

# Re: Cyber Crimes?

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*Source:* <http://newsgroups.derkeiler.com/Archive/Soc/soc.retirement/2005-08/msg02991.html>

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- *From:* Rumpelstiltskin <PleaseDoNotReplyByEmail@xxxxxxxxxxx>
  - *Date:* Sat, 20 Aug 2005 12:39:43 GMT
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On Fri, 19 Aug 2005 22:24:52 -0700, El Castor  
<justuschickens@xxxxxxxxxxx> wrote:

>Rumpelstiltskin <PleaseDoNotReplyByEmail@xxxxxxxxxxx> wrote:

>

>>On Fri, 19 Aug 2005 01:07:16 -0500, JohnSmith

>><JohnSmith492@xxxxxxxxxxx> wrote:

>>

>>>There Ain't No Such Thing As A Free Lunch (TANSTAAFL to the cognoscenti)

>>>

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>>>

>>>The Senior Constituency - Matt Towery

>>>

>>>The results of our latest survey are both a newsmaking and a political

>>>bombshell. We asked seniors, "Have you ever been a victim of what might

>>>be termed a consumer scam?"

>>>

>>>Ten percent said "yes." That's one out of every 10 seniors who responded

>>>to our poll.

>>>

>>>Given this sobering information about seniors and consumer fraud, it's

>>>safe to presume that as America continues to "turn gray," criminal bank

>>>accounts will continue to "turn green" unless decisive action is taken.

>>>

>>>Such action won't be easy. Seniors report being the victim of a wide

>>>variety of devious misdeeds, including (in descending order of

>>>frequency) home improvement scams, telemarketing scams, sales schemes,

>>>lottery/big money scams, work-at-home scams and others.

>>>

>>>Stiffer penalties for new, cyber-crimes are called for, as are stronger

>>>protections of online personal information and regulation -- yes,

>>>regulation -- of Internet commerce, so that senior shut-ins can get the

>>>prescriptions they need.

>>>

>>>Above all, members of Congress must look beyond short-term political

>>>gain and do what's just plain right.

>>>

>>>What's called for is the hardest thing for our politicians -- new

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>>>solutions for old problems. It's time to get real.  
>>>  
>>><http://www.townhall.com/columnists/matttowery/mt20050818.shtml>  
>>  
>>  
>>  
>> I got an email not long ago, purported to be from my ISP provider  
>>Earthlink, that said Earthlink needed to verify my financing source,  
>>and asked me to send respond to the email with my credit card  
>>number.  
>>  
>> I just looked at my mail to try to find the message I sent to  
>>Earthlink (real Earthlink) to apprise them of that attempted  
>>fraud, but didn't need to continue because I immediately saw  
>>a new message that looked very suspicious.  
>>  
>>I just googled and found a site identifying the fraud I just received  
>>The message identified as fraud at that URL contains the same  
>>text as the message I received, but with a different numeric part of  
>>the URL. I found the advisory at:  
>><http://www.millersmiles.co.uk/report/1000>  
>>  
>>  
>>I don't think I even have an account at Bank of the West, but  
>>to its credit, Bank of the West's real site has a warning about  
>>such messages and how to recognize them. They asked  
>>people to please forward any frauds, which I would have done  
>>except they wanted me to create an account before submitting.  
>>  
>>  
>>  
>>FRAUDULENT email below  
>>-----  
>>Dear Bank of the West Member,  
>>  
>>As part of our continuing commitment to protect your account and  
>>to reduce the instance of fraud on our website, we are undertaking  
>>a period review of our member accounts.  
>>  
>>You are requested to visit our new site, and fill in the required  
>>information.  
>>  
>>Click the link below:  
>><http://00.00.000/bankofthewest/>  
>> [note by Rumpel: I've zeroed the numeric part of the URL]  
>>  
>>This site is our new verify site,encrypted with 128bits encryption  
>>  
>>This is required for us to continue to offer you a safe and risk  
>>free environment to send and receive money online and maintain  
>>the experience.You have 3 days to enter required information or

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>>your credit card will be locked.

>>

>>Thank you,

>>

>>Sincerely,

>>Bank of the West Online Banking Customer Service

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>>As outlined in our User Agreement, Bank of the West will periodically

>>send you information about site changes and enhancements. Visit

>>our Privacy Policy and User Agreement if you have any questions.

