



Table of Contents

1. **EDITORIAL:** *Will we ever learn?*
2. **COMMUNITY BOARD:** *Pickering News, events and activities*
3. **POLITICAL DESK:** *Messages from elected representatives*
4. **HEALTH and AGING:** *A COVID-19 tale*
5. **TRAVEL:** *Escorted Tours by CanXplore*
6. **ESTATE PLANNING:** *Ya just gotta do it, even if you don't want to*
7. **TECHNOLOGY:** *AI considerations*
8. **BOOK SHELF:** *Some choice books for evening relaxation*
9. **LAST WORD:** *Become a subscriber*

Editorial

Briefly:

Editorial comments are the opinions of the site manager and are not intended to offend or insult any individual, group or social faction.



Will we ever learn?

The Middle East war is in its second month, the war in Ukraine, its second year. Will we ever learn?

Why can the political leaders of these warring nations/factions not sit at a negotiating table and hammer out a workable compromise? A compromise acceptable to all sides at the table is very unlikely or even possible. One might be achievable *if all concerned parties met and willed themselves to do it.*

The various conflicts may have started for reasons which justify retaliation and combat engagement but there can be no justification for the continued killing of innocent people, innocent children. Both war fronts, the Middle East and the Eastern European, have entered the stage where the continuation of combat cannot be justified.

An easy resolution for either of these theaters of war may be nearly impossible but surely some kind of ceasefire should be achievable. Even if it is a declaration of a ceasefire for a short period of time to give the civilians time to recover, escape or try to find medical assistance. Such a ceasefire might not be wanted. The Israelis claim Hamas would have non-combat time to regroup and re-establish themselves. Hamas is making inroads in the court of world opinion, in international demonstrations and in sentiment for inching toward total destruction of Gaza. The

Russians may feel the same about Ukraine. In both war theaters, the inevitable resumption would be with opposing forces that have had time to rebuild themselves.

Be all the above as it may, the killing of innocent people and innocent children cannot be disregarded. They are not like chattels of territorial gain. They are not negligible collateral damage. They are not insignificant victims of justifiable military causes. They are real people caught in the maws of monstrous militaristic motivation, the goal of which is to blast and bomb away to attain 'glorious victory.'

The United Nations

The United Nations? Utterly useless, totally impotent from the first day of its creation. The big powers holding veto power make the body totally useless. One would think the least they could agree on and reach a resolution on would be to create corridors of humanitarian aid. If enemy combatants were to assault UN humanitarian convoys, would the world accept this as inevitable and tolerable? Would the attacking nation not face worldwide castigation? But the UN does not have the courage or the unity of spirit to do what it should be doing. Justifying its existence on its work with the WHO, World Health Organization or UNICEF, United Nations International Children's Emergency Fund, is ludicrous. These are nominal bodies of assistance that affect very little positive change. Massive infections plague the world, and children starve internationally...but the diplomats in New York violate parking regulations at will, dine at Michelin establishments impugned from criticism or punishment. Maybe the member nations should stop paying membership and withdraw from this failed useless organization.

The Israel-Hamas conflict

As Geneva Centre Fellow George Monastiriakos writes " Hamas' political objective is to eradicate Jews "from the river to the sea" and replace the free, prosperous and democratic State of Israel with the Islamic State of Palestine." It is easy to understand why Israel cannot abandon or even compromise its military position. To do so means fatal national risks.

Given the Hamas philosophy, supporting Israel in its military endeavour is much easier to accept at first consideration. Israel is fighting for its national life, something they will never give up. They have survived the 1973 Yom Kippur War led by Golda Meir. They survived the Lebanon War, 1982, under Menachem Begin. They were victorious against the second Palestinian intifada of 2001 with Ehud Barak. They will win again in 2023 but what kind of victory will it be?

This conflict is a reflection of our society and what it has become. Assertive, aggressive factions who are deaf or insensitive to the position taken by anyone else. There is no respect for opposing groups regardless who they are or what they represent. There is no compromise with opposing factions. They are viewed as being wrong, no matter what their beliefs may be. Because they are on the other side, they are seen as being wrong.

In the Israel-Hamas conflict, regardless of the new victory will be, be assured it will not be one won at the negotiating table. It will be settled on the battlefield once again. Hamas is intransigently retaining its goal of obliterating Israel. Israel refuses to relinquish its military objective of total obliteration of Hamas. These political-military positions are cemented in stone and that stone is as far removed from any negotiating table as is possible.

Will we never learn?

Community Board

Briefly:

The City and a number of municipal councillors are working hard to keep residents informed about municipal affairs. No matter what means or where the City publishes/ distributes its information, some residents still do not get the information OR they are not taking note of it. Most certainly, only a minority of Pickering residents seem to be interested or actively involved or participating in the many events and activities provided by the city.



There's a lot to do in Pickering and this Recreation Guide provides information about the activities and events available in the City.

Getting involved, participating in activities improves your health.

So join something and become ACTIVE and INVOLVED.

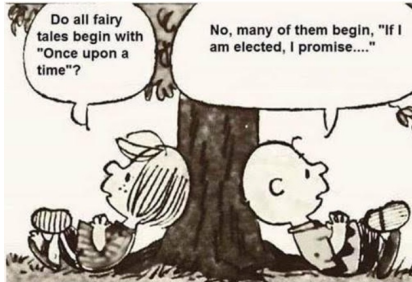
Click -> [RECREATION GUIDE](https://pickering.ca/cityguide)



Seasonal Events in Pickering

<i>Winter Wonderland</i>	Millennium Square	Dec 2 & 9	11:30 am to 3:00 pm
<i>Poinsettia Tea</i>	Chestnut Hill Rec Complex	Dec 3	2:00 to 4:00 pm
<i>Chanukah Menorah Lighting</i>	Chestnut Hill Rec Complex	Dec 13	6:00 - 8:00 pm
<i>New Year's Eve Family Countdown</i>	Chestnut Hill Rec Complex	Dec 31	6:30 pm to 8:30 pm
<i>Mayor's New Year's Day Levee</i>	Chestnut Hill Rec Complex	Jan 1/24	2:00 to 4:00 pm

POLITICAL Desk: News from councillors, elected reps and community associations



A political comment:

We invite all the elected reps, from every level of government, to write a message for our *Political Desk*. Their messages are published as received, without modification. They can write what they wish though.

We send repeated reminders of our deadline for publication.

We thank each of those who responded.

From the PICKERING City Council



Profile
mayor@pickering.ca

Councillor Maurice Brenner
Regional Councillor Ward 1

Councillor Linda Cook
Regional Councillor Ward 2

Councillor David Pickles
Regional Councillor Ward 3



Profile
mbrenner@pickering.ca

Councillor Lisa Robinson
City Councillor Ward 1



lcook@pickering.ca

Councillor Mara Nagy
City Councillor Ward 2



Profile
dpickles@pickering.ca

Councillor Shaheen Butt
City Councillor Ward 3



lrobinson@pickering.ca



Profile
mnagy@pickering.ca



Profile
sbutt@pickering.ca

From Mayor Kevin Ashe



A Holiday Wish from Mayor Kevin Ashe



Dear Friends,

As the festive month of December begins, I extend warm greetings to each and every one of you. It is with great joy and gratitude that I wish you all a happy holiday season, filled with love, laughter, and the warmth of cherished moments.

This time of the year is special as it brings together people from various backgrounds, celebrating diverse traditions in our community and around the world. Whether you observe Christmas, Hanukkah, Kwanzaa, or any other meaningful celebration, I hope you all enjoy and celebrate with family, friends, and loved ones.

Pickering is a tapestry of cultures, and it is this diversity that makes us stronger and more vibrant. As we come together to celebrate, let us embrace the opportunity to learn from one another, to share in the richness of our traditions, and to build connections that strengthen the bonds of our City.

As December marks the end of the year, it is a time to appreciate the blessings of the past year, to reflect on our shared journey, and to look forward to the promise of a new year filled with hope and possibilities. Together, we have achieved remarkable milestones in Pickering, and I look forward to collaborating with each of you in the coming year to continue the important work being done in our City.

Most recently, in Pickering, we came together for our yearly winter festivities, Winter Nights, City Lights, and our Santa Claus Parade. Both events were fantastic, creating a joyous atmosphere to celebrate the start of the holiday season. I extend my gratitude to the community partners who joined forces with us for these festivities and to the residents who came and celebrated with us. For more local events during the holiday season, I encourage you to visit pickering.ca/events.

