



Mason County Extension Office

Macy Fauns

Class	Date/Time
Freezer Meals	Monday, October 17 th 11:00 AM
Make Ahead Breakfast	Monday, November 7 th 11:00 AM
Slow/Electric Pressure Cookers	Monday, January 23 rd 11:00 AM
Casseroles	Monday, February 13 th 11:00 AM
Budget Friendly	Monday, March 13 th 11:00 AM
Salads	Monday, April 24 th 11:00 AM

There is no cost but we do ask that you register by at least the week before. Check our facebook page for up to date information or call 564-6808!

Mason County Family & Consumer Sciences





A BAD DEAL IN DISGUISE: TYPES OF SCAMS

A Bad Deal in Disguise: Types of Scams

By Kelly May

Family Finance and Resource Management

We all know to beware of things that sound “too good to be true.” The trouble is, sometimes it is difficult to tell what is false from what is true. Especially since many times scammers appear in disguise or use other tricks to convince us to take part.

The Federal Trade Commission received 2.9 million fraud reports in 2021. Of those reports, about a quarter of them resulted in a loss, equaling a total of \$6.1 billion. The best way to avoid becoming one of these statistics is to learn more about different types of scams so you can avoid falling victim.

IMPOSTER SCAMS

Many scams start with a scammer in disguise. One in five people lost money to **imposter scams**, at a \$1,000 median loss, according to 2021 data from the Federal Trade Commission. In an imposter scam, the scammer pretends to be someone else – a trusted source or a business you probably already have dealings with – to trick you into sharing information or money.



Sometimes scammers will play on your trust, pretending to be someone you know, such as in a phishing attempt, grandparent scam, or romance scam. Sometimes they try to scare you into paying something they falsely claim you owe, such as in IRS, deputy sheriff, or tech support scams. If they ask for money, they typically want you to use a wire transfer or pay by gift card – which can't be tracked or reversed. Let us explore a few of these scenarios in greater detail.

In **phishing scams**, the scammer pretends to be someone else to trick you into sending money or to get your information, such as a password, account number, or Social Security number. Most people know your bank will never ask for your account number – they already have that information on file. However, when you get an email or text message that looks like it is from your bank and requests information, it is tempting to reply. The scammer is counting on this reaction.

Phishing attempts come in many forms. Someone may claim to be a long-lost relative or a prince from a far-away land with an inheritance to share. It may look like a well-known shipping service with a link to track “your order” that you don’t recall placing. It may appear that a service you subscribe to, like a television streaming service or utility, has “declined” your payment, with a request to update your credit card information. Sometimes the scammer claims to be a well-known company or store and says they need to access your account to “investigate fraudulent charges.”

Always beware of clicking on links in emails and on websites. These could lead to false websites with malware, malicious software that could damage your computer, phone, or tablet or make your information vulnerable. Check links and email addresses by hovering your mouse over them and waiting for the box to pop up to show where the link really goes.

A **“grandparent” scam** often targets seniors. A caller on the phone claims to be the senior’s grandchild (or other relative) in trouble. In this scenario, the false relative has been arrested or stranded and needs money immediately. Often, they will ask for suspicious forms of payment, such as a wire transfer, pre-paid credit cards, or gift cards. The caller stresses urgency and secrecy, not wanting to upset “mom and dad.” If you get a call like this from a “grandchild” or someone supposedly representing a relative, hang up. If you want to verify, you can contact the relative or relative’s family directly to make sure they are safe.

Romance scams are another type of imposter scam that often begins through online contact. Typically romance scams will use social media,



dating platforms, or messaging apps. A scammer may research you and pretend to have common interests or use a profile you might find attractive. If your new romantic interest is reluctant to meet in person that could be a red flag. Another red flag is if the relationship moves along very quickly – although some scammers are quite patient. After some time and trust has built, your new love interest needs money. The premise might be that they are in trouble, or they need money to settle accounts or pay for travel to visit or move closer. Watch out if payment methods are those that can’t be tracked or reversed.

