

Weather-Predicting Woolly Worms Race at Festival, Oct. 19-20

BANNER ELK, NC (September 18, 2019) -- For one weekend each fall, the Blue Ridge Mountain town of Banner Elk becomes the woolly worm racing capital. Now in its 42nd year, the Woolly Worm Festival draws cross-country visitors and locals alike for two days of cheering woollybear caterpillars to the finish line. This year's festival takes place Oct. 19-20.

Races are held throughout the day Saturday and Sunday at Historic Banner Elk School in the heart of downtown. The overall winner of Saturday's races earns a \$1,000 grand prize and the honor of predicting the winter weather for North Carolina's High Country. While Sunday's races don't involve forecasting privileges, participants still vie for prestige, along with a \$500 prize. *Continued on page 2...*



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**Our Deadline Is On Friday At 5pm
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Caldwell Journal

Caldwell Journal Weather

Thursday (3rd): Abundant sunshine.
 High 95 Low 61
 Precipitation: 0%

Friday (4th): A p.m. shower or t-storm.
 High 90 Low 56
 Precipitation: 3%

Saturday (5th): Partly sunny & cooler.
 High 66 Low 54
 Precipitation: 20%

Sunday (6th): Warmer with clouds & sun.
 High 76 Low 61
 Precipitation: 25%

Monday (7th): A t-storm in the afternoon.
 High 74 Low 48
 Precipitation: 58%

Tuesday (8th): Partly sunny & pleasant.
 High 72 Low 44
 Precipitation: 7%

Wednesday (9th): Sun through high clouds.
 High 69 Low 43
 Precipitation: 12%

Weather-Predicting Woolly Worms Race at Festival, Oct. 19-20

Continued from page 1...

"It's really an all-American small town at its best," says Mary Jo Brubaker, festival chairperson. "As a society, we go to such extremes to entertain people these days, but the down-home simplicity of this festival is wonderfully refreshing."

The quirky tradition comes from mountain lore that says the 13 segments of a woollybear caterpillar represent the 13 weeks of winter. Black bands mean cold, snowy weeks, while brown bands indicate warmer conditions. However, each woolly worm sports a different color pattern, so the festival determines which one provides the official forecast.

All attendees are welcome to race a woolly worm. They may bring their own or purchase one from the local PTO. The races take place in heats of 25 contestants. Each worm inches its way up a string as its owner coaxes and cheers. The first to the finish line advances to the next round.

"We have families that have come year after year, and they wear family team T-shirts, like they're a NASCAR racing team," Brubaker says. "It's so much fun to watch people racing the worms, and everyone's laughing and cheering."

In addition to races, the festival includes food, craft vendors and live entertainment.

Hours are 9 a.m. to 5 p.m. Saturday, and 9 a.m. to 4 p.m. Sunday. Those interested in racing a worm must register and are encouraged to do so by 1 p.m. each day. Daily admission is \$6 for adults, \$4 for children ages 6 to 12, and free for children 5 and younger.

For festival information, go to www.WoollyWorm.com or call (828) 898-5605. To learn more about Banner Elk, including lodging options for the weekend, go to www.BannerElk.com.

Granite Falls History Committee Yard Sale

GRANITE FALLS, NC (October 3, 2019) -- The Granite Falls History Committee will conduct a yard sale at the Annex to the Granite Falls History and Transportation Museum on Saturday, October 12, 2019 from 9 a.m. until 12 noon. The Annex is located next to the Museum parking lot at 27 Pine Street. Items include G scale model trains/accessories, Christmas decor, and other items without historic value that are taking up needed storage space. We hope you will come and tell others about it.

Union Grove Baptist Church and Pastor Sam Craven would like you to join them for four evenings of Revival services. Evangelist, Dr. Steve Gunter of Greensboro, NC is scheduled to preach. Services begin Sunday evening, October 6 at 6:00pm with prayer time at 5:30pm and services Monday - Wednesday will be at 7:00pm with prayer time at 6:30pm. Guest church choirs are scheduled to perform special music each night. Childcare will be provided.

Caldwell Hospice Seeks Companions for the Journey

LENOIR, NC (September 24, 2019) -- Are you looking for an opportunity to make a difference? Do you have the compassionate spirit needed to be a companion for someone's journey? Caldwell Hospice and Palliative Care is hosting a two-day training session in October for adults who are interested in becoming hospice volunteers. This training will be held Monday, October 14, and Wednesday, October 16, from 8 a.m. to 4 p.m. in Meeting Room A at the McCreary Family Professional Center located at the Robbins Center, 526 Pine Mountain Road, Hudson.