On behalf of the City of Pickering, I express my deepest gratitude for your continued support and collaboration. May this holiday season be a time of joy, peace, and goodwill for you and your loved ones.

Wishing you all a Happy Holiday Season.

Yours Truly,

Mayor Kevin Ashe

From Regional Councillor Linda Cook, Ward 2



This Christmas looks different for many of us, as we watch devastating events of conflict continue to unfold in multiple nations. With millions trapped in conflict, hardship and suffering we need to look beyond ourselves, our city and our nation this holiday season. Whatever your faith, let us come together confident and united in the values we share, find a way to live in harmony, and embrace peace among nations.

As we spend time with those we love, my hope for all residents of Pickering is that we celebrate the blessings we cherish, embrace the spirit of giving, and look out for one another.

So many will spend the holidays alone with no one to celebrate with. Isolation, homelessness and food insecurity continue to increase in our communities. Please be kind to one another as you go about your days leading up to your own celebrations. Give a smile and recognize what you have.

I'm looking forward to having all my family (and my dog) back home for the holidays, to celebrate and appreciate our time together. Each year, for more than 20 years, the extended Cook clan has come together to feast, laugh and enjoy how awesome having a huge family is. We are blessed to have each other and take one day each year to acknowledge this and give thanks to our elders and history. We often end up laughing at the same tall tales that have been told through generations, that endure and make us who we are.

My thanks and warm wishes go out to all those serving Canada overseas, and to those here at home who are working the late shifts and overnight shifts to keep us safe and healthy. Your dedication and sacrifices are valued.

Wishing you a peaceful season full of light and laughter for you and your loved ones. Joyous tidings for a purposeful and prosperous 2024!

Councillor Linda



From Fairport Beach N. Assoc. President Paul White

IT'S THE SEASON

The world is always in a mode of crisis. If not by war, then climate change, is caused by humanity and all its supporting industries. Even though all most people want is to be left in peace, and live their lives as best they can. For all people of various faiths, we all have one thing in common. We celebrate our faiths at certain times of the year. We gather as families and reflect on our lives and helping those in need and less fortunate. All faiths are welcome to celebrate the meaning of Christmas and give to others.

Our community of Fairport Beach is comprised of families of every religion, faith, creed, and following. Our mandate is spelled out in our Constitution.

1. To advance the cultural and social interests of Fairport Beach.
2. To promote the interests of persons owning property in the community of Fairport Beach, and to advance any plans for the advance of the said community.

Fairport Beach Neighbourhood Association has been in continuous operation since the 1920's and was Incorporated in 1949. Our clubhouse was situated at the foot of Cliffview Rd. and Park Cres., until it burned down in the 1970's. Now we use City mandated locations for our meetings.

As per our Constitution, we hold an Annual General Meeting in March and present our budget for approval from the membership. From our invested funds, which derived from selling our waterfront property to the Metropolitan Toronto Regional Conservation Authority, we are in an enviable position to support many of our local charities, schools, and hospitals. This year was memorable in light of receiving a letter from the Ajax Pickering Hospital recognizing our name on the Foundation Donor Wall for donating \$1000 every year since 1993. Following is a list of other causes we have supported this year.

Salvation Army Community Services Food Bank -	\$250
Ajax-Pickering Hospital -	\$1000
St. Paul's on-the -hill Food Bank -	\$500+ food items
Pickering Animal Services -	\$100
Fairport Beach Public School -	\$1000

It is all made possible by the selfless service of our executive members and membership, who volunteer their time and insight. Please join me in wishing you and your loved ones a very ***Merry Christmas.***

Paul White

President, Fairport Beach Neighbourhood Association

P.S. You may follow us on Facebook

***From Rougemount & Community Assoc.
Message from the President Peggy Bowie***

The Rougemount Recreation and Community Association (RCRA) is very busy signing up new members!

With Christmas, New Years and winter, the RCRA executive are working on events to bring residents of the Rougemount precinct together to help and engage with each other to attend events for both children and adults!

Stay tuned as well for the formal launch of the RCRA at a February Town Hall with

Councillor Maurice Brenner, (details to follow). Councillor Brenner has been an instrumental and supportive mentor of the RCRA.

As well, Paul White from PWSCA for his guidance and sharing his history and extensive experience.

Please reach out to me if you need more information or want to become a member.

Peggy Bowie

RCRA president

pegbowie@rogers.com

Health and Aging...

Briefly:

Posts here are based on researched, authoritative information or medical websites.

Always consult with their doctor before undertaking any new medical initiatives.



COVID-19, a serious malady

COVID has not left us. It lingers and causes a weeks of great discomfort to its victims. Sadly, in the case of the aged and frail, it has proven it can be fatal.

If you have *not been vaccinated*, perhaps you should consult with your family physician to discuss the value and benefits of vaccination. *Booster vaccines* are now into their third phase. This is a far more serious illness than just a 'severe flu.'

Saga of a COVID-19 patient

A resident of our community contracted COVID-19 and recorded his days of suffering. Here is his story presented as informational to give readers some insights as to the symptoms and experience they may have with the malady.

My take on the woes with COVID-19

Since the onset of the pandemic, I have followed all the precautions that the government has mandated and have received the full immunization protocol to date.

At 78 years old, I wasn't going to take any chances with this new bug. I also have no preexisting medical conditions. I was a Public Health Inspector my entire career, charged with enforcing the Communicable Disease Regulations as regulated by the Health Protection and Promotion Act. There were about 50 diseases we investigated and reported to the Medical Officer of Health. Emerging diseases such as AIDS, SARS, and EBOLA have been added to the list. The cases we followed up were mostly enteric/parasitic diseases.

Because of my role as a public health inspector, I take as many precautions as possible without resorting to life on a deserted island. Then Canada Health added COVID-19 to the list of diseases for which we need to take precautions. The report is made and 46 months later, COVID catches up to me. I haven't been sick for more than 25 years and here I am quarantined in my home.

Friday, Oct. 27

After a full day of delivering 170 lbs. of apples to the food bank and doing my Royal Canadian Legion duty of offering poppies at the Mall, I returned home and so it began.

We all know that feeling when we are coming down with something. You get that weird sensation that starts in your head and you know it's not just another symptom that will pass. A slight headache, aching eyeballs, raspy throat, sinus congestion, runny nose, and aching joints. I decided to sleep in the spare room since my wife has not been vaccinated for COVID-19. I managed to email everyone that I have been in contact with for the last 72 hours. Then I had half a cup of that classic treatment for all maladies, chicken soup. I supplemented the soup with one tablet of Tylenol *extra strength*. Normally, I stay up till midnight, but these oncoming symptoms forced me to bed much earlier, 9 pm.

Saturday, Oct. 28

After a hard night of tossing and turning, I woke up to the full-blown symptoms of COVID-19, the worst of which was the feeling that my head was going to explode. I suspected COVID-19 and the rapid COVID-19. The rapid COVID-19 reagent test confirmed my suspicions. Yup, positive. Now what?

Maybe trying to read Saturday's Toronto Star might help. I couldn't concentrate long enough to get through the sports section. My COVID combat arsenal mandated wearing a proper mask, not a hanky, not an imitation N-95 knock-off. But quarantining seemed to be the order of the day. The right bedroom was needed for this, the one with the queen bed, a color TV, and Internet WiFi connectivity as my laptop might be a means to some distraction from the developing symptoms.

I felt crappy. I thought some relief would be found with a night of sports TV. My

daughter called suggesting I get a prescription for Paxlovid. The side effects made things worse. The cure was feeling worse than the malady. My daughter meant well trying to save Dad from himself. The old stalwarts of hot liquids and bed weren't cutting it.

Another symptom reared its ugly head, or I should say, its noisy presence, a lung-deep cough that wiped me out amazingly fast. Dinner was light, with a scrambled egg and toast. Dessert, an Advil, *extra strength*. These measures really helped. I made it to 9:30 pm.

Sunday, Oct. 29

After tossing and turning all night, I woke to another day of suffering: pressure behind the eyes, achy joints, for some strange reason, my hips hurt, a deep cough, a runny nose, and sinus congestion. All the symptoms remind me that I am still alive and kicking. Without enough energy to answer the phone, I tried reading the paper again. Got through half the first section before succumbing to weakness and feeling crappy.