Imposter scams may prey on your urge to help others in need, or they may pretend to offer you help. For example, people are often generous in times of tragedy or natural disaster. Scammers know this and may pretend to represent a charity. **Charity scams** may take the form of false charities asking for money transfers. On the other hand, in **tech support scams**, the imposter pretends to “assist” you with computer issues you may not have known about – because they don’t exist. This may happen through phishing, phone calls, pop-up ads, or via a locked screen providing a number to call and “fix” it.

Finally, sometimes imposters use a disguise to threaten or scare you into paying money or revealing information. Reported disguises have included the **Internal Revenue Service (IRS) scam**, sheriff or

deputy sheriff scam, the **Social Security scam**, or the **Medicare scam**. Threats can sound scary, like your Social Security number being linked to “criminal activity” or a warrant for your arrest. Sometimes they may claim that your benefits will be suspended or that your identification will be revoked. They ask that you wire money or use gift cards to pay fees or settle accounts. If you have real concerns about any of these issues, contact local officials directly in a separate call using a verified office phone number.

ADVANCE FEE SCAMS

Other scams revolve around trying to get you to pay money up front in the hopes that you will receive a larger “reward” later. The Federal Trade Commission’s top 10 fraud categories included **advance fee scams** such as online shopping, sweepstakes and lotteries, and fake check scams, among others.

Online purchase scams are on the rise according to the Better Business Bureau (BBB), making up more than 38% of scams reported to the BBB in 2020. More than a third of those reports were about pets and pet supplies, such as specific breeds of dogs. Most often, victims of this scam paid for a product or service and never received it. Others received a fake or lower-quality item or something else entirely. This could happen on an unfamiliar website, or when using seller platforms like Facebook Marketplace or Craigslist.

Government grant scams and **fake loan scams** work in a similar way. These claim to be loans or government grants for college, home repairs, home business costs, or other expenses. You may be asked for an advance payment for fees or taxes before you can receive the money. Alternatively, they may ask for your checking account information so they can “deposit the money” or “withdraw a one-time processing fee.” Everyone has access to a free list of available federal grants at grants.gov; you should never have to pay for this list.

The **prize, lottery, or sweepstakes scam** continues to circulate, possibly because the idea of winning



sounds so tempting. Real prizes are free, and you have to enter to win. Scammers might surprise you with a “win” you weren’t expecting. If you need to pay a fee, such as for taxes, processing, or shipping, then it is probably a scam. You also cannot increase your odds of winning by paying – that is another version of the scam.

Another type of advance fee scam is the **home improvement scam**, which preys on victims of natural disasters. When a weather event leaves destruction behind, there may be door-to-door construction workers who claim to have “leftover” materials they want to use, and they offer a “discount” for their work. Often, they take the deposit but never complete the project.

Fake check scams, conversely, are like an advance fee scam in reverse. Someone sends you a check or money order that is “accidentally” more than the purchase price. The sender says to deposit the check and wire transfer the extra money back to them. However, that check could be counterfeit or may bounce.

Similarly, **employment scams** may involve an “employer” who sends “the employee” a check and asks for money to be sent back in return. Or the

employer promises to reimburse your costs and fees for doing a service, but never pays. In another version, the company may require up-front money for license, registration, or insurance. The false employer may even provide forms or contracts that are very convincing.

TIPS TO AVOID SCAMMERS

No matter who you're dealing with, it pays to **do some research**. Verify online businesses through a trusted outside source before paying. When shopping online, **use sites that are encrypted**. Look for the "s" in https in the website address and/or for the lock symbol. Finally, don't trust people who contact you unsolicited. They probably don't have your best interests at heart.

Don't pay with a gift card, wire transfer, or cryptocurrency. The Kentucky Attorney General's Office reports that in 2021, victims most often paid with a gift card or other reloadable card. Scammers will ask for these forms of payment because they cannot be tracked or reversed. In short, **never send money to get money**. Also, don't deposit a check into your account and then pay it back to someone else. You could lose your money if the check doesn't clear.