An array of topics will be covered to help prepare attendees to become successful volunteers. Participants will learn about the strong community history and commitment of Caldwell Hospice, the physical, spiritual, and psychosocial issues hospice patients face, and much more from Caldwell Hospice's staff of end-of-life care experts.

Currently, there is a need for volunteers to provide companionship to patients in the patient's homes or long-term-care facilities. Other specific needs include volunteers who can provide transportation to doctors' appointments and shopping excursions for patients, etc., and veterans to visit and make Veterans Honoring Veterans presentations to patients who are veterans.

Attendance is required at each session and meals will be provided. For more information or to register for the October 2019 adult volunteer training opportunity, contact Volunteer Coordinator Cyndi Akins at 828.754.0101 or cakins@caldwellhospice.org.

Two Advance Care Planning Workshops: Living Will, Healthcare Power of Attorney and Benefits Overview

LENOIR, NC (October 2, 2019) -- Advance care planning is a process to help your loved ones know how to speak for you if you are ever unable to make your own medical decisions. It is planning for the unexpected.

Caldwell Hospice and Palliative Care partners with the Caldwell Senior Center to offer two Advance Care Planning Workshops at no cost to the community on the second and fourth Thursdays of each month. The next workshops will be held October 10, 2019, at 1:30 p.m. at the Caldwell Senior Center in Lenoir, and October 24, 2019, at 1:30 p.m. at Caldwell Hospice's McCreary Family Professional Center, 526 Pine Mountain Road, Hudson.

Join retired local attorney Houston Groome in Lenoir and attorney Hugh Wilson in Hudson for either of these inspiring workshops. "Advance Directives: Living Wills and Healthcare Powers of Attorney are gifts to your family," says Groome. "Deciding, discussing and documenting your healthcare wishes helps ensure your healthcare wishes are known and honored. It also gives you peace of mind that you have made appropriate preparations." Notaries and witnesses will be available to help anyone who wants to complete their documents at the clinic. For more information, or to register, call 828.758.2883, or visit [Eventbrite.com](https://www.eventbrite.com).

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Come kayak at the Lenoir Aquatic & Fitness Center

LENOIR, NC (September 25, 2019) -- The indoor pool at the Lenoir Aquatic & Fitness is open for kayaking practice again. For only \$5 per person, you can bring your kayak, practice your rolls, and try out your new gear.

The indoor pool will be open for kayaking on Wednesdays from 6:00 to 8:00 p.m. through Oct. 30, 2019. There are six more practice sessions left this year.

There will NOT be an instructor available, and you have to BYOK! (Bring your own kayak.)

For more information, call the Lenoir Aquatic and Fitness Center at 828-757-2196.



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As Fire Prevention Week™ approaches, Hickory Fire Department reminds residents: Not Every Hero Wears a Cape. Plan and Practice Your Escape!™

HICKORY, NC (September 30, 2019) -- The Hickory Fire Department is teaming up with the National Fire Protection Association® (NFPA®) to promote this year's Fire Prevention Week campaign, "Not Every Hero Wears a Cape. Plan and Practice Your Escape!" The campaign works to educate everyone about the small but important actions they can take to keep themselves and those around them safe.

NFPA statistics show that in 2017 U.S. fire departments responded to 357,000 home structure fires. These fires caused 2,630 fire deaths and 10,600 fire injuries. On average, seven people died in a fire in a home per day during 2012 to 2016.

"These numbers show that home fires continue to pose a significant threat to safety," said Lorraine Carli, NFPA's vice president of Outreach and Advocacy. "In a typical home fire, you may have as little as one to two minutes to escape safely from the time the smoke alarm sounds. Escape planning and practice can help you make the most of the time you have, giving everyone enough time to get out."

While NFPA and the Hickory Fire Department are focusing on home fires, these messages apply to virtually any location.

"Situational awareness is a skill people need to use wherever they go," said Hickory Fire Chief Matt Hutchinson. "No matter where you are, look for available exits. If the alarm system sounds, take it seriously and exit the building immediately."



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The Hickory Fire Department is hosting a series of events in support of this year's Fire Prevention Week campaign, "Not Every Hero Wears a Cape. Plan and Practice Your Escape!" including a Kickoff scheduled for Sunday, October 6 from 1 to 4 pm at the Home Depot parking lot. Join fire departments from across the county to kickoff fire prevention week and learn how you can be the hero for your family.

