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The Dunkerton News

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VOL. 22—4TH ISSUE—FEB. 2013

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Editor—Linda Wachal; e-mail WdRoseLady@aol.com

Discover Dunkerton—A Good Place To Call Home!

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Congratulations!

by Ross Steinbronn

Congratulations to the Junior High girls basketball team on their undefeated season. The 7th & 8th grade girls went a combined 20-0. This makes back to back undefeated seasons for the 8th grade girls. The 8th grade team has left big shoes to fill, the 7th graders are up to the challenge to keep the streak alive.

Top photo left to right: Coach Heather Stout, Hannah Jacobsen, Jenna Salisbury, Kacey Fettkether, Kaeli Block, Carli Teisinger, McKayla Boeschen, Manager Mercedes Mayer, Hannah Heideman, Jordan Brandt, Hannah Johnson, Justine Nagel, Mady Howland, Jordyn Nagel, Coach Ross Steinbronn

Right photo left to right, 8th grade: back row Kaeli Block, Hannah Heideman, Jordan Brandt, Justine Nagel, Jordyn Nagel, Coach Ross Steinbronn, front row left to right Jenna Salisbury, Manager Mercedes Mayer, Hanna Johnson

Bottom left to right: Coach Ross Steinbronn, Hannah Jacobsen, Carli Teisinger, Mady Howland, Kacey Fettkether, McKayla Boeschen, Coach Heather Stout



Donors to be Recognized

by Kim Fettgether

The Dunkerton Schools Foundation Board has set some giving levels for donors that will be recognized through the school and community this spring.

The Donor Levels are:

- \$100 – White
- \$200 – Black
- \$300 – Red
- \$1,000 – Gold
- \$2,500 – Silver
- \$5,000 – Platinum

Any individual or business can donate and any of these levels and you or your business will be recognized this spring at the

2013 Graduation and in the Dunkerton News.

Checks can be made to the Dunkerton Schools Foundation and mailed to the school at 509 S. Canfield Rd, Dunkerton, IA 50626. If you have questions or would like more information, please email dunkertonfoundation@gmail.com. The Dunkerton Schools Foundation is a separate entity from the school and governed by a volunteer Board of Directors. The Dunkerton Schools Foundation Board wishes everyone a safe and successful 2013.

by Chris Simenson
Patrick Murphy lead the Alabama Crim-
son Tide to a national championship last
season and his team is currently ranked #1
in Division 1 softball.

Patrick Murphy gave pitching lessons
to former all state Dunkerton Raider
pitcher, Laura Simenson way back in

1995 while he was at UNI as an assistant
coach there. His first question to me when
I saw him was "how is Laura doing". He
is a great coach and overall great guy!

*Photo below of Chris Simenson and Ala-
bama head coach Patrick Murphy.*



“It is not a lack of love, but a lack of friendship that makes unhappy marriages.”
— Friedrich Nietzsche

Scambusters

By Scambuster Keith

Issue #530 February 6, 2013

Phishing Update: Key Trends and Warn-
ing Signs

Many years have passed since we first
started writing about phishing — the
scamming technique for stealing personal
information.

In one of our earliest reports, we gave ad-
vice on how to avoid it, and we were one
of the first sites to set up an identity theft
information center.

[http://clicks.aweber.com/y/ct/?l=OtAeW
&m=JEdZtmYF1GtWfo&b=JO6EiIC5W
yrILB6Lw6MpFQ](http://clicks.aweber.com/y/ct/?l=OtAeW&m=JEdZtmYF1GtWfo&b=JO6EiIC5WyrILB6Lw6MpFQ)

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But it's sad to report this crime has be-
come ever more widespread — up 37%
year on year, according to latest figures.

In fact, a new report from security compa-
ny Symantec (the Norton anti-virus firm)
has this to say:

“You no longer need to be a sophisticated
hacker to commit fraud on the Internet.
Anyone who is motivated can join in,
thanks to the off-the-shelf phishing kits
provided by a thriving cyber crime
ecosystem. Cyber criminals are even mi-
grating to a new business model known as
Malware-as-a-Service (MaaS), where au-
thors of (phishing) kits offer extra serv-
ices to customers in addition to the exploit kit
itself.”

