

Dawn's Databytes

BY DAWN SANDERS

Happy Holidays! 'Tis the season when the joy of shopping is upon us. We are getting bombarded with holiday season sales everywhere and most certainly via email. This September, a series of television campaigns initiated by the State of Hawaii began making us aware of how not to fall victim to identity theft (http://www.hawaii.gov/dcca/quick-links/id_theft_info/). This is a great time for us to remember the things to look for as we find those killer deals on the Internet, so that our online experience continues to be pleasant and safe.

Most likely, you are already getting inundated with emails asking you to "update" your account information from banks you may or may not know, from entities pretending to be PayPal, eBay and so on. Here are some things to make you more aware as you shop 'til you drop this season.

Phishing is "the act of sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to

scam the user into surrendering private information that will be used for identity theft."

When you receive emails from posers, the email directs you to visit a website. You are asked to update personal information, such as passwords and credit card, social security, and bank account numbers, which a legitimate organization should already have. The website, however, is bogus and is only set up to steal your information. Now, the best advice I could possibly give you is delete the email and move on. You will be tempted as you are shopping online to think that one of your orders was not processed.

Here are the sneaky tactics scammers do to make you click to their bogus sites. First, you will see a website link that looks like this: <http://www.washingtonbank.com/>. For those of you running the Microsoft Windows XP operating system, Microsoft has done a bad thing. By using Internet Explorer as the default web browser, the "address" and "status" bars are hidden.

First, go to the View menu of

NO PHISHING HERE!

the web browser and select the Toolbars option to ensure it is checked. If it is checked, it may be tucked away at the top right-side of the browser (you may see the word Address with '>>'). Click the mouse on the arrows and drag it so that you can see it. Next, return to the View menu and select Status Bar to ensure there is a check next to it. The status bar appears on the lower portion of the web browser.

Now, we are set. When you receive one of these bogus emails, click the link in the email. First, in the address bar of the browser, what appeared as a real link, such as <http://www.washingtonbank.com/>, now shows up as another web address with numbers like <http://123.11.2.3/cgi-bin/login.pl>. This is the first sign that this email is bogus! I have even seen an image with the true web address show up over the address bar, not quite covering it--sneaky!

Another way to check for a bogus website is to move your mouse cursor over the <http://www.washingtonbank.com/> link, look at the status bar of

your browser window, and you will also see the bogus website address! Delete this email and move on or you may forward it to spam@uce.gov. This is a spam watchdog arm of the Federal Trade Commission.

Here are other ways of ensuring you do not get scammed:

- If you get an email or pop-up message that asks for personal or financial information, do not reply and do not click the link in the message. Legitimate companies do not ask for this information via email. If you are concerned, contact the organization using a telephone number you know to be genuine, or open a new web browser and type in the company's correct web address yourself.
- Do not email personal or financial information. Email is not a secure method of transmitting personal information. When you make an online purchase, look for an indication that the site is secure, like a lock icon on the browser's status bar or a URL for a website that begins "https:" (the "s" stands for "secure").



- Use anti-virus software and a firewall, and keep them up to date. Some phishing emails contain software that can harm your computer or track your Internet activities without your knowledge.
- Review credit card and bank account statements as soon as you receive them to check for unauthorized charges. If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances.

If you believe you've been scammed, file your complaint at ftc.gov or locally at the above State of Hawaii link.

Submit your questions to dawn@cdis-now.com and please visit us at www.cdis-now.com.

Happy Computing!
Dawn

Time to Think About Year-end Tax Tips

SUBMITTED BY KEVIN O'KEEFE

Now that it's December, you're probably busy with family gatherings and holiday celebrations. Still, try to find some time to think about a non-holiday topic: taxes. You may have until April 17, 2006, to file your taxes, but you only have until the end of the year to make some moves that could benefit your tax situation - so you'll need to take action soon.

Here are some suggestions to consider:

* Maximize your retirement account contributions. If you haven't "maxed out" on your 401(k), see if your employer will allow you to make additional contributions before year-end. For 2005, you can contribute up to \$14,000 (or \$18,000 if you're over 50 years old). You typically fund your 401(k) with pre-tax dollars, so, the more you contribute, the lower your taxable

income.

* Donate appreciated securities to charities - If you have stocks that have appreciated greatly over the years, you might want to donate some shares to charitable organizations. Suppose, for instance, that you bought shares of XYZ stock for \$250, and that they are now worth \$1,000. If you were to give these shares to a charitable group, and you are in the 28 percent tax bracket, you would get a \$280 tax deduction, based on the shares' current market value. Furthermore, because you are not selling the shares, you will avoid having to pay any capital gains taxes on your \$750 profit.

* Sell your "losers" - Did any of your stocks lose value in 2005? If so, you may want to sell some of them to take the tax losses. If these losses exceeded your capital gains from selling appreciated stocks, you can deduct up to \$3,000 (or \$1,500

Continued on page 23

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