To find out more about Fire Prevention Week programs and activities contact the Hickory Fire Department at (828) 323-7521. For more general information about Fire Prevention Week and home escape planning, visit www.fpw.org.

Balls Creek Campground Fire in Catawba County

NEWTON, NC (September 30, 2019) -- Catawba County Emergency Services responded to a fire at Balls Creek Campground in Catawba Sunday, September 29. The fire started before 9:40 p.m.

Multiple agencies from the region responded to assist with controlling the fire and supporting the responders through the night. The fire was brought under control at approximately 1:20 a.m. Multiple agencies remained at the site to extinguish hot spots.

Of the 295 tents (cabins) at the Campground, the Catawba County Fire Marshal's Office verified that 40 tents are destroyed, and 9 others sustained some level of damage. The total number of structures on the property is 303, including common area buildings and bathrooms.

Because of the historic and religious significance of Balls Creek Campground, the investigation into the cause of the fire is being handled by a joint task force of local, state and federal authorities. Anyone with potential criminal information related to this situation should call the Catawba County Sheriff's Office at (828) 464-5241.

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Lenoir Man To Spend Time In Prison For Failure To Register A New Address As A Sex Offender

LENOIR, NC (September 27, 2019) -- Aron Eugene Shell, 46, of Lenoir, will spend six to nine years in prison after he was convicted of failure to register a new address as a sex offender, breaking and entering a motor vehicle and admitting his habitual felon status.

The Honorable James W. Morgan, Superior Court Judge from Cleveland County, imposed the prison term for Shell following his guilty plea during Caldwell County Superior Court on Thursday, September 26, 2019.

Shell will serve his prison sentence in the custody of the North Carolina Division of Adult Corrections.

His sentence length was enhanced by prior felony convictions for second-degree rape and indecent liberties with a child (January 1993), failure to register as a sex offender (August 2007), both in Caldwell County, and unlawful possession of a firearm (March 2014) in U.S. Federal Court.

Shell previously was convicted of second-degree rape and indecent liberties with a child and was required to register as a sex offender. In January 2017, officers were conducting a check of his listed home and determined after several attempts that the home was unoccupied.

In February 2018, the defendant was caught in a motor vehicle belonging to someone else by employees of a local business. He also was seen on video surveillance in the vehicle.

Capt. Aaron Barlowe investigated the failure to register case for the Caldwell County Sheriff's Office, and Deputy Mark Noble handled the breaking and entering matter. Nancy Lee prosecuted both cases for the District Attorney's Office.

Crest View Baptist Church, 1908 Blowing Rock Boulevard, Lenoir, will have their annual Children's Fall Festival on Sunday, October 20, from 3:00 PM until 5:00 PM. Inflatables, Hayride, Face Painting, Cookie Decorating, Crafts, Maze, Puppet Show, Ring Toss, Bean Bag Toss, Spin-the-Wheel, Pumpkin Walk, Balloons, Popcorn, Hotdogs with all the trimmings and lots of candy! ALL are invited and the event is free! Donations will be accepted to support an orphanage in Romania through Finding Hope Ministries. Bring the family for an afternoon of fun! For more information, you may call 828-758-8888 or 828-850-3685.





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U3198c, 3/19

Watauga Runs Through Spartans Defense by Dan O'Neal

BOONE, NC (September 27, 2019) -- Going into the third game of a four-game road stretch, South Caldwell held their own in the first two with a win and a loss. It can be said that the Spartans have shown steady improvement in the 2019 juncture compared to the previous seasons. Much perseverance and resiliency was played out in the way in which the Spartans came from behind with three minutes left in the contest at R-S Central for a 44-43 victory.

South began their conference portion of the schedule this night at Watauga. The Pioneers have won three straight in this series and South looked to change such matters. After pulling off the stunner early on at Maiden, they sought to repeat the same feat in Boone.

After receiving the opening kickoff, the Pioneers drove thirty-eight yards to the Spartans 23, obviously three yards outside the red zone. On third and three, the Spartans defensive front not only sacked Pioneers quarterback Anderson Castle; the sack also resulted in a fumble where defensive back Triston Adkins picked up the loose ball and for seventy-five yards to the end zone for the game's first score at the 9:18 mark of the first period.