The company reckons there are an esti-
mated 8 million daily phishing attempts
— that's close to 3 billion a year!

The tricks scammers use have multiplied
and become so clever that even experts
have been fooled into giving away infor-
mation subsequently used for identity
theft.

For example, in one recent incident, a
savvy British journalist was tricked by a
call claiming to be from the police about
his credit and debit card numbers being
used by criminals. SEE SCAMS/Page 3

4th Issue—Feb. 2013

Bart Brothers

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WHAT'S HAPPENING

Monday, Feb 18, 2013
President's Day
 Make-Up Day #1
 5:30pm-7:30pm Softball
 Open Gym Gym- Junior High
 7:00pm-9:00pm School Board Meeting ICN Room

Tuesday, Feb 19, 2013
 8:00am-11:30pm Read Distribution ICN Room
 V Boys Bball here w/Don Bosco 7 p.m.

Wednesday, Feb 20, 2013
 Storytime at Dunkerton Public Library 9:30 a.m.
 1:10pm Early Release

Friday, Feb 22, 2013
 6:00pm-10:00pm Youth Gymnastics & Tumbling

Saturday, Feb 23, 2013
 Speech-District Individual Events Contest
 8:00am-7:00pm Youth Gymnastics & Tumbling Gym-

Main, Gym- Junior High, Commons
 Sunday, Feb 24, 2013
 8:00am-5:00pm Youth Gymnastics & Tumbling Gym-Main, Gym- Junior High, Commons
 1:00pm-4:00pm Open Gym

Mon. Feb 25
 Contact Linda with any news for The Dunkerton News

Tuesday, Feb 26, 2013
 5:30pm-8:30pm Club Volleyball Practice Gym- Junior High

Thursday, Feb 28, 2013
 5:30pm-8:30pm Club Volleyball Practice Gym- Junior High


Friday, Mar 1, 2013
 5:30pm-7:30pm Softball Open Gym Gym- Junior High

Saturday, Mar 2, 2013

Dean's List

IOWA STATE UNIV. FALL DEAN'S LIST via The Link (Iowa State University; 01/23/13; 1300)
 ISU students named to fall semester Dean's List
 AMES, Iowa - More than 6,669 Iowa State University undergraduates have been recognized for outstanding academic achievement by being named to the 2012 fall semester Dean's List. Students named to the Dean's List must have earned a grade point average of at least 3.50 on a 4.00 scale while carrying a minimum of 12 credit hours of graded course work. Students listed below who qualified for the Dean's List are from your area.
 HOMETOWN, STATE; NAME, CURRICULUM;

Dunkerton, IA



Barclay Presbyterian Church
Called for 150 years since December 7, 1861

Sunday School
 9:30 a.m.
Worship Service
 10:30 a.m.

Corner of Canfield & Newell south of Dunkerton

Kara Lynn Bader, Music;
 Raymond, IA
 Gabriele Lynn Frerichs, Forestry;
 Braylinn Nicole Hovenga, Animal Science;

Scams

Continued from page 2
 The caller offered to block the card numbers immediately but said she needed PINs and confirmation of the full card numbers.
 So far, pretty obviously a scam isn't it?
 So the journalist asked for the detective's name and proof of identity.
 The caller gave her name and suggested the journalist hang up and call 999 (the British equivalent of 911), then ask to be put through to her.
 He did, was answered by an apparent emergency center controller, and put through to the "detective."
 There was also a lot of background noise as if the call was going through to a busy office. And the "detective" also in-

sisted that for security reasons, the journalist should key in the numbers on his phone, so she (the scammer) wouldn't even know what they were.
 These behaviors were enough to convince him the call was genuine and he gave the information.
 But it was a scam, and he had just parted with information that enabled the crooks to virtually drain his bank account.
 What is more, the scammer kept the victim on the phone for more than an hour, while his cards were hammered.
 What happened?
 Well, here's the secret: In the UK, if you put the phone down and pick it up again, but the other person doesn't hang up, you're still connected to them.
 It doesn't matter what number you key in, the other person is still on SEE SCAMS/Page 4

Something Worth Sharing

We're proud of the news coverage we've received, and we hope to build upon these accomplishments. We know that our success is your success. Thank you.

