TH</i> ) 1:00 Crib ( <i>TH</i> ) 7:00 Stained Glass 7:00 Music Jam ( <i>TH</i> )	17 9:00 Painting (TH) 10:00 Qigong (TH) 1:00 Curling (TH) 2:00 Guitar (TH) 7:00 Karaoke (TH)	18 9:30 Knitting (TH) 11:30 Lunch (TH) 1:00 Sturling (TH) 1:00 Fun Bridge (TH) 7:00 Crib (TH)	19 10:00 Exercises (TH) 1:00 Euchre (TH) 1:00 Guitar (TH) 7:00 Darts (TH)
9:00 Stained Glass (TH) 10:00 Exercises (TH) 1:00 Curling (TH) 7:00 Guitar (TH) 7:00 Square Dancing (TH)	23 9:00 Dup Bridge ( <i>TH</i> ) 1:00 Crib ( <i>TH</i> ) 6:30 <i>Parkinson's Mtg.</i> ( <i>TH</i> ) 7:00 Stained Glass	9:00 Painting (TH) 10:00 Qigong (TH) 1:00 Curling (TH) 2:00 Guitar (TH)	25 9:30 Knitting (TH) 11:30 Lunch (TH) 1:00 Sturling (TH) 1:00 Fun Bridge (TH) 7:00 Crib (TH)	10:00 Exercises (TH) 1:00 Euchre (TH) 1:00 Guitar (TH) 7:00 Darts (TH)
9:00 Stained Glass (TH) 10:00 Exercises (TH) 1:00 Curling (TH) 7:00 Guitar (TH) 7:00 Square Dancing (TH)	30 9:00 Dup. Bridge ( <i>TH</i> ) 1:00 Crib ( <i>TH</i> ) 7:00 Stained Glass	31 9:00 Painting (TH) 10:00 Qigong (TH) 1:00 Curling (TH) 2:00 Guitar (TH)		



## **FEBRUARY 2018 EVENTS**

Mon	Tue	Wed	Thu	Fri
			19:30 Knitting Group (TH) 11:30 Lunch (TH) 1:00 Sturling (TH) 7:00 Crib (TH)	10:00 Exercises (TH) 1:00 Fun Bridge (TH) 1:00 Euchre (TH) 1:00 Guitar (TH) 7:00 Darts (TH)
<b>10:00</b> Exercises (TH) <b>1:00</b> Curling (TH)	10:00 Sight Seekers (TH)	9:00 Painting (TH) 10:00 Qigong (TH) 2:00 Guitar (TH)	9:30 Knitting Group (TH) 11:30 Lunch (TH) 1:00 Fun Bridge (TH) 1:00 Sturling (TH) 7:00 Crib (TH) 7:00 Horticultural Club (TH)	9 10:00 Exercises (TH) 1:00 Euchre (TH) 1:00 Guitar (TH) 7:00 Darts (TH)
10:00 Exercises (TH)	<b>1:00</b> Crib (TH)	9:00 Painting (TH) 10:00 Qigong (TH) 2:00 Guitar (TH)	9:30 Knitting Group (TH) 11:30 Lunch (TH) 1:00 Fun Bridge (TH) 1:00 Sturling (TH) 7:00 Crib (TH)	16 10:00 Exercises (TH) 1:00 Euchre (TH) 1:00 Guitar (TH) 7:00 Darts (TH)
<b>1:00</b> Curling (TH)	<b>1:00</b> Crib (TH) <b>7:00</b> Music Jam (TH)	9:00 Painting (TH) 10:00 Qigong (TH) 2:00 Guitar (TH) 7:00 Karaoke (TH)	9:30 Knitting Group (TH) 11:30 Lunch (TH) 1:00 Fun Bridge (TH) 1:00 Sturling (TH) 7:00 Crib (TH)	23 1:00 Euchre (TH) 1:00 Guitar (TH) 7:00 Darts (TH)
10:00 Exercises (TH)	<b>1:00</b> Crib (TH)	9:00 Painting (TH) 10:00 Qigong (TH) 2:00 Guitar (TH)	<b>B</b>	Heads-Up for March 2018 12:30 March 1st LDSC Annual General Mtg. Please Attend