From that moment on, it was all Watauga. The Pioneers scored on eight of eleven touchdown drives and four of those scores came about from South turnovers. Pioneers tailback Jaiden Bond and Castle were basically a two-man wrecking crew who managed to run and maneuver their way through and around the Spartans defense. Bond finished the evening with 188 yards rushing and four scores while Castle ran for 117 yards and two scores along with throwing a thirty-yard touchdown strike to Seb Best pacing them to a 56-12 win.

South's only other score came late in the first half as quarterback Avery Raynor punched the football in from four yards out. Raynor would finish the contest with fifteen complete passes, seven of those to Isaiah Kirby for fifty-six yards and four tosses to Gray Felts for fifty-six yards. Congratulations by the way to Kirby on recently being named the Charlotte Observer Player of the week based upon this outstanding play for the win at R-S Central.

South has an open date this Friday evening. The next game, the final of the four straight games on the schedule being away, will be at McDowell, who upset the Spartans last season. South will certainly carry much motivation into that contest scheduled for October 11 beginning at 7:30pm.

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Don't get scammed

LENOIR, NC (September 25, 2019) -- If someone calls you and says you've won a big prize, but to claim your prize, you have to send the caller some money, that's a scam.

City of Lenoir detective encourages residents to be aware...

If you get a letter saying you've won the Publishers Clearing House sweepstakes, but to collect your prize, you need to deposit a check and then wire some money to pay for fees or taxes, that's a scam.

If someone calls from the IRS and says you owe back taxes and officers are going to come arrest you unless you send money right then, that's a scam.

Detective Jason Parker with the City of Lenoir Police Department says scams are on the rise and residents should be aware.

"We're seeing all kinds of scams, but the most recent is the Publisher's Clearing House scam, the IRS scams, and the Lottery scams," Parker said.

The basic format of almost every scam is the same. The scammers tell residents to send money or buy gift cards and give them the numbers. You always have to send money to get the prize or stop the police from coming to arrest you.

"Unfortunately, people are still falling victim to these scams," Parker said.

Parker said that IRS officials, lottery staff, or other government agents will never call and ask someone to send money over the phone. They especially will not ask people to send money via gift cards. Click here to read "How to know it's really the IRS calling or knocking on your door."

"Do not give someone your financial information over the phone," Parker said. "Do not give them gift cards. Do not give them bank account numbers or any other personal information."

Police Chief Brent Phelps said some local residents have reported scams where the caller claims to know the mayor or himself.

"When the victim questioned the scam, the scammer said, 'This is legitimate. We've talked with Mayor Gibbons and Chief Phelps. You can call them to confirm it,'" Phelps said. "More than likely, the scammers got our names from the website and hoped that by using our names, the resident would fall for the scam."

Phelps said the person didn't fall for the scam this time.

"But residents should be aware that scammers will use the names of people they know to try to convince them," Phelps said.

Scammers can also clone official phone numbers, so your caller ID might read "City of Lenoir" or "IRS." Although the caller ID may look official, the call could still be a scam. If something seems out of place, it's always better to hang up and call the agency back.

Another common scam is when criminals call and say that someone is late on their power bill. The scammer will threaten to cut off the power unless the resident sends money right then. The scammers might also claim a grandparent or other relative will have their power shut off.

In that case, Parker said the person should hang up and call their power company directly to check on the account.

"Hang up and call the utility company yourself," Parker said. "If the account is late, you can pay the bill then."

Other common scams include:

- Payment Processor or "Money Mule" Scam
- "Grandma/Grandpa, It's Me!"
- Sweetheart Scams (Internet and Telephone)
- Secret Shopper Scam
- Check Processing & Check Overpayment Scams

For more information about common scams visit the Telemarketing Scams page on the North Carolina Department of Justice website.

Timber Harvests Attract Rare Golden-Winged Songbirds

RALEIGH, NC (September 24, 2019) -- Biologists with the N.C. Wildlife Resources Commission discovered golden-winged warblers using newly logged areas, or timber harvest units, on the Nantahala National Forest in Graham County this spring.

This is great news because golden-winged warblers are state listed as special concern. These neo-tropical migratory songbirds have declined by 97 percent in the Appalachians since the 1960s and continue to decline at 8 percent annually.



Golden-winged warblers seek young forest conditions within a large forested landscape, both in the United States and on their wintering grounds in South America. Current and ongoing management on the Nantahala National Forest helps provide a mixture of young and old forest, according to Chris Kelly, a biologist with the Commission, who has been monitoring golden-winged warblers in the area for over a decade.