SmartMoney June 2012
 Edward Jones was named the No. 1 full-service brokerage firm in the June 2012 edition of *SmartMoney* magazine. The magazine lauded the firm for its reputation for excellent client service. The firm consistently has been ranked highly in the *SmartMoney* survey as No. 1 in 2005, 2007 and 2010, and No. 2 in 2008, 2009 and 2011.

J.D. Power and Associates May 2012
 Edward Jones ranked "Highest in Investor Satisfaction with Full Service Brokerage Firms" according to the J.D. Power and Associates 2012 Full Service Investor Satisfaction Study™.



Edward Jones received the highest numerical score among full service brokerage firms in the proprietary J.D. Power and Associates 2012 Full Service Investor Satisfaction Study™. Study based on responses from 4,401 investors who used full-service investment institutions. Fourteen investment firms that received a representative sample of investor opinions were measured on seven factors: investment advisor; investment performance; account information; account offerings; commissions and fees; website; and problem resolution. Proprietary study results are based on experiences and perceptions of consumers surveyed in February 2012. Your experiences may vary. Rating may not be indicative of future performance and may not be representative of any one client's experience because it reflects an average of experiences of responding clients. Visit jdpower.com.



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Edward Jones
 MAKING SENSE OF INVESTING

Sunday, Mar 3, 2013
 1:00pm-5:00pm Club Volleyball Practice Gym-Main
 1:00pm-4:00pm Open Gym
 4:00pm-5:00pm Baseball Open Gym

Mon. March 4
 Next issue of The Dunkerton News

PLEASE WRITE

The Dunkerton News welcomes letters to the editor from readers. We urge you to keep your letters brief and to the point. We reserve the right to edit letters for length, if necessary.
 All letters to the editor must be signed and include a phone number or address for verification purposes. Send letters to: The Dunkerton News, 3511 Lafayette Rd., Evansdale, IA 50707, email WdRoseLad@comcast.net or fax 319-287-5941.



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LIBRARY NEWS



by Michelle Wheeler, Library Director

What's Happening:

Wednesday, February 20, 2013
9:30 A.M. Storytime @ Your Library

Library News:

Yearbooks are enjoyed by all. Children have looked up their grandparents pictures; students have looked up high school

pictures of their teachers; someone visiting wants to learn more about relatives.... the Dunkerton Community School Yearbooks are a wonderful asset to the library. We have yearbooks clear back to 1919 - but we don't have a complete set to date. We are missing 1923-29, 1941, 1943, 1944, 1979, 1981, 1982, 1984, 1986, 1990, 1992, 1993, 1998, 1999, 2001, 2003, 2007 - present. We would be thankful for donations of any of these missing years. Thank you to those that have already shared their yearbooks with us.

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 Church Service 10:30 a.m.
 301 Washington, PO Box 70 • Dunkerton, IA 822-4659

Scams

Continued from page 3 the line, ready to act out the rest of the charade.

This may not be the same with phone companies in the US — they can auto-disconnect — but everyone should know about this cunning trick, not least because of what it tells us about the devious way the criminal mind works.

And if you key numbers into your phone, software on the other end is perfectly capable of reading them.

One lesson, of course, is never, under any circumstances, to give out your PIN number.

People at your bank don't know it — only their computers do — and they definitely don't need it to block transac-

tions.

The biggest increase in current phishing activity is via bogus websites, a fact that became very evident last holiday season.

They weren't so much mimicking legitimate sites as posing as retailers in their own right offering special deals.

The other key technique that's on the rise is the harvesting of credit card details through phony charity appeals after natural disasters, another activity we've written about previously.

<http://clicks.aweber.com/y/ct/?l=OtAeW&m=JEdZtmYF1GtWfo&b=Tx3JA3yduqjgWh-nU5F9x9g>

This was particularly prevalent in the months after Hurricane Sandy SEE SCAMS/Page 5

Blue Zones #9

by Jessica Crouch

Did you find or renew your connection with a faith-based community since last time? This week I want to focus on the final healthy habit from the Power 9™: move naturally, know your purpose, down shift, 80% rule, plant slant, wine at 5, right tribe, community, loved ones first.