Time really drags when one is quarantined in a bedroom. TV is no salvation on Sunday unless one is a rabid football fan. I'm a fan, but not at that level of passion.

My dear wife pampered me with homemade chicken soup and a grilled cheese sandwich. The same dessert, an Advil, *extra strength*. Effectiveness, nil. Lights out: 9:30 pm.

Monday, Oct. 30

"Hey, it's not so bad." Eyeball pain and pressure, gone; exploding head pain, gone. The cure taking effect but still weak. My COVID-19 partners, coughing and runny nose, are still with me.

Shaved and went to McD's drive-thru wearing a mask for a coffee, just to reconfirm that I was still alive and human. Returned home, toasted half a bagel, and reverted to my man cave. Resorted to me rocking chair, coffee, and peanut butter-honey laced bagel at one hand, the newspaper and TV remote at the other, I watched the world destroying itself. Does life get any better? What's that old saying? Starve a fever, feed a cold. My darling wife kicked up the menu like it might be a criminal's last meal: chicken breasts, turnip/squash, green beans with sliced garlic, pan-fried potato chunks smothered in gravy, homemade apple pie, and custard with coconut shavings. She was feeding a man as if he were on the road to recovery.

Being able to breathe through both nostrils felt like a simple but real pleasure. Almost feeling human again. Added to my rear end being sore from sitting so long, my bones ached all over. Managed to watch the whole baseball game. Evening ritual

again: an Advil, *extra strength* but lo and behold, lights out at 11 pm.

Tuesday, Oct. 31

Symptoms relinquishing battlefield gains: a mild head cold, slight cough, milder congestion. I was feeling noticeably better. From all I have read about COVID-19, I think I have the symptom of the “fog.” It’s a funny sensation like when you get an alcohol buzz. Maybe I just need more time for the head to clear. I would say I feel about 85% operational. If there is any saving grace from having COVID, at least it spares you the dreaded vomiting and diarrhea of the flu bug. Now my sweetie has COVID. She has not had any vaccine, nor has my son who is beginning to feel the early symptoms. Repeat the nightly ritual with an early-to-bed, 10 pm.

Wednesday, Nov. 1

Slept fairly well finally. Though I can breathe through my nose, the nuisance cough persists accompanied by the consistent lung congestion and the continuing brain fog which feels weird. Decided to do another rapid test: still positive. I thought I could stay awake for the World Serious game. Nope. Nightly ritual again and off to Dreamland at 9:30 pm.

Thursday, Nov. 2

Slept in till 8:30 am. Feeling pretty good though cough, brain fog, and runny nose are still physical partners. Functioning much better but still less than 100%. Appetite seems ok. Must be getting better as I whine over Maple Loafs ice antics, snatching defeat from the jaws of victory in a shoot-out to break the tie. Repeat the nightly ritual with bedtime edging later to 10:30 pm.

Friday, Nov. 3

Slept in till 9:00 am. Feeling pretty good but for the persistent cough and runny nose. Enjoy a glass of OJ every morning, a bowl of cereal, and a banana, and head out to McD’s drive-thru for a coffee. This disease fights on relentlessly attacking any nearby potential victim. My wife contracted it from me; my son next. Neither normally gets sick, so COVID-19 proves itself to be very contagious and easily spreads. The bottom line, stay away from other people outside your immediate family.

My ears are still congested, and my head is stuffed. My wife complains of nausea and sore throat. Dinner was light, pancakes. I felt good enough to go to the garage and work on the car. The health gauge is up to 90% now. The nightly ritual is repeated, bedtime still early at 10 pm.

Saturday, Nov. 4

Hey, I almost feel human today: stuffy nose and head but otherwise feel semi-

normal. Even my wifey is feeling better...but didn't realize how congested the lungs were; coughing is loosening heavy mucus. Ugly! Then adding to the malady, the Loafs blow another game. Nightly ritual is unchanged, bedtime creeping to later at 11 pm.

Sunday, Nov. 5

I was reading a medical report on COVID and now realize that the long-term effects can be more serious than just the initial stages of the disease. It can linger on with all sorts of side effects. I did another rapid test this am., still positive after 9 days. The lungs are congested with a heavy coating of mucus. My head seems like it's filled with a foreign substance that leaves me feeling out-of-sorts; my ears are blocked and my nose is runny. I am able to function but still at a reduced level rather than normal. Not sure if the time shift has helped. Tried to watch the football game that started at 8:30 pm. but didn't make it to halftime. Nightly dose and shut-eye at 10 pm.

Monday, Nov. 6

Not a bad day; symptoms of a foggy head seem to linger. My wife says she is feeling better; looks like we will sleep in the same bed tonight. Caught up on office work and paid some bills. Went for my usual coffee and just puttered around the garage and house. The Loafs made a miraculous comeback and won a game. Pill and Dreamland 10 pm. which was really 11 pm.

Tuesday, Nov. 7

Had a good night's sleep; lots of sinus congestion, but more like a head cold now. Will do a rapid test tomorrow. The nightly ritual switched to 2 Tylenol and lights out at 10:30 pm.

Wednesday, Nov. 8

Woke up with...no symptoms; almost normal again. Went for my usual coffee; still coughing up a lot of phlegm, Rapid antigen test at 9:30 am., woo hoo; negatory, nada; clear; back in the land of the living; must have been from watching CNN all last night and seeing the democrats whoop republican ass in Kentucky, Ohio and Virginia. Send Trump to jail, please.

Thursday, Nov. 9 - Nov. 14

Chest congestion continues; my head feels like a used football, all stuffed up, sinus' blocked, thick mucus in the back of the throat, and ears blocked making me wonder if I should contact the doctor to see if antibiotics are recommended.

As suffered by

Paul White

President, Fairport Beach Neighbourhood Association

An addendum

I got my third COVID-19 vaccination, labeled as the booster shot, about a week ago. Within a couple of days, I began feeling symptoms that I normally associate with the flu, runny nose, nasal congestion, stuffy head. I have since learned that these are typical side effects of the booster shot. Two Tylenol tablets and an early bedtime seemed to relieve me of the symptoms. After a solid 9 hour sleep, I feel normal once again.

Book Shelf..

Briefly:

- The material below is intended to inform readers about current news relating to BOOKS.
- I have no affiliation with any BOOK related commercial organization.
- I discourage purchase of of hard copy BOOKS as doing so adds to burgeoning of home/office book shelves and has a negative impact on *global warming*. Instead I urge the use of public library borrowing or use of ebooks.
- Gail and Heather are two retired school administrators and passionate readers of BOOKS in all genres. Their book commentary, suggestions and opinions are astute and comprehensive and presented here for informational value



Gail Aziz

Gail is a retired school administrator who is still actively involved with professional development and responsibilities in the community today. She is a avid reader whose book choices are eclectic and wide-ranging.

Heather Stuart

Heather also is a retired school administrator who is very active in the community as a Book Club manager with almost two dozen members. She, along with her book club members, read a wide assortment of books ranging from today's best sellers to popular classics.

Gail's reads

Many of us are reluctant to spend precious summer sunshine reading. But now as December's dark days are enshroud us, you might be inclined to pick up a good book and sit back to some relaxing reading. Here are a few suggestions:

Mysteries and thrillers

Jeffrey Archer has just released his latest chronicle of the *William Warwick Series*. "**Traitors Gate**" combines the world of art and crime, the heist of the Crown Jewels particularly the crown worn by Queen Elizabeth II when she opens Parliament. Quite an adventure and intriguing read!

A writer you might not be familiar with is John Gilstrap who writes a series of novels about American black-ops involvement in hostage rescue operations. His latest book "**Harm's Way**," has many twists and turns that grab your attention.

Well worth the read.

I just finished a novel by a new author to me – *William Kent Krueger*. An American novelist and crime writer, Krueger's books are set mainly in Minnesota. His latest book is "*The River We Remember*". In 1958, a small Minnesota town is rocked by the murder of its most powerful citizen. He is found floating dead in the Alabaster River, which is a central part of this small town. As the mystery unfolds Krueger also describes the scars from WWII that still affect the people of this town. It is an honest look at the beauty but also the hardships of life in these small farming communities. I highly recommend this read and I will definitely be looking for more novels written by Krueger.