"A lot of partners are working to help golden-wings. In some places that might entail restoring a meadow, where trees are encroaching," Kelly said. "On this part of the Nantahala, timber harvest units provided an opportunity to create high quality nesting habitat."

The tiny songbirds will use habitat that has been recently logged with a few trees left standing. These trees provide perches for the males to sing their territorial song to attract mates and ward off competition. Along with the remaining trees, these harvested areas have brushy, herbaceous patches of golden-rod, pokeweed, blackberry and other vegetation that provide ideal nesting conditions for female golden-winged warblers.

But this type of habitat is ephemeral, meaning it's temporary unless it's maintained. So, it becomes unsuitable for golden-winged warblers after trees grew up to what foresters call the 'stem exclusion stage' of forest stand development. This happens around 12 to 15 years post-harvest. At that point, the birds have to find new homes.

"Logging stimulates plant regeneration, which provides new breeding habitat," said David Perez, a forester for the Nantahala Ranger District. "Much of the Nantahala and Pisgah National Forests has been aging, but we also need more young forest habitat. Regenerating key areas through informed management is critical for providing habitat diversity."

Perez consults the "Best Management Practices For Golden-winged Warbler Habitats in the Appalachian Region" (GWWA-BMP) when designing a timber harvest prescription on the Nantahala National Forest. Those key areas are the Golden-winged Warbler Focal Areas, developed by the Golden-winged Warbler Working Group. These are places where partners strive to maintain and grow core populations of golden wings using tools like forestry, prescribed fire, and mowing. Western North Carolina has four Focal Areas.

"Our best chance of attracting these birds is to work within these Focal Areas," Kelly said. "Foresters can use the GWWA-BMP to maximize habitat features, such as song perches, insect prey and nest sites."

Along with habitat loss, the golden-winged warbler's decline is attributed to blue-winged warblers.

"Golden-wings lost habitat on the wintering grounds in South America through deforestation, and they've lost habitat on the breeding grounds in the United States through forest maturation and land use change," Kelly said. **Continued on page 13...**

Timber Harvests Attract Rare Golden-Winged Songbirds

Continued from page 12...

“Where forest is converted to non-forest cover, blue-winged warblers have moved in closer proximity to golden-wings, increasing the potential for hybridization. The U.S. Forest Service has been working closely with the N.C. Wildlife Resources Commission to address some of these habitat issues.”

The long-term goal for the Commission, the U.S. Forest Service and their partners is to meet the full annual life cycle needs of the golden-winged warbler, including conservation on the wintering ground. Like many neo-tropical migratory birds, golden-winged warblers spend only the warm months in North Carolina, making the 2,000+-mile journey to Columbia and Venezuela in autumn and back again in late April.

“But the breeding ground, where we are, is the only place we can make more golden-wings,” Kelly said. “The Commission is grateful to the U.S. Forest Service for accommodating golden-wings and many other important species.”

For more information about nongame species in North Carolina, visit ncwildlife.org/conserving.

For more information about national forests, visit fs.usda.gov/nfsnc.

Caldwell Hospice to Host Hospice Foundation of America’s Annual National Living With Grief® Program

HUDSON, NC (September 24, 2019) -- Caldwell Hospice and Palliative Care will host Hospice Foundation of America’s (HFA) annual Living With Grief® Program, Aging America: Coping with Loss, Dying, and Death in Later Life, from 10 a.m. to 12:30 p.m., Wednesday, October 23, 2019, at Caldwell Hospice’s McCreary Family Professional Center, 526 Pine Mountain Road, Hudson, NC. The local event is offered at no cost in partnership with Pendry’s Lenoir Funeral Home.

Each year the HFA presents a nationally recognized distance learning program watched in thousands of communities across North America. For more than two decades, HFA’s educational events have been instrumental in educating healthcare professionals and families on issues affecting end-of-life.

This year’s program, Aging America: Coping with Loss, Dying, and Death in Later Life, provides an opportunity for a wide variety of professionals to share and exchange ideas and obtain continuing education credits.

Americans are aging at a rapid rate with 10,000 people in the US turning 65 every day. Medicare is expected to include 80 million enrollees by 2040. The vast majority of this growing population will likely face multiple losses—spouse, partner, independence, identity—and complex medical care needs. This program explores how mental health professionals, healthcare providers, and the wider community can support the growing number of aging Americans through loss and chronic conditions requiring complex medical care.