According to Blue Zones Project, happy, healthy centenarians in the Blue Zones® areas put their families first. This can take shape in many ways, from keeping your aging parents and grandparents in or near your home to being in a positive, committed relationship, which can add up to 3 years of life expectancy. Caring for children is important for many reasons, too, and many people in the Blue Zones areas go out of their way to invest time and love their chil-

dren to ensure they'll be more likely to care for them when the time comes.

Luckily we do not have aging parents/grandparents since we live 5-7hrs away from home. I just told my husband the other day that I consider myself in the business of continuous improvement, both personally and in our relationship. I believe this will help us grow in a positive direction and maybe add even more than 3 years of life expectancy J. We had this conversation as we drove home from visiting our 4 1/2 month old twin nephews. Although we have not ventured into children of our own yet, Blue Zones Project offers another good reason to be the best parent you can. I have heard that healthy children make healthy grandchildren; I appreciate the reminder that happy, loved children create happy, loving caretakers.

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27th Annual Wild Game Feed & Dance

by Lyn Locke

Over 500 local motorcyclists rode through Evansdale, Waterloo & Cedar Falls for the May 2012 annual Motorcycle Safety & Awareness ride. This is just one of numerous events and activities sponsored annually by ABATE of Iowa, District 16.

To raise operating funds to promote motorcycle safety, education and awareness, District 16 is sponsoring their 27th Annual Wild Game Feed & Dance Saturday February 23, 2013 at AMVETS Post 31 in Evansdale. This renowned event is served buffet style and

features a wide selection of wild game entrées including raccoon, beaver, muskrat, turtle and deer with turkey and fish for less adventurous diners. Side dishes and dessert are included with the meal.

The auction this year has a used 4 person hot tub that will have local delivery included if needed. There will also be numerous items on the auction block that will interest all.

Doors open at 4:30, buffet begins at 5:30 followed by a live and silent auctions then dance to live music by "Urban Legend".

SEE FEED/Page 5

HVAAA Meals

Hawkeye Valley Area Agency on Aging has its meals planned. Each meal includes milk. Meals are offered on a contribution basis for people over 60 year of age. Actual cost for the meal is \$6. People under 60 must pay the actual cost.

There are two menu options on most days of the month. Both congregate and home delivered meals may choose between option A and option B. Meals must be ordered in advance. All meals must be ordered by 9 a.m. the day before receiving a meal. Preference for Option A or B must be given at time of order – if no preference is given, Option A will be served.

Meal locations in Dunkerton: United Methodist Church (301 S. Washington Street) - Mondays and Thursdays, for reservations call 319-822-7910.

Home delivered meals are also available. For more information or to find a location near you, call 319-272-1767.

February 18:

A: Meatballs & Spaghetti Sauce, Spaghetti Noodles, Capri Vegetables, Multi Grain Bread, Fresh Fruit, and Margarine

B: Oriental Chicken Salad, Orange Juice, Multi Grain Bread, Fresh Fruit, Assorted Salad Dressing, and Margarine

February 22:

A: Honey Baked Chicken, Baked Potato, Creamed Spinach, Wheat Bread, Peanut Butter Cookie, Sour Cream, and Margarine

B: Eggplant Parmesan, Baked Potato, Creamed Spinach, Wheat Bread, Peanut Butter Cookie, Sour Cream, and Margarine

February 25:

A: Oven Fried Chicken, Country Vegetables, Spanish Rice, Multi Grain Bread, Tropical Fruit, and Margarine

B: Tomato Rice Soup, Sliced Roast Beef, Swiss Cheese, Spinach Salad, Multi Grain Bread, Tropical Fruit, and Assorted Salad Dressing

February 28:

A: Turkey Breast with Gravy, Harvard Beets, Baked Sweet Potato, Wheat Roll, Mandarin Oranges & Pineapple, and Margarine

B: Zesty Baja Chicken Salad, Pickled Beets, Bayou Slaw, Wheat Roll, Mandarin Oranges & Pineapple, and Margarine

March 4:

A: Creole Steak, Garlic Whipped Potatoes, Fiesta Vegetables, Wheat Roll, Mandarin Oranges, and Margarine

B: Chicken A La King, Garlic Whipped Potatoes, Fiesta Vegetables, Wheat Roll, Mandarin Oranges, and Margarine

HVAAA is a private, not-for-profit corporation serving older individuals in Black Hawk, Bremer, Buchanan, Butler, Chickasaw, Grundy, Hardin, Marshall, Poweshiek and Tama counties. HVAAA coordinates services for people ages 60 and older and their caregivers to maintain the independence they desire. Some of the services provided by HVAAA include the Aging & Disability Resource Center, home delivered meals, caregiver support and respite services, case management services, consumer protection, congregate meals, public information and education, and advocacy.

Feed

Continued from page 4

For more information about the event call 319-238-3396.

For information about A.B.A.T.E. of Iowa visit www.abateiowa.org

Adults \$10 Buffet & Dance, Adults \$5 (after buffet), Children 6-12 \$5 and kids under 5 is free.

Girl With Local Ties Signs Letter of Intent

by Juls Maurer

Nikki Boomgarden signed a national letter of intent to play softball at Indian Hills Jr College in a ceremony at North Butler High School in Greene, Iowa. Nikki is the daughter of Julie and Dan Yungtum of Dunkerton and Mike Boomgarden of Allison. Granddaughter of Joann Maurer of Dewar and Dennis and Marge Maurer of Waterloo.

Coach Jim Overturf, head coach of Indian Hills softball said, "I'm excited about Nikki joining our team." Nikki has been a varsity player since 8th grade for the Bearcats. Nikki is a catcher but can play all positions on the field but catching has been her love. Nikki is hoping after her two year college that she can continue her

career in a University. Nikki has had a chance to play in State softball a few years ago when her sister Bobbi was the pitcher. Nikki has played on many ASA teams around the state of Iowa. Nikki is also on the North Butler A honor role and class President of her Sr Class.



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"Friendship is born at that moment when one person says to another: "What! You too? I thought I was the only one."

— C.S. Lewis

First Baptist Church



101 W. Sycamore
Dunkerton, IA

Making Christ Known

Sunday School
Adult and children
9:00 a.m.

Worship Service
10:00 a.m.

www.fbcdunkerton.com

Covenant Cancer Treatment Center Offers Class to Help People Manage Balance Issues

FOR IMMEDIATE RELEASE – February 7, 2013 – Covenant Cancer Treatment Center is offering A Matter of Balance: Managing Concerns About Falls, a class for people trying to manage balance issues and prevent falls. A Matter of Balance includes eight two-hour sessions for a small group led by a trained facilitator. The classes are held at Covenant Cancer Treatment Center for eight weeks starting Monday, March 4 from 2 to 4 p.m. for a cost of just \$10.

Many people with various health issues experience a fear of falling and may restrict their activities. A Matter of Balance emphasizes practical strategies to reduce this fear and increase activity levels. Participants learn to view falls and fear of falling as controllable, set realistic goals to increase activity, change their environment to reduce fall risk factors, and exercise to increase strength and balance.

The program was developed at the Roybal Center at Boston University, and has been nationally recognized. Snacks will be provided to participants. For more information or to register call 319.272.1755.

Scams

Continued from page 4

and comes with any kind of natural disaster — a subject we'll be returning to next week.

The Symantec report highlights a number of other phishing trends. Though they're not particularly new, as with the phone example above, they're often delivered in a more convincing way, often tied to current events.

For example:

* Phishing that plays on economic fears — mainly emails that seem to come from a financial institution claiming they've taken over the recipient's bank or mortgage lender. They may request confirmation of account details or invite you to click a link to a bogus replica site. This is particularly effective precisely because so many such mergers are happening in real life.

Action: Never respond to these emails. Visit your bank's website by keying in the address yourself and take things from there.

* Blended phishing/malware threats — tricking victims into downloading keyloggers that steal personal information.

Often this is done via an email notification about a news item or an eCard.

When you try to view it you're told you need to update software on your PC. The supposed update is, in fact, the key logger.

Action: We always advise against clicking links in email but if you do and the result is an invitation to download or update software, just don't.