Historical fiction

If you are a fan of Historical Fiction, I recommend "*The Magnificent Lives of Marjorie Post*" by Allison Pataki. An excellent read about the life of the heiress to the Post Cereal Company which under Marjorie's leadership, grew into the General Food empire and reshaped the way North Americans eat. It is definitely a trip through history starting with the 1929 stock market crash, then on to the depression years, WWII, and other significant mid-century events. Through all of it, she remained one of the richest women in the world meeting every president and many world leaders. It is based on a true story including the building of her final home, *Mar a Largo* (Does this prestigious home ring a bell for you?). A fascinating read!!

A Canadian Author well worth reading is our own Durham writer **Ted Barris**. Ted has written 20 nonfiction books mostly related to the First and Second World Wars. He has received several awards for his writings and his contribution to Canada. In 2022, Ted received the Order of Canada. His list of books is certainly impressive, and I highly recommend attending one of his book talks. He is well-informed and presents his research in a very passionate way. I attended two of his presentations recently. He is a Canadian author whose books are worthwhile learning experiences as well as educational relaxation.

Currently, I am reading Barris' latest book, "*Battle of the Atlantic- Gauntlet to Victory*." This story describes the battles waged by Germans against the Allied transatlantic convoys, most of which were escorted by the Royal Canadian Navy destroyers and corvettes, as well as, the Royal Canadian Air Force. It was in these convoys that most Canadian troops crossed the Atlantic to fight in WWII. My father was a Canadian soldier and he often told stories about his time in these convoys. Now I am able to further my knowledge plus appreciate the immense contribution of Canada's armed forces and civilians to fight this war. Any of his books are fabulous choices!

An addendum to Gail's "Historical Fiction" section above:

Rick Pyves is another successful and very engaging Canadian author. His “**Night Madness**,” is an outstanding tale of his father’s military service and the PTSD traumas that returning veterans suffer. An excellent read.

The New York Times

This could be handy, a list of 100 notable books of 2023...

Click → [100 Notable Books of 2023](#)



Toronto Star Best Sellers listing

Data source: Toronto Star, November 24/23

ORIGINAL FICTION

1. The Little Liars, Mitch Albom, Harper
 2. The Edge, David Baldacci, Grand Central
 3. Iron Flame, Rebecca Yarros, Red Tower
 4. The Exchange, John Grisham, Doubleday
 5. Fourth Wing, Rebecca Yarros, Red Tower
 6. The Defector, Chris Hadfield, Random House Canada
 7. The Bittlemores, Jann Arden, Random House Canada
 8. Hello Beautiful, Ann Napolitano, Dial
 9. Resurrection Walk, Michael Connelly, Little Brown
 10. Lessons in Chemistry, Bonnie Garmus, Doubleday Canada
-

ORIGINAL NON-FICTION

1. My Effin’ Life, Geddy Lee, Harper
 2. The Woman in Me, Britney Spears, Gallery
 3. Friends, Lovers, and the Big Terrible Thing, Matthew Perry, Flatiron
 4. Guinness World Records 2024, Craig Glenday, Guinness World Records
 5. The Road Years, Rick Mercer, Doubleday Canada
 6. My Name Is Barbra, Barbra Streisand, Viking
 7. Elon Musk, Walter Isaacson, Simon & Schuster
 8. Be Useful, Arnold Schwarzenegger, Penguin Press
 9. Making It So, Patrick Stewart, Gallery
 10. Life in Two Worlds, Ted Nolan, Meg Masters, Viking
-

CANADIAN FICTION

1. The Defector, Chris Hadfield, Random House Canada
2. The Bittlemores, Jann Arden, Random House Canada
3. Study in Obedience, Sarah Bernstein, Knopf Canada
4. It Happened One Christmas, Chantel Guertin, Doubleday Canada
5. Three Holidays and a Wedding, Uzma Jalaluddin, Marisa Stapley, Viking
6. Held, Anne Michaels, McClelland & Stewart
7. Moon of the Turning Leaves, Waubgeshig Rice, Random House Canada
8. Moon of the Crusted Snow, Waubgeshig Rice, ECW
9. Everyone Here Is Lying, Shari Lapena, Doubleday Canada
10. The Graham Effect, Elle Kennedy, Bloom


CANADIAN NON-FICTION

1. My Effin' Life, Geddy Lee, Harper
2. Friends, Lovers, and the Big Terrible Thing, Matthew Perry, Flatiron
3. The Road Years, Rick Mercer, Doubleday Canada
4. Life in Two Worlds, Ted Nolan, Meg Masters, Viking
5. Draft Day, Doug MacLean, Scott Morrison, Simon & Schuster
6. Ken Reid's Hometown Heroes, Ken Reid, Simon & Schuster
7. Where the Falcon Flies, Adam Shoalts, Allen Lane
8. Murphy's Logic, Steve Murphy, Nimbus
9. By the Ghost Light, R.H. Thomson, Knopf Canada
10. Doppelganger, Naomi Klein, Knopf Canada

*** Number of weeks on list**

Travel...

Briefly:

- Some the travel material written below is untested or unconfirmed. It is presented for its informational value.
- Some material here has been received from  subscribers who donated to the website at www.szpin.ca.



Merry Christmas everyone

*I would like to wish you all a festive and joyous holiday season.
May you enjoy the happiness and joy of family and friends at
this wonderful time of year.*

Cathy Spracklin



CanXplore is a tour operating company in the Durham region. We specialize in escorted tours for the 'young-at-heart.' Our accommodation in Newfoundland is

in best of class hotels in each area we travel.

Newfoundland Tour, 2024

Our outstandingly popular Newfoundland tour is being booked now. This tour has received dozens of “5 star” reviews. Here are some of what our previous clients have said...

Cathy was so much fun and the small group was perfect. I will book again soon!! Very professional driver as well.

Karen A.

This coach tour brings Newfoundland alive. From west to east: Western Brook Pond, “Anchors Away” entertainment, to Gander- feels great to be associated with these people, to the eastern tip of Canada, and boat touring seeing icebergs, puffins and whales. Get screeched in to become an Honorary Newfoundlander. This tour brings it all together with smiles, tears and pride to have been part of NFLD for a short while!

W.B.W.

This trip to Newfoundland was beyond amazing in so many ways.

Cathy created a diverse, interesting, and creative itinerary, encompassing the many aspects of Newfoundland. The geography of the area was an experience: tours of the Tablelands (i.e. the earth’s mantle), a boat tour through the amazing fiords, Bonne Bay which showed us the other side of Gros Morne, all expertly explained by very knowledgeable guides. A bonus on our boat trips was being entertained Newfoundland style on our ride back to the docks.

We were fortunate to see icebergs, whales, and puffins on our other boat tours.

Newfoundland history was presented with tours of Trinity, Bonavista, where we saw a replica of Giovanni Caboto’s ship, Signal Hill, and more.

And the fun stuff!!! Wine and beer tastings, our own kitchen party at one of the hotels, Anchors Away Show, and of course getting Screeched!!

Cathy’s attention to detail was exceptional, making sure everyone’s needs were met. Garfield, our bus driver, was a delight, going above and beyond.

I highly recommend CanXplore,
Mary Ann M.

What a fantastic 10 days in NFLD with a great group of people! The entire trip was very well planned out. Every day was packed with great sites, excellent food & lots of activities. Cathy did a fantastic job of keeping us well informed and entertained (especially on the bus). Our bus driver (Garfield) being a Newfoundlander, shared many stories from his past & present. He made sure I had my fill of bananas




I would recommend CanXplore for future trips.
Karen M.

Newfoundland has always been on my bucket list...fantastic 10 day bus trip. Cathy you could not have done it better..no complaints
Carolyn N.

For more information information, see www.szpin.ca

Newfoundland Discovery Tour, 2024



Online presentation:
Tuesday, December 12th, 7:30 pm

Cathy will be taking everyone through the day-to-day itinerary of her amazing ***Newfoundland Discovery Tour.***

Please email her for the link to the online presentation.

Book your ticket now...

DISCOUNT: Book now and receive \$150 off
(Discount applicable to bookings made by January 1, 2024)

Book at www.canxplore.com/newfoundland... Or

Contact Cathy, CanXplore Director/owner at cathy@canxplore.com

ESTATE PLANNING Desk

Briefly:

- You should be doing it, ***Estate Planning***. Avoid leaving a chaotic mess behind for your heirs or worse, no plan at all leaving your family with no instructions as to how to deal with your estate. What a mess!
- Purchase the ***ESTATE ORGANIZER***, a comprehensive, peace-of-mind planner to help you organize your estate for your family.