This educational program combines presentations by experts with video, discussion, and additional complimentary learning materials.

Frank Sesno, Director of the School of Media and Public Affairs at George Washington University and former CNN anchor, will lead the panel of noted authorities that includes: Brian de Vries, PhD; Kenneth J. Doka, PhD, MDiv; and Patricia Murphy, PhD, APN, FAAN, FPCN.

The program is 2.5 hours, including an onsite 30-minute panel discussion with local and area professionals required for CE credits.

This program will be practical for all levels of professionals—entry level, intermediate or advanced. The information provided will be useful to health care clinicians, social service clinicians and others working in hospice, palliative care, counseling, hospital, nursing home, funeral home or faith community environments. 2.5 hours of continuing education credit are available at no cost to participants until March 11, 2020 through HFA for nurses, social workers, counselors, clergy and more. For HFA’s list of board approvals, go to <https://bit.ly/2FICswo>.

The complimentary presentation is provided as part of Caldwell Hospice’s community grief support services because of their belief that it can improve quality of life. Registration is required by October 22, 2019. To learn more about this program or to register, contact Lisa Caviness, Public Relations/Marketing Specialist, at 828.754.0101 or prc@caldwellhospice.org.

Caldwell Hospice and Palliative Care, a community-owned, not-for-profit hospice care provider, is accredited by the Accreditation Commission for Health Care, Medicare-certified, and licensed by the State of North Carolina. For more information about Caldwell Hospice, including hospice care, palliative care, grief support services, and opportunities to serve as a Caldwell Hospice volunteer, call 828.754.0101, visit www.caldwellhospice.org or Facebook.

Better Business Bureau Study Examines Risk to Businesses from Business Email Compromise Scams

Charlotte, NC (September 26, 2019) -- An in-depth investigative study by Better Business Bureau (BBB) finds that business email compromise scams are skyrocketing in frequency and have cost businesses and other organizations more than \$3 billion since 2016.

Business email compromise fraud is an email phishing scam that typically targets people who pay bills in businesses, government and nonprofit organizations. It affects both big and small organizations, and it has resulted in more losses than any other type of fraud in the U.S., according to the Federal Bureau of Investigations (FBI).

The investigative study – “Is That Email Really From ‘The Boss?’ The Explosion of Business Email Compromise (BEC) Scams” – looks at the prevalence of BEC scams and the criminal systems that perpetrate them. It digs into the scope of the problem, who is behind it, the multi-pronged fight to stop it and the steps consumers can take to avoid it.

BEC fraud takes many forms, but in essence, the scammer poses as a reliable source who sends an email from a spoofed or hacked account to an accountant or chief financial officer (CFO), asking them to wire money, buy gift cards or send personal information, often for a plausible reason. If money is sent, it goes into an account controlled by the con artist.

The FBI recognizes at least six types of activity as BEC or email account compromise (EAC) fraud, which differ based on who appears to be the email sender – a chief executive officer (CEO) asking the CFO to wire money to someone, a vendor or supplier requesting a change in invoice payment, executives requesting copies of employee tax information, senior employees seeking to have their pay deposited into a new bank account, an employer or clergyman asking the recipient to buy gift cards on their behalf, even a realtor or title company redirecting proceeds from a real estate sale into a new account. These targeted email phishing scams are sometimes called “spear phishing.”

This serious and growing fraud has tripled over the last three years, jumping 50% in the first three months of 2018 compared to the same period in 2017. In 2018, 80% of businesses received at least one of these emails. From 2016 through May 2019, the Internet Crime Complaint Center (IC3) received 58,571 complaints on BEC fraud, with reported losses in the U.S. totaling \$3.1 billion. BBB’s report finds that the average BEC loss involving wire transfers is \$35,000, while the average loss involving gift cards is \$1,000 to \$2,000. However, the cost to businesses can be much higher: Google and Facebook lost more than \$100 million to BEC fraud before the perpetrator was arrested in 2017.

According to BBB’s report, the majority of defendants who have been arrested or charged for BEC fraud in the U.S. over the last three years are of Nigerian origin. The report says 90% of BEC groups operate out of Nigeria, with other Nigerian fraud groups operating from the U.S., Canada and many other countries around the world. In breaking down the anatomy of a BEC scam, the report notes that fraud gangs need the names of people within an organization, their job function and their email username and password, often obtained with illicit open source tools or free trials or lead generation services; that they must send emails directly to people, impersonating a trusted superior or partner and seeking money, which they can accomplish with a fake email address or domain name or by hacking a real person’s email account; and that they need a way to obtain money sent by victims, often via money mules, as detailed in a February 2019 BBB study about romance scam victims who become money mules.