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>I bought a shirt on eBay for 15 or 20 bucks, and paid for it a couple

>of hours after the auction ended. The next morning I got an e-mail

>from someone masquerading as the seller requesting that I pay an

>account on PayPal. I reported him, but it was probably a waste of

>time.

>

>That was as close as I've come, maybe because I'm suspicious by

>nature. Our phone is on the national do-not-call registry, so we never

>hear from telemarketers.

You do occasionally hear from "people conducting a survey" though, don't you? I get those once in a while, though it's nowhere near the plague telemarketers used to be. There are telemarketers in the phone book. When I get asked for a telephone number in anything I want to continue it, I always put in one of the telemarketer phone numbers.

Once before vacation and once since, I've gotten a recorded message from somebody named Wilson pumping some real estate thing, I think, though I've hung up before I really found out what he was selling. If it happens again, I'll listen to see if there's a phone number that I can report to the FDC.

>It's also possible to request that the 3 big  
>credit bureaus not sell your name to credit card issuers, which I've  
>done. No more unsolicited credit card offers in the mail. For those in  
>California, a state law requires the same 3 credit bureaus to freeze  
>the records of any Californian requesting it. Once that's done, an ID  
>thief can't open a credit card or charge account. That I haven't done  
>because I hate to part with the \$60 it'll cost, but I suppose I'll get  
>around to it one of these days.

I get those pretty often, but I just open them to see if there's anything identifying me, tear it off and burn it, and the rest goes in the trash basket I keep at the bottom of the stairs for mail to

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be instantly discarded. I don't mind Junk mail nearly as much as junk phone calls.

I've never checked my credit rating, but I guess it's OK since I just signed up for an Amazon credit card to get the \$30 credit. A message came back in just a few seconds that I was approved. There's no reason I wouldn't be, since I've never not paid a debt, and I pay off my credit cards as soon as I get the statements so that I won't forget and run up charges. I could eliminate the hassle of mailing payments by allowing credit cards and utilities to access my checking account automatically, but I'm too squeamish to allow that.

Likewise, I opened a checking account wa while back with \$100 to get a \$75 add-on. I've never used the account or its credit card, except that I drained it of all but \$15 by ATM a couple of months ago. The bank is downtown on California street, which is not convenient for me. But why pass up free stuff. I get offers for about \$30 often but that's not enough to make it worth the hassle of opening an account.

All my cards are \$0 annual fee and have grace periods, except for American Express which is now charging interest during the interval between receiving the statement and sending in the payment. That new rule makes me no longer shop at Costco for a couple of days after I send in payment, which hasn't been a problem so far. I use American Express only at Costco: they won't take any other credit card, which is annoying. I could use cash, but my Costco bill is usually over \$100 and I don't usually have much more than \$100 in my wallet. When I'm low on cash, I go to the ATM which is only five blocks from my flat, along a route I walk anyway nearly every day – one of the many advantages of living in the city. I nearly always take out \$100 walking-around money, though I took out \$200 lately since I was out of two-dollar bills, my favourite denomination, and the bank requires me to order them a hundred at a time. The American Express card has no annual charge, or I'd cancel it and just make sure I had \$200 in cash before I went to Costco.

I use the squirrel method to remember to pay off my bills. When I go downstairs and see mail, I toss most of it in the trash, put stuff I should file but don't need to bother with other than eventually filing it in a stack on the right hand side of the staircase until there's enough to make me file it, and put bills and personal letters in the middle of the stairs on the second step, so that I see it and have to walk over it or take it upstairs and deal

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with it when I come home. Having stairs for temporary storage is an advantage of living on the second floor, but the best advantages are that I can always have a front window open and that there's so much less street noise on the second floor than on the ground floor. I don't think I could stand living in a condo where only one tiny and inadequate window can be opened – I dislike the sterile and enclosed feeling of air conditioning.

Sorry about this useless post, but it's 5:30 AM and I'm up but don't feel like doing anything yet.

>"Arguing on UseNet is like competing in the Special  
>Olympics. Even if you win, you're still retarded."

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### • *References:*

- ◆ *Cyber Crimes?*

- ◇ *From:* JohnSmith

- ◆ *Re: Cyber Crimes?*

- ◇ *From:* Rumpelstiltskin

- Prev by Date: *Re: Cyber Crimes?*

- Next by Date: *Re: Time to cut our dependence on and therefore our interest in the...*

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