We can all help prevent scams **by reporting fraud attempts** to the authorities. Unreported scams will continue to thrive and cost us all. Report suspected scams to the following authorities:

- Kentucky Attorney General at ag.ky.gov/scams or 888-432-9257
- Federal Trade Commission at reportfraud.ftc.gov or 877-FTC-HELP
- Better Business Bureau at bbb.org/scamtracker

- Cybercrime such as online phishing – Internet Crime Complaint Center (IC3) at www.ic3.gov
- Identity Theft – IdentityTheft.gov

Learning to check it out when something sounds "too good to be true" can be a real money saver. Reporting scam suspicions to the authorities could prevent future fraud attempts. These are some of the best ways to keep yourself safe from scams.

Sources and References

- Better Business Bureau. 2021 *BBB Online Purchase Scams Report*. (Retrieved March 15, 2022.) <https://bbbfoundation.images.worldnow.com/library/d94746d3-524e-4d00-9ae1-8e6e6d542025.pdf>
- Federal Trade Commission's Consumer Sentinel Network. *Data Book 2021 Snapshot*. Data as of Dec. 31, 2021. (Retrieved March 15, 2022, from data published Feb. 22, 2022.) <https://public.tableau.com/app/profile/federal.trade.commission/viz/ConsumerSentinel/Infographic>
- Federal Trade Commission's Consumer Sentinel Network. *Top 10 Fraud Categories*. Data as of Dec. 31, 2021. (Retrieved March 15, 2022, from data published Feb. 22, 2022.) <https://public.tableau.com/app/profile/federal.trade.commission/viz/TheBigViewAllSentinelReports/TopReports>
- Kentucky Office of the Attorney General. (2020) *Consumer Alerts*. Retrieved March 2, 2022, from <https://ag.ky.gov/Resources/Consumer-Resources/Consumers/Pages/Consumer%20Alerts.aspx>.

2023 KEHA State Meeting

May 9-11, 2023

Crowne Plaza

Louisville, KY

<https://keha.ca.uky.edu/content/state-meeting-information>



We are planning an exciting state meeting with all the features you know and love! Because of rising prices, we have had to change the pricing structure. We are keeping prices as low as we can to make sure you get the most bang for your buck! Below is a sneak peek at the new pricing structure and all the features it will include. Look for full details and registration information coming this February in your state newsletter!

	Early-Bird Rate (By 4/10/22)	Late Registration (By 4/24/22)
Full Conference Registration	\$140	\$175
2-Day Conference Registration	\$120	\$140

Full Conference Registration Includes:

- Everything!
- Two meals – Tuesday opening luncheon banquet (New!) and Thursday awards luncheon
- All three days of conference activities*
- Opportunities to register for learning seminars covering a wide variety of interesting topics
- Opportunities to register for hands-on creative classes
- Cultural Arts viewing
- Quilt square viewing and auction
- Trade show vendors and KEHA merchandise store
- Basket raffle and silent auction
- Homemaker showcase
- Business meeting
- Wednesday night choir performance
- Thursday officer trainings and educational chairman workshops – all are welcome to attend. Learn what it means to lead!

2-Day Conference Registration Includes:

- Tuesday/Wednesday registration OR Wednesday/Thursday registration
- One meal (either opening luncheon banquet (New!) or closing awards lunch
- 2 days of conference activities*
- Opportunities to register for learning sessions and hands-on creative classes as available on the days you select

* NOTE: All sessions and classes require advanced registration and are subject to availability. Registration is first-come, first-served with payment. Hands-On Creative Classes and paid sessions *may* include an additional charge.



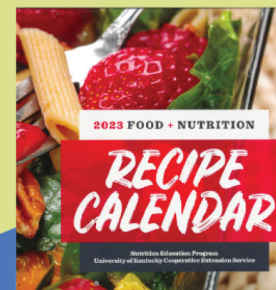
Cooking Through The Calendar at

**Mason County
Extension Office**

11:00 A.M.

Love to cook? Looking for healthier meals for your family? Join us as we "Cook through the Calendar!" This is a series of cooking demonstrations that will feature a new recipe each month from the University of Kentucky's 2023 Food and Nutrition Calendar. All session dates are listed on the left.