Active efforts are being made to fight BEC fraud. On August 22, 2019, 80 defendants, believed to be responsible for at least \$6 million in losses, were indicted in Los Angeles for BEC fraud in a major effort led by the FBI. On September 10, 2019, a worldwide law enforcement effort yielded 74 arrests for BEC-related fraud in the U.S., 167 in Nigeria and 40 in several other countries, with nearly \$3.7 million in assets seized from the fraudsters.

The U.S. Justice Department has brought at least 22 cases in the last three years, many as part of a collective enforcement effort dubbed “Operation Wire Wire,” named for BEC fraud’s common name among Nigerian fraudsters.

The report recommends:

- BBB urges businesses and other organizations to take technical precautions such as multifactor authentication for email logins and other changes in email settings, along with verifying changes in information about customers, employees or vendors. The report also urges culture and training changes in organizations – namely, confirming requests by phone before acting and training all employees in internet security.
- There is a strong need for more international cooperation between law enforcement agencies.
- Email system providers should consider enabling additional features to help prevent BEC fraud, including default settings with more security.
- Law enforcement should recognize that BEC fraud gangs engage in many varieties of the fraud at the same time and focus on the key actors in the frauds, not just supporting actors such as money mules. *Continued on page 15...*

Better Business Bureau Study Examines Risk to Businesses from Business Email Compromise Scams *Continued from 14...*

What to do if your organization has lost money to a BEC fraud:

- If an organization finds that it has been a victim of a BEC fraud, it needs to immediately call its bank to stop the payment and report it to the FBI in the U.S. or the Canadian Anti-Fraud Centre in Canada. If a report is filed within 48 hours, there is a chance the money can be recovered.
- Complain to the FBI's Internet Crime Complaint Center. IC3 also asks people to report unsuccessful BEC attempts as well. Information from attempts may help establish patterns or identify mule bank accounts.
- Report fraud to BBB Scam Tracker.

Lifetime Hunting and Fishing License Fee Reduction for Volunteer Firefighters

RALEIGH, NC (September 30, 2019) -- Thanks to a bill passed by the General Assembly, starting October 1, 2019 volunteer firefighters in North Carolina who have served for five consecutive years will be eligible to purchase a lifetime hunting and fishing license from the Wildlife Resources Commission for only half of the full cost.

House Bill 597 passed the General Assembly in mid-August and was signed into law later that month. Over the past few years, volunteer fire departments have seen declining membership around the state and the hope is that the opportunity to receive a lifetime license at such a steep discount will be an important recruiting tool for departments around the state.

"This decline in volunteer fire department membership that we have seen over the past few years is a serious issue, especially in rural communities like ours where most of the fire departments are volunteer," Senators Warren Daniel (R-Burke), Danny Britt (R-Robeson), and Ted Alexander (R-Cleveland) said in a joint statement. "We hope this is just the beginning of more comprehensive approach to recruiting and retaining the volunteer firefighters that our communities so desperately need. We are very thankful to these firefighters who selflessly put their lives on the line for their neighbors and hope they will take advantage of this new opportunity."

Earlier this year, Senators Daniel, Britt and Alexander filed the 2019 Volunteer Firefighter Recruitment and Retention Act. The bill contains other volunteer firefighter recruitment and retention components including a new scholarship program, and local property tax incentives. The bill was discussed earlier this session in committee but has not yet moved forward for a vote.

Caldwell Pregnancy Care Center (CPCC) is looking for mature men to mentor fathers. This volunteer opportunity will consist of 2-3 hours per week and the impact you may have on a family could last for eternity. Please call CPCC at 828-757-9555 or come by and pick up an application.

North Catawba Baptist Church will host Michael Wayne Smith in concert at the church on October 13 at 6:00 PM. On October 20 at 6:00 PM and October 21-23 at 7:00 PM revival will be held with Dr. Chris Morgan.

World Day of Prayer -- All women, whether affiliated with WMU or not, are invited to this World Day of Prayer. It will be held on Monday, November 4 at 7:00 PM at Crest View Baptist Church, 1908 Blowing Rock Boulevard, Lenoir.



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