The ***ESTATE ORGANIZER*** is a structured package that will help you record everything for your funeral: lists of who needs to be contacted, lists of who needs to be invited to the viewing, names, addresses, phone numbers, professionals who should be contacted, legal officials, financial expenditures and much more.

Keep the organizer in a safe place along with your will. Give it to your family as a practical and very useful gift and legacy. Your family deserves such organization.

To purchase your ***Estate Organizer***, contact Richard at zippyonego@gmail.com

On sale \$19.99

TECHNOLOGY: Browsers and “Extensions”

Briefly - For those who use computers or digital devices:

- The “*Seasonal Scams*” section below has a lot valuable information to help safeguard your money during this peak season for scammers. As this is gift-giving time, it is very important to be aware and alert to scammers who see the gift-giving season as their opportunity to ‘cash in.’ If you are an online shopper, it is worthwhile that you read through this section with care and diligence to safeguard your money. I would recommend that you read it in sections rather than all at once.

This very valuable information will be completely new to some people. Therefore it should be read in sections, digested slowly and understood fully. After all, it’s your money!

You Better Watch Out...

Holiday Scams are Coming to Town!

Source: [Cloudeight InfoAve](#)

Online scams triple during the holiday season?

Many computer users still give out vital information to scammers even though scam warnings flourish everywhere: credit card information, phone numbers, email addresses and it usually starts with a phone call. The phone call usually goes something like this...”Your computer is infected with blah, blah, blah. We can fix it.”

The fix is injecting some kind of malware, software, program that connects the scammer to your computer and they begin to ‘mine’ information from your computer as you use it. They also can explore your computer to dig for other information: bank account numbers, credit card information, passwords, and more of your vital information. That information opens the door for the scammers to steal from you accessing your bank accounts and/or using your credit cards.

Currently, AI (Artificial Intelligence) is making scamming an even more serious problem as AI assists scammers in fooling you or conning you into believing you are on the phone with someone you trust.

Again, we warn you – NEVER ever give ANY information to anyone who phones you out of the blue, no matter who they say they are or who they may sound like. DO NOT ENGAGE THE PHONE CALLER. End the call. Hang up. Otherwise you will risk losing hundreds if not thousands of dollars. Recently, CBS' 60 Minutes did a show with seniors who got scammed for thousands of dollars, irrecoverably lost. Intelligent people who were persuaded into believing the phone call they received was legit, only to learn, thousands of dollars out of their pockets later, the calls were scams.

No legitimate company is going to call you out of the blue and tell you that your computer is infected. NONE. NADA. ZERO. If you get a call from someone claiming to be from Microsoft or some other legitimate-sounding company, hang up. Do not give them access to your computer. Do not give them your credit card number. Do not give them any passwords.

If you remember nothing else from this tip, remember this:

If you get a call from anyone claiming to be from Microsoft or some other legitimate-sounding company — or someone who tosses around complex computer terms and claims he or she can fix your computer — hang up. Hang up the phone and do not give them any information. none. nada. zero. If they continue to call after this report them to your phone company and/or your local authorities. The important thing is: Never give your information to anyone who calls you out of the blue telling you that you have problems with your computer. Never give access to your computer to anyone who calls out of the blue and warns you that your computer is infected. It's always a scam – always.

If you are one who has already fallen for this scam, call your credit card company right away and tell them what happened. Tell them you were scammed and have the charges removed from your credit card. You should be able to get charges made by scam companies removed from your credit card. If you wish, you can report it to your local authorities, although we doubt it will do much good. Scammers are professional crooks operating under various names or from various locations, using various methods that they modify regularly and frequently. They are very difficult to catch up with them. So it is best to avoid them from the very start.

Some good tips from the US government:

If You Get a Call...

If you get a call from someone who claims to be a tech support person, hang up and call the company yourself on a phone number you know to be genuine. A caller who creates a sense of urgency or uses high-pressure tactics is probably a scam artist.

Keep these other tips in mind:

- NEVER give control of your computer to a third party who calls you out of the blue.
- Do not rely on caller ID alone to authenticate a caller. Criminals spoof caller ID numbers. They may appear to be calling from a legitimate company or a local number when they're not even in the same country as you.
- Online search results might *not* be the best way to find technical support or get a company's contact information. Scammers sometimes place online ads to convince you to call them. They pay to boost their ranking in search results so their websites and phone numbers appear above those of legitimate companies. If you want tech support, look for a company's contact information on their software package or on your receipt.
- Never provide your credit card or financial information anyone who calls and claims to be from tech support.
- If a caller pressures you to buy a computer security product or says there is a subscription fee associated with the call, hang up. If you're concerned about your computer, call your security software company directly and ask for help from a computer person you know and trust.
- Never give your password on the phone. No legitimate organization calls you and asks for your password.
- Put your phone number on the National Do Not Call Registry (Canada has this service also), and then report illegal sales calls.

How to Spot a Refund Scam

If you paid for tech support services, and you later get a call about a refund, *don't give out any personal information*, such as your credit card or bank account number. The call is almost certainly another trick to take your money. The refund scam works like this: Several months after the purchase, someone might call to ask if you were happy with the service. When you say you weren't, the scammer offers a refund. Or the caller may say that the company is going out of business and providing refunds for "warranties" and other services. In either case, the scammers eventually ask for a bank or credit card account number. Or they ask you to a specific bank's account. They might even ask for *remote access to your computer* to help you fill out the necessary forms. But instead of putting money in your account, the scammers withdraw money from your account.

Holiday season...scam incidents triple in occurrence

Don't let a scammer ruin the holidays for you.

- Think before you click.
- Be wary.
- Always use common sense.
- When shopping online, don't hurry.
- If you're in doubt about something, don't do it. You can always go back and do it later.
- Don't trust any text messages unless you know the sender.
- NEVER click links in emails from banks, credit cards, online payment sites, or any financial institutions asking you to click a link to change your password, personal information, or anything else. No legitimate financial institution, bank, online payment service, or credit card company will ever ask you to do that. They may ask you to log into your account but never "click this link" to log into your account.

The above information was sourced from a trusted computer service site that I have

connecting with for many years. If you need computer advice or computer repair, they can help even though they are in the US. They will advise you and very often they can do repair work remotely. And they are LEGIT. They are at [Cloudeight](#)



Darcy and TC at [Cloudeight](#)

Online Scams You Need to Be Aware Of — and How to Avoid Them

Source: **Reader's Digest**, Jaime Stathis, Nov 2023

When it comes to protecting yourself from online scams, education is your best defense. Here's what you need to know to stay safe.



The most common online scams

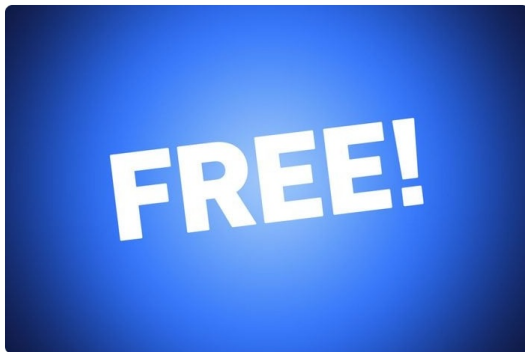
Think you could never fall for one of the most common online scams? Think again. It's all too easy to get caught up in the excitement of an incredible vacation deal or the panic that you owe back taxes to Canada Revenue. Scammers can be incredibly convincing and their numbers are growing constantly. In the US, the FTC received more than 2.8 million fraud reports in 2021, which amounted to losses of more than \$5.8 billion—up a whopping 70% from 2020.

And do not think you will outsmart the scammers. I have been a computer user, computer teacher and computer support person for many years, yet I missed the fine print and it was a whale of a task to resolve the situation with the help of the

credit card company and fraud declaration. I was fortunate, caught things in time and with credit company assistance was saved from losing a serious amount of money. I learned my lesson. In short, follow your gut feeling. The slightest twinge of doubt, bail out. Get out before you are hooked for hundreds of dollars or worse, thousands.

Experts point to the pandemic as one main cause, since millions of people became reliant on “card not present” credit card purchases on retailers’ websites. *This has now become the main vehicle for credit card fraud, with 80% of incidents occurring this way.*

The pandemic also increased feelings of isolation and loneliness, prompting people to connect online—for better and for worse. “Social media is an easy way for a scammer to find and connect with victims, who can then be ‘socially engineered’ into providing personal information, visiting a malicious link, or sending payments.” Scammers will try to make the call into a socially engaging opportunity. Don’t engage them. They are not your friends.