Most Internet security software can be set to generate a warning if a website tries to install a program.

Switch this setting on — check your software help file to find out how to do this.

Symantec lists four red flags you should watch out for as warnings of a potential phishing scam:

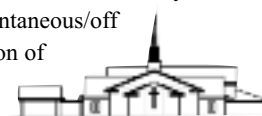
1. Misspellings (though these are becoming less common).
2. Generic greetings instead of being personalized, or messages urging immediate action.

St. John's Lutheran Church Bennington

Sunday School 8:45 a.m.
Worship 10 a.m.

February 24: Celtic Christian Evangelism
Then/Christian Evangelism Now - No. 5: How Celtic Christianity Communicated the Gospel (pp.46-70)

March 3: "ATWCFFADRM...the All-Time-World-Class-Free-for-All-Discussion-of-Religious-Matters..." Any subject relating to the Church/Christian faith and life/current events you find or choose to bring will be considered...spontaneous/off the cuff/unrehearsed. Information/discussion of current religious faith and life.



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e-mail: stjohsbenn@myapplemail.com
web: http://www.stjohnsbennington.com

Pastor: Wm. Thalacker e-mail: billthalacker@yahoo.com 319-287-7836

3. Threats to the status of your bank or credit card accounts.

4. Any requests for personal information.

None of these, by itself, is proof of a scam but they should immediately put you on alert and make you thoroughly and independently check out such messages.

Says Symantec: "Phishing will continue to evolve into new forms, while attempting to take advantage of human behaviors such as compassion, trust, or curiosity."

By Scambuster Keith
Issue #531 February 13, 2013
Disaster Scams Special Part 1: 20 Tricks to Watch For
Disaster scams are now established as a major crime in our society.

And no wonder. Just take a look at the map at the bottom of the FEMA home page, showing where disasters currently are located in the US. Most of them you may never have heard of.

http://clicks.aweber.com/y/ct/?l=OtaeW&m=J.X21Ay_1GtWfo&b=2HXyty_W5MePH-Wuef4l_0w

So, since we live in a world where, sadly, emergencies happen all too frequently, the Scambusters team has pulled together a definitive checklist of the most common tricks,

how to avoid them and where to get information and help.

These cruel scams, hoaxes and malicious messages cover the full gamut of incidents, from natural disasters like hurricanes, floods, earthquakes and wildfires, to human-created tragedies like mass shootings and terrorist attacks.

Wherever there is media interest, there are crooks waiting to exploit public reaction -- both from those directly affected by the incident and the rest of us as onlookers.

They act remarkably fast, usually within minutes or hours of an incident. Their hauls can run into millions of dollars. And they pile pain and misery on top of the tragedy that has already occurred.

In this issue, we list the 20 most frequent disaster scams and other tricks to be on the lookout for. Part Two provides the rules for avoiding them and the sources of more information.

Here, in no particular order, is our list of 20 disaster tricks.

1. Bogus charity collections
They may be online, on air, in the mall or on your doorstep -- con artists asking for your money to support tragedy victims.

They may hijack well-known names, like the Red Cross, use offi-

1/6-28

Scams

Continued from page 6

cial-sounding, government-type titles, or use the name of the incident as their "charity" title.

2. Fake social media pages

On Facebook and other sites, crooks set up pages in the names of individual victims or organizations that might be involved.

They may be a platform for donations, provide links to other sites (see next item), or just the product of warped minds intended to cause grief to those affected.

3. Fake websites

Within minutes of a disaster, hundreds of domain names are usually registered, with corresponding websites supposedly related to the incident.

Their purpose may be to solicit donations, sell products (which may or may not exist), phish for personal information for identity theft, or to upload malware onto your PC.

4. Email news alerts

Using sensational headlines, often promising dramatic photographs or previously undisclosed information, these messages invite you to click on a link or open an attachment.

Most likely their aim is to infect your PC with a virus, usually spyware or a keylogger.

5. Spam

A variation of #4, spam emails use the incident as a lever to encourage you to buy whatever product they're peddling.

They may be for just unrelated junk but often they promote the sale of items that prey on fears or appear to offer solutions -- things like generators, weapons or food supplies.