**Please call the office to register.
606-564-6808**



All sessions will begin
at 11 AM and last
about an hour

Tuesday, Jan. 24th

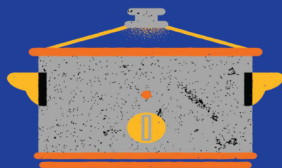
Tuesday, Feb. 21st

Tuesday, March 28th

Tuesday, April 25th

Tuesday, May 23rd

Tuesday, June 27th



January's
recipe is
Slow Cooker
Smoky
Black-Eyed
Peas!



Create a Car Winter Emergency Kit

Wintertime can be dangerous for travelers. Not only do you sometimes have to contend with deteriorating road conditions caused by snow and ice, but life-threatening situations can arise if you find yourself stranded on the road for a significant amount of time. Here are some tips to help you prepare and make your wintertime travels safer.

It is always helpful to have the following in your car in case of an emergency:

- A cell phone, portable charger and extra batteries
- Jumper cables
- Blankets and extra layers of clothing like hats, coats and mittens
- A flashlight with extra batteries
- A first-aid kit
- Water and nonperishable snacks
- Shovel and a windshield scraper

In addition to self-preparations for winter, make sure your car is ready for the weather too. With snow blocking vision and ice causing slippery roads, it is important to remember the following:

- Keep a full gas tank.
- Make sure your antifreeze levels are sufficient.
- Ensure that the heat and defroster properly work.
- Check fluid levels and brake levels.

For more safety precautions, visit the Government Winter Precautions webpage at <https://www.ready.gov/car>, the Centers for Disease Control and Prevention webpage at

<https://www.cdc.gov/disasters/winter/beforestorm/supplylists.html#car>
or contact the Whitley County Extension office.

Educational programs of the Kentucky Cooperative Extension Service serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability.

MAKE A WREATH

Call
564-6808
to RSVP



Feb 21st
@ 1:00 PM
Free program
(limited seats)

Image provided by: <https://pin.it/6qpOzCK>

Mason County Extension Office
800 US Highway 68 Maysville



University of Kentucky
College of Agriculture,
Food and Environment
Cooperative Extension Service



Cooperative Extension Service
Agriculture and Natural Resources
Family and Consumer Sciences
4-H Youth Development
Community and Economic Development

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability. University of Kentucky, Kentucky State University, U.S. Department of Agriculture, and Kentucky Counties, Cooperating.
LEXINGTON, KY 40546



Disabilities
accommodated
with prior notification.



Mason County

800 US Highway 68

Maysville, Kentucky 41056

Return Service Requested



Plate it up!



Cauliflower Mushroom Poppers

1 head cauliflower, chopped	¼ cup Parmesan cheese	1 teaspoon salt
60 whole baby Portabella mushrooms	¾ cup crushed bran flakes	¼ teaspoon pepper
1 cup nonfat plain yogurt	½ cup chopped red bell pepper	½ teaspoon garlic powder
½ cup reduced fat shredded cheddar cheese	½ cup chopped green bell pepper	Paprika

Preheat oven to 325 degrees F. **Grease** a 9-by-13-inch baking pan. **Steam** the cauliflower by placing in a saucepan in ½-inch of boiling water, cover with lid and cook for 5 minutes. **Drain.** **Place** cooked cauliflower in a bowl and **mash** using a potato masher. **Remove** the stems and **scoop** out the caps of mushrooms. **Chop** stems for later use. **Combine** yogurt, cheddar cheese, Parmesan cheese, bran flakes, bell peppers, salt, pepper and garlic powder in a medium

bowl. **Stir** in cauliflower and ½ cup of the reserved chopped mushroom stems. **Stuff** the cauliflower mixture into the hollowed mushroom caps. **Sprinkle** with paprika. **Bake**, uncovered for 20 minutes.

Yield: 20 servings, 3 mushrooms per serving

Nutritional Analysis: 45 calories, 1.5 g fat, 1 g saturated fat, 5 mg cholesterol, 200 mg sodium, 5 g carbohydrate, 1 g sugars, 4 g protein.