Free trial scam

How it works: You see an Internet offer for a free one-month trial of some amazing product—often a weight-loss program, a teeth whitener or some other thing offering incredible results in record time. All you pay is \$5.95 for shipping and handling ... or so you think.

What’s really going on: Buried in the fine print, often in a *color that washes* into the background, are terms that obligate you to pay \$79 to \$99 a month in fees—*forever*. Canceling these subscriptions can be a beast and can take months.

The big picture: “These guys are really shrewd,” says American internet fraud expert, Christine Durst, who has consulted for the FBI and FTC. “They know that most people don’t read all the fine print before clicking on ‘I agree,’ and even people who glance at it just look for numbers. So, the companies spell out the

numbers, with no dollar signs. Anything that has to do with money or a time frame gets washed into the text.”

Avoidance maneuver: To avoid this subscription scam, read the fine print on offers, and don't believe every testimonial. Also check TinEye.com, a search engine that scours the Web for identical photos, or do a reverse image search on your own. If that woman with perfect teeth shows up everywhere promoting different products, you can be fairly certain her “testimonial” is fictitious. Reputable companies will allow you to cancel, but if you can't get out of a “contract,” cancel your card immediately, and then negotiate a refund. If that doesn't work, appeal to your credit card company.



Fake Wi-Fi hotspot scam

How it works: You're sitting in an airport or a coffee shop, and you log into the local Wi-Fi. It could be free, or it could resemble a pay service like an International wireless service such as *Boingo Wireless*. You connect, and everything seems fine.

What's really going on: The site looks legitimate, but it's actually an online scam run by a criminal from a laptop. He's most likely sitting very close to you, and you have no idea he's mining your computer for banking, credit card and other password information. If it's a fake pay site, he also gets your credit card info, which he'll then sell to other crooks.

The big picture: Fake Wi-Fi hot spots are cropping up everywhere, and it can be difficult to tell them from the real thing. “It's lucrative and easy to do,” says Brian Yoder, a cybersecurity consultant. “Criminals duplicate the legitimate website of a Wi-Fi provider like Verizon or AT&T and tweak it so it sends your information to their laptop.”

Avoidance maneuver: Make sure you're not set up to connect automatically to non-preferred networks. For PCs, go to the Network and Sharing Center in the Control Panel. Click on the link for the Wi-Fi network you're currently using. A box with a

“General” tab should pop up. Click “Wireless Properties.” Then, uncheck the box next to “Connect automatically when this network is in range,” and click OK to enable. For Macs, click on the Wi-Fi button in the upper right, click “Open Network Preferences,” and check “Ask to join new networks” and “Limit IP address tracking.”

If you are traveling and worried about computer vulnerability, it’s also a good idea to buy a \$20 Visa or Master Card gift card, so you can purchase airport Wi-Fi access without broadcasting your credit or debit card information. You can also set up an advance account with providers at airports you’ll be visiting. If your cellular plan allows it, set up your own personal hotspot.

Also—and this is incredibly important—don’t do any banking or online shopping from public hotspots unless you’re certain the network is secure. Look for “https” in the URL, or check to the left of the URL in your browser for a **small padlock icon**. Finally, always be on the lookout for these red flags someone has hacked your computer.



Bogus contest scam

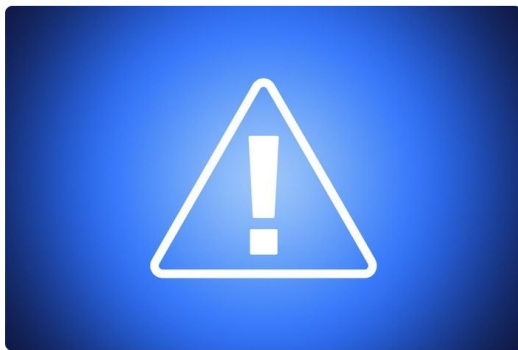
How it works: You get a direct message or a comment on a social media post announcing a contest for a free iPad, a trip to Hawaii or some other expensive prize. The message says, “Just click on the link to learn more.” The scammer will tell you that in order to claim your winnings, you must pay a small fee that they call “taxes,” “shipping and handling charges” or “processing fees.”

What’s really going on: This online scam happens mostly on Twitter, but it can happen on any social media or networking site and even via email or text. It occasionally happens over the phone, and if it does, the caller will ask for your email so they can send a link and you can claim your prize. The link takes your fee for the “prize,” steals your credit card information and also downloads a “bot,” which will let the hacker send spam emails from your account.

The big picture: Scammers are taking advantage of URL-shortening services that allow them to create links that look sort of legitimate. When users can't see the actual URL, it's easy for bad guys to post malicious links. "Once you click on the link, you become vulnerable to phishing or malware being spread to your device," Glassberg says.

They also take advantage of your desire to strike it rich. While it may be irresistible to think about sweepstakes winnings that can change your life, you should never wire money, send cash or pay with gift cards or cryptocurrency to get your prize. "Don't do it," warns the FTC. "Scammers use these payments because it's hard to track who the money went to. And it's almost impossible to get your money back."

Avoidance maneuver: It's best not to click on links from strangers. Don't let your curiosity get the best of you. You may need to do some Internet research. If you're contacted through social media, check out their profile. You can also Google the person's or company's name and phone number to see what comes up. If you see the word scam in any of the search results, that's all you need to know.



Scareware scam

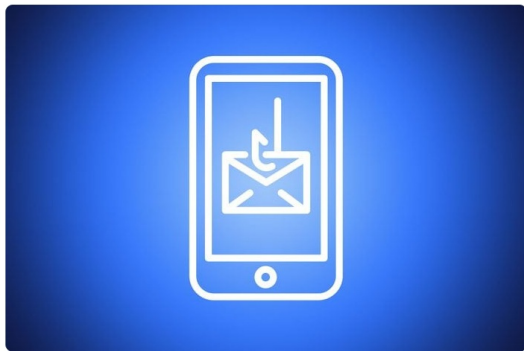
How it works: A window pops up about a legitimate-sounding antivirus software program like "Antivirus XP 2022" or "SecurityTool" and says that your machine has been infected with a dangerous bug. You're prompted to click on a link that will run a scan. Of course, the scan finds a virus—and for a fee, typically about \$50, the company promises to clean up your computer.

What's really going on: When you click on the link, the sham company installs malware on your computer. No surprise—there will be no cleanup. But the thieves have your credit card number, you're out and your computer is left on life support.

The big picture: "Scareware" affects more than a million users daily, according to Dave Marcus, director of security and research for McAfee Labs, a producer of antivirus software. "This is a very clever trick," he says, "because people have been

told for the past 20 years to watch out for computer viruses.”

Avoidance maneuver: If you get a pop-up virus warning, close the window without clicking on any links, and then run a full system scan using legitimate antivirus software. We recommend Norton or McAfee. [I recommend Emsisoft which is the antivirus software offered through Cloudeight. I have been using it for a couple of years. It is almost totally hands free in its use protecting your computer with no real need for you to interact with the software. Good value also. Check it out with Cloudeight, the link to them is offered near the top of this article.] It’s best to stick to name brands for this, as the knockoffs will likely infect your device. The legitimate companies will use clear, calm language, while the scam sites are always sounding five alarms. To that point, Norton says to watch out for pop-ups that use lots of exclamation points, tell you to act fast, and are hard to close. This type of urgency is common with other online scams, including some gift card scams.



Smishing scam

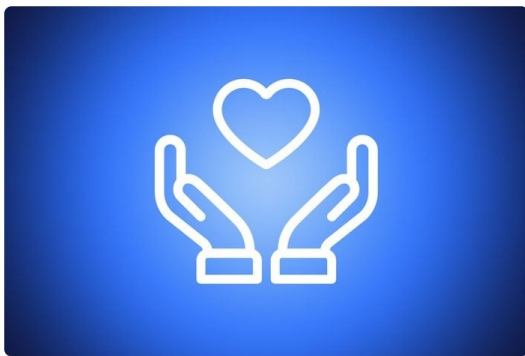
How it works: You receive a text from your bank or credit card issuer, saying there’s been a problem and you need to call right away with some account information. They might tell you your account has been compromised and you need to act fast so you don’t lose everything.