They may even try to sell gruesome "souvenirs" of the incident -- pieces of wood, bullets and so on, which may be real or fake.

6. Chain letters

Those weirdos who get a kick out of trying to force you to circulate their message to 10 other people love disasters.

They may invoke a religious message -- typically claiming

the incident was the wrath of God -- and warn of a repeat if you don't pass it on, or promise a miracle if you do.

7. Imposter scams

This is a variation of the well known grandparent or stranded tourist scam in which the crook pretends to be a friend or relative who has been caught up in the disaster.

They may phone or send an email asking you to wire cash to help them to a personal crisis, like a food shortage or travel ticket.

8. Track-down offers

Con artists, often masquerading as private eyes or official investigators advertise via spam emails, bogus websites or online classified services.

They offer to help concerned people to track down friends or relatives who may have been caught up in the incident -- for a fee -- but they're just after the money.

9. Hate mail

More weirdos -- people who send out malicious emails or post sick messages on the Facebook pages of victims or their families.

Again, there might be a religious dimension with the author suggesting the victims deserve their misfortune.

10. Sale of damaged/contaminated items

From food to autos, many items damaged in a disaster, especially a flood, often find their way onto the market.

They may not be labeled as such and they're potentially dangerous.

11. Scare stories

Con artists and doom-mongers warn of a repeat of the incident or some unforeseen consequence that's about to emerge.

Depending on the incident, their motives may be political, religious, commercial -- trying to sell you something -- or just downright malicious.

12. Price gouging

Although illegal in most states, traders may inflate prices for items, like fuel, water and food, that become scarce in a disaster.

Worse, opportunists buy up

stocks or loot damaged buildings, then offer the products for sale at high prices.

13. Evacuation hoaxes

During an incident, residents may receive a message, supposedly from one of the emergency services, saying they must evacuate their property.

Once they're gone, crooks move in to burglarize the home.

14. Bogus grant services

In the wake of a disaster, government grants are often offered to speed up the process of getting back to normal.

This opens the door for "advance fee" type scams, where victims are asked to pay upfront either for supposed help to get an official grant, or for a nonexistent grant the scammer just invented.

15. Investment opportunities
Clean-ups, changes in security and safety arrangements, and new construction are all genuine revenue-generating side effects of a disaster.

Scammers use this as a platform for soliciting investments, often claiming they have access to little known opportunities or solutions.

16. Bogus contractors

After charity scams, bogus contractors are probably the biggest crime problem in the wake of a disaster.

They offer tree removal, building repairs, utility services and security services, which they're unlicensed to provide.

They may do the job, usually poor quality, or just take the money and run. Often they charge inflated prices to separate victims.

They may even just want to get inside your house so they can rob you.

17. Insurance sales

Playing on our fears about similar, future incidents, spammers, telesales and door-to-door sales people offer insurance against future risks.

They use high-pressure sales techniques and may offer bargain prices but the insurance policies either don't exist or come from shady companies.

18. Phony jobs

Scammers claim to be recruiting employees to help with the cleanup and repair effort.

They operate nationwide and charge a fee for a list of available jobs. Or they may simply invent jobs and ask for a fee for background checks or payment for equipment they say you'll need.

19. Business scams

Watch out for phony grants (see item #14), imposter scammers claiming to be a stranded employee, and bogus inspectors who just want to get inside your workplace.

Con merchants may also use forged checks to trick businesses into shipping large orders of disaster-related supplies, or making advance payments for shipping charges.

20. Other phishing tricks

Too numerous to detail, crooks will employ any technique they can to extract confidential information like bank account and Social Security details.

For example, they may offer financial aid or food stamps to victims but say they need these confidential details first, or use many of the other scams listed above to get ID information as a by-product of their crime.

The sad fact is that we've encountered every single one of the above crimes in our reporting of disaster scams over the years.

But take heart! Now you know what to look out for.

In Part Two, we'll give you the rest of the information you need to beat the scammers.

In the meanwhile, please pass this information on to those you care about.

We hope you and they will never need to use it but no one can predict the future -- only that when there are disasters, disaster scams won't be far behind.

That's it for today -- we hope you enjoy your week!

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