What’s really going on: The “**bank**” is a scammer who hopes you’ll reveal your account information. If you do, you’re actually surrendering your credit card information to black-hat marketers who will ring up phony charges.

The big picture: Welcome to smishing, which stands for SMS phishing, the text-message version of the lucrative email scam. “Cell phone numbers are easy to track down on the Dark Web, and smishing messages are much easier to craft and deliver than phishing emails,” says Glassberg. “They are significantly shorter; they don’t require any formatting and the attacker doesn’t have to worry about bypassing spam filters and antivirus protections.” It’s a *phone scam*.

Plus, since many banks and businesses offer text message notifications, this scam has the air of legitimacy.

Avoidance maneuver: The best course of action when you receive a text message like this is to contact your bank. “*But be careful not to misdial the telephone number of your bank,*” warns Steven J.J. Weisman, a recognized expert in scams, identity theft and cybersecurity. “Some scammers purchase phone numbers similar to those of legitimate banks and credit card companies, hoping that they will receive calls from unwary consumers who may have merely misdialed the telephone number of their bank or credit card company.” Beware of these **phone call scams** that can steal your money too.



Charity scam

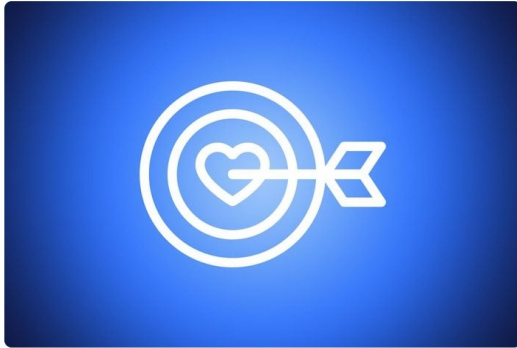
How it works: You get an email or social media DM (Digital Message) with an image of a malnourished orphan from a developing nation. “Please give what you can today,” goes the charity’s plea, followed by a request for cash. To speed relief efforts, the email recommends sending a wire transfer as well as detailed personal information, such as your address, Social Security number, and checking account info. It’s for the children!

What’s really going on: The charity is a scam designed to harvest your cash and banking information. Nothing goes toward helping those in need—every penny you send goes to the scammer. Even worse, the scammer now has access to all your personal information, and if you don’t act quickly, they’ll drain your bank accounts, rack up charges on your credit cards, and possibly steal your identity.

The big picture: Hackers create fake personal, business and charity accounts on social media to lure their victims. “They may use catfishing tactics, fake deals and special offers, spoof businesses or hijack real accounts through which they spread malicious links,” Glassberg says. “Phishing attacks are very common on these platforms because people are less vigilant with a message on Facebook, Twitter, or

LinkedIn than they are in their email. Plus, the platforms aren't filtering spam or monitoring for malicious links.”

Avoidance maneuver: Donate to real charities on their own websites instead of clicking on links in email solicitations. Also be aware that genuine aid organizations will accept donations by credit card or check, and they won't ask for wire transfers, bank account information or Social Security numbers. Donations via text message are OK as long as you confirm the number with the organization.



Romance scam

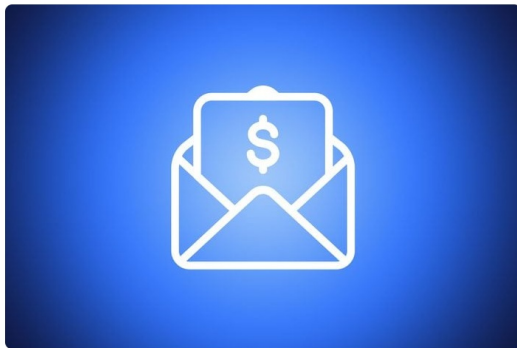
How it works: You meet someone on a dating site, on Facebook, in a chat room or while playing a virtual game. You exchange pictures, talk on the phone and get close quickly. It soon becomes obvious that you were meant for each other, but the love of your life lives in a foreign country and needs money to get away from a cruel father or to get medical care or to buy a plane ticket so you can finally be together.

What's really going on: Your new love is a scam artist. There will be no tearful hug at the airport, no happily ever after. You will lose your money and possibly your faith in humankind. It may be hard to admit it happened to you, but you're the victim of a romance scam.

The big picture: Online social networking has opened up bold new avenues for heartless scammers who specialize in luring lonely people into phony friendships and love affairs, only to steal their money. According to the FBI, a whopping 24,299 people reported romance scams in 2021, and their combined losses amounted to nearly \$1 Billion, yes, you read that correctly, that's billion with a "B." The amount of money stolen via these online scams was surpassed only by business email compromise (BEC) schemes and investment scams.

Avoidance maneuver: "On the Internet, it is almost impossible to be too paranoid," says Durst. "But don't be paralyzed—be smart." Dating and social networking sites can be a great way to meet people, even from foreign countries, but if someone you

know only from the Web asks for money, you should sign off quickly. It was never about love; it was always about how the scammer could swindle you.



Business email compromise (BEC) scam

How it works: You send your client an invoice, but they don't pay after 30 days, so you send a reminder that their payment is past due. The client replies and tells you they paid via wire transfer. The only problem? You don't accept payments via wire transfer.

What's really going on: Someone hacked into your business account and sent an email to your client with directions on how to wire the money to pay their balance. The client wired the money—but not to you—and now the scammer has the money, and the account is closed or untraceable.

The big picture: Business email compromise (BEC) scams and email account compromise (EAC) scams are currently the biggest online scams, according to the FBI. The Internet Crime Complaint Center (IC3) received 19,954 BEC/EAC complaints in 2021, which amounted to losses of nearly \$2.4 billion.

BEC/EAC scams aren't new, but they're evolving and getting more sophisticated. "These fraudulent wire transfers are often immediately transferred to cryptocurrency wallets and quickly dispersed, making recovery efforts more difficult," the FBI explains in its Internet crime report.

Avoidance maneuver: Set up two-factor authentication codes for everything, but especially your work email. When invoicing clients, be explicit about the available methods of payment, and ideally, forgo wire transfers.

Of course, even with the best practices in place, you may still get scammed if someone hacks into your business or personal email. If this happens, report it immediately to the IC3. In 2021, the IC3 was able to intervene in 1,726 BEC incidents, saving consumers approximately \$329 million.



Counterfeit goods scam

How it works: You're doing some online shopping and you see what looks like a great deal on Amazon (for new items) or eBay or other resale sites (for vintage items) and place an order. Everything seems fine ... until you get the item.

What's really going on: The seller's a scammer, and they're going to send you a counterfeit product (or nothing at all)—and they'll still get your money. These scammers often post-delivery dates that are three or four weeks from the date of purchase, and they typically receive payment long before you discover that it was a scam. [A personal suggestion: log your purchases so you can refer back to your record when follow up is needed.]

The big picture: The sale of counterfeit items is a major problem, and it hurts not just buyers but other sellers as well. "There's been rampant theft of *intellectual property*—Marvel, Disney, Star Wars, NFL teams, sports jerseys," says Monica Eaton, COO of Chargebacks911. "Facebook Marketplace, OfferUp, Craigslist and other sites are rife with rip-offs."

Some people don't care about counterfeit or knockoff goods—a fake Louis Vuitton looks close enough to the real deal for some people—but that's for them to decide, with full knowledge of what they're buying.

Avoidance maneuver: Watch out for new sellers (also known as "just launched" sellers), and take a careful look at the seller's reviews before you buy. Read the one- and two-star reviews as well as the glowing ones, take a close look at photos reviewers have attached and read the wording on the reviews. If you find a string of clichés, it's probably a fake testimonial.

Although positive reviews are generally a good thing, if a new seller has 20 five-star reviews and the product is listed as brand-new but at a fraction of the retail price, those are all red flags. As a general rule, stick with sellers who have products with several hundred reviews and an average rating of four stars or higher.



Hitman scam

How it works: You get an email or a text from someone saying he's been hired to kill you or kidnap a family member. He tells you to send a large amount of money via Cash App or another irreversible method in exchange for your safety. Usually, the email will also warn you against contacting the authorities, saying that will only make things worse.

What's really going on: There is no assassin. Somebody found your email address randomly, along with hundreds of others, and just wants your money.

The big picture: Your first thought might be to wonder how anyone could possibly fall for this. But keep in mind that the first response of anyone who's just been threatened with murder online is, most likely, to panic. Even scarier, many of these scams include the victim's personal information—such as where they or loved ones work or go to school, or even what street they live on—which can be easy to access through social media.

Avoidance maneuver: If you get one of these scary messages, block the number. Responding to the scammer clues them in that they have reached a live account, and they'll probably respond with more aggressive threats. Next, contact local law enforcement. It's not likely that the scammer is in your town—they're probably halfway across the world—but the authorities need to know in case there's a real threat.

Also, be careful of what you post online. You might think it's harmless to show casual photos of your home and vehicle, but these details can be used against you to coerce loved ones into believing the scammers know who you are, where you are and that they intend to harm you if they don't pay up.



Travel scam

How it works: You see a social media post or get an email advertising an amazing deal on airline tickets or an all-inclusive vacation to an exciting destination like Paris or Fiji. And it is truly amazing: We're talking a \$10,000 vacation for just \$999. How could you say no?

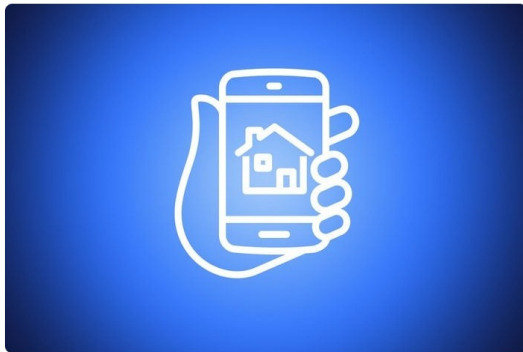
What's really going on: Like the "free trial" scam, travel scams often have extra costs hidden in the fine print. If it does, the initial fee won't cover much, and you'll have to pay thousands in resort fees. Or that confirmation code may never land in your inbox. Either way, the scammer will now also have your credit card info—or ask you to pay through *CashApp* or *Zelle*—opening you up to additional theft.

The big picture: The peak time for these kinds of online scams is the summer, when people have vacation on the brain, but they're also common right before Christmas and New Year's. Scammers intentionally choose exotic, remote places that would be difficult to get to without their "amazing offer." Finally, they throw in an expiration date, saying you only have a few days, or even hours, to take advantage of this deal, hoping that a sense of urgency will rope you in.

Avoidance maneuver: Scour the details of the offer before clicking any sort of confirmation button, and also Google the site and/or the email offer to see if anyone warns of fraud. Plus, the email or site will hold plenty of clues that it's not legit. "Are the images low-resolution? Does the verbiage include spelling errors and grammatical mistakes?" Eaton asks. "These are the telltale signs of a fake online store, site or organization. Delete the email, and don't submit your personal information."

Keep in mind that fake websites look like legitimate sites, but reputable e-commerce sites and major airlines, banks and hotel chains use website addresses that begin with **https**. "The 's' indicates a higher level of security," Eaton says. "Most scam sites, however, are http, because http sites are cheaper than https sites." Next, learn

how to identify a fake Instagram account.



Empty house scam

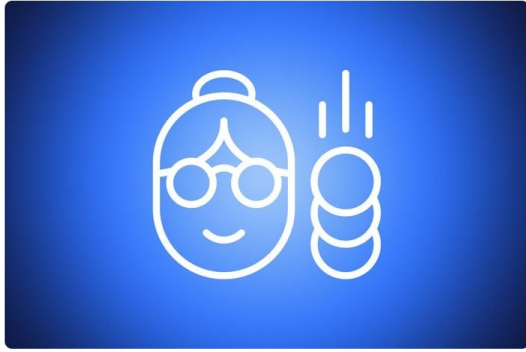
How it works: You're on vacation having the time of your life, and you want to share the joy with your friends and Instagram followers. You post a few photos from Lisbon, announcing, "Next stop, Amalfi Coast!" You don't think twice about it, but when you get home, your house has been ransacked and robbed.

What's really going on: Criminals scour social media sites for people posting pictures of themselves out of town so they can find empty residences to burglarize. Some even pay attention to obituaries. This is a scam that exists mostly offline, but it's your online activity that makes you a potential victim.

The big picture: Criminals search for keywords that indicate you'll be out of town. For example, it's pretty common for people to share photos from a bridal shower with the caption, "This time next month, we'll all be celebrating in Vermont!" But scammers take note and check back when they think you'll be away. While there aren't official stats on how many burglaries result from this type of online scam, Eaton points out that 60% of burglary victims were active on social media either daily or multiple times a week.

Avoidance maneuver: Wait to post photos until you're back, and don't post information about future events. Otherwise, you're not just putting yourself at risk. For example, if you're attending a family wedding, a scammer could identify dozens of people, often in one community, who are out for the night—or out of town for a long weekend—and now they're potential victims as well.

If you really, really want to share, Eaton suggests changing your privacy settings so only close friends or a specific group can see those photos. As an additional safety measure to avoid an Instagram scam, it's always a good idea to leave a few lights on and have neighbors collect mail and packages so it doesn't look like nobody is home.



Elder financial scam

How it works: A loved one becomes a widow. They're alone and lonely until another widow finds them on Facebook and says, "I know what you're going through." They become fast friends, and then the friend has an emergency—perhaps a sick grandchild or an unexpected car repair—and needs to borrow money immediately.

What's really going on: This new "friend" isn't a friend at all—they're a scammer, of course. They may vanish after the first payment is made, or they may stick around to see how much more they can squeeze out of the unassuming elder. In elder fraud, the scammer might also eventually attempt to take over the elder's bank accounts and even steal their identity.

The big picture: "Increased concentrated wealth (retirement accounts, pensions, etc.) make seniors a more attractive target to scammers," says Jason Zirkle, training director at the Association of Certified Fraud Examiners. "Plus, scammers assume that Baby Boomers are more respectful to authority, that widows are lonely and that elders are reluctant to ask for help because they don't want to be a burden to caregivers."

Avoidance maneuver: "The best way to protect yourself and your loved ones is to educate yourself on the red flags that can help you avoid becoming a victim," says Darius Kingsley, head of business practices at Chase. If you suspect this is already happening to someone you know, look for the following signs: a new friend they're secretive about, changed spending habits, bounced checks after a lifetime of fiscal responsibility or a desire to cash out pension plans and/or change their will.

Make sure the elders in your life know how to stop spam calls and encourage them to get on the National Do Not Call Registry (Canada has one also.) Seniors can also fill out a Financial Vulnerability Survey, and you can set up an account-monitoring service such as *Carefull* to monitor their bank, credit card and investment accounts

for suspicious activity.



Google Voice scam

How it works: You've posted something for sale on Craigslist or Facebook Marketplace, and someone messages you to say they're interested in buying it. First, though, they need to verify your identity through two-factor authentication (2FA) code. They'll tell you they need to protect themselves because of the scams and fake online listings they've heard about.

What's really going on: The 2FA code sent to you via SMS is actually from Google. When you give the scammer your code, they'll be able to set up an account in your name. "The attackers claim a new Google Voice number that's tied to your real phone number," explains Paul Bischoff, a privacy advocate at *Comparitech*. "Scammers can then use Google Voice to send spam calls and texts under your name, likely without you ever knowing."

The big picture: The way spam calls show up has evolved over the years. It used to be that the number came up as unavailable or as an 800 number, and most people ignored those. Now the numbers show up as if they're from your home area code—or sometimes even your home city—which makes people think they're legit. In the Google Voice scam, the con artist uses your identity to conceal their identity so they can contact people with the intention of ripping them off. Through the link they send, the scammer might also be able to gather other information, and if they get enough, they can open accounts in your name.

Avoidance maneuver: If you're buying and selling stuff online, stick to the app—for all communication and payment. If you go offline, you won't be protected, and you won't be able to get your money back. This doesn't work for Craigslist (though they can encrypt your email for you), but it works for most online selling platforms.

Artificial Intelligence

Its power and dynamic capability

View the video below to see how powerful AI is already. Imagine what it will be able to do as it is developed and improved. Very soon, you will not be able to trust anything you see on TV or on the Internet.

Click —> [Les plaisirs de la technologie](#)



Thank you all you site and newsletter readers for giving me your support for many years. It is very gratifying to hear your comments and opinions about my publications and I will continue with our best efforts to provide you with useful and timely information and news.

On behalf of Nadia and Fermo, may I take this opportunity to wish each of you a very...



Website: www.szpin.ca



Email: zippyonego@gmail.com

Richard, Nadia, & Fermo, too!

