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# Opinions

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## BBB: 6 scams for college students to avoid

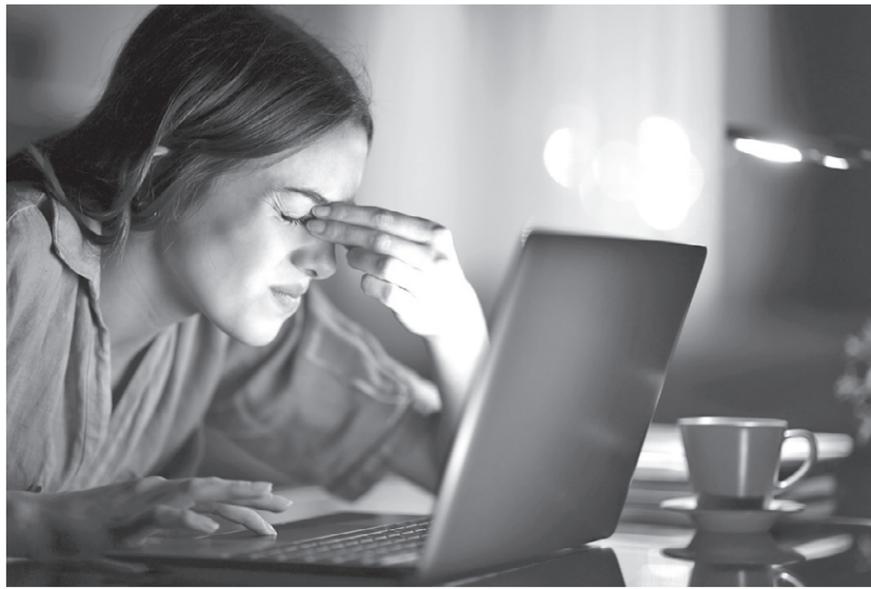
**BY THE BETTER BUSINESS BUREAU**

College students spend money on tuition payments and school supplies as they prepare for the new year. However, scammers are taking this opportunity to try to steal some of that money through various schemes and scams.

One tactic that has been used to get a student's personal information is a phishing email that claims to be from the school's "Financial Department." Messages via text or email may appear, instructing the student to click on a link provided in the email and log in with a student username and password. Don't do it; doing so could give the user name, password, or other personal information to scammers, possibly downloading malware onto the device.

Whether you are starting school away from home or have young students who may be vulnerable to such scams, Better Business Bureau recommends watching out for these financial scams before heading into the new semester.

√ **Fake credit cards** – Offers to apply for the first credit card are tempting to many students. Not only could this create credit problems down the road due to unchecked spending, but some of the deals



could be phony offers designed to access personal information. Research the offers from the credit card flyers and the banking institutions before applying.

√ **Too good to be true apartments** – It's hard not to jump on a convenient apartment so close to campus, especially if it advertises affordable rent. It's tempting to hand over credit card information

online to lock in a great spot, but it's always worth seeing the apartment in person before a money transfer. This also applies to Craigslist and social media ads from other students looking for roommates.

√ **ID theft** – It's a good idea to start practicing healthy money habits, and one such habit is regularly checking your credit report for unusual activity and possible ID fraud.

The official government website to do this for free is annualcreditreport.com.

√ **Scholarship and grant scams** – Be wary of phone calls guaranteeing help to reduce loan payments or offering a hefty grant. Search the company's name online for scam alerts or negative reviews from other consumers. Read reviews and complaints about the company at BBB.org and contact the school's financial aid office for advice and help regarding financing your education.

√ **Online shopping scams** – Online purchase scams can be especially effective when set up through social media platforms and apps. Be careful when it comes to too-good-to-be-true offers.

√ **Awareness of current scams** – As tech-savvy as current college students can be, a surprising number of scams reported to BBB's ScamTracker are from students who learned their lesson too late. Use BBB's Scam Tips to learn the latest trends and read local reports of specific incidents.

## Geiben offers additional thanks for bicentennial parade

Last week, I submitted a bicentennial parade thank you article. When I read the article in the Sentinel, I was surprised to find an essential paragraph was missing. After checking my computer file, I determined that I failed to save the last editing – and one paragraph was excluded.

To rectify the omission, I'm taking this opportunity to publicly thank Tom Deal of Deal Reality for being the Lewiston bicentennial parade sponsor. Not only was Tom the sponsor, but he also coordinated the VFW as color guard, and arranged for a float to provide transportation for the some of the veterans.

Thanks again to Tom Deal and all the others who helped and participated in the Lewiston bicentennial parade.

*William E. Geiben  
Lewiston Bicentennial Parade Coordinator  
Lewiston Town Councilman*

## New Piper project planned for cemetery

Again, I must thank everyone who donated to the potter's field monument fund and memorial bench. The outpouring of support and encouragement throughout the course of the restoration of the cemetery up until and after the dedication ceremony has been overwhelming to me. Many people have commented on how wonderful the cemetery looks and the monument recognizing the unknown souls who repose in the potter's field. Holding out hope the Lewiston Lion's Club will garner the funds necessary to replace some of the trees lost to the ravages of time.

I was asked many times after the dedication what my next project was going to be. I hesitated at first, as the potter's field and cemetery restoration turned out to be a lot of work for me. It was definitely a labor of love, as is my love of the village. As

historian, it is my job to oversee the preservation and recording of the village history. The museum collection is growing on a regular basis.

With heartfelt gratitude to those who donated to the potter's field monument fund, my next project to place a bronze plaque on a boulder in the Oakwood section of the cemetery. This will tell the history of when O.P. Scovell donated land previously used as a pasture for his sheep to build a permanent church structure and a burial ground for the village residents, and again the Oakwood section donated by his son, O.P. Scovell in the 1850s to fulfill the need for additional burial space for residents of the growing village. This is the section at the bottom of the knoll that is shaded with the oak trees brought and replanted from the Oak Hill property to provide

shade for those who would come to pay their respects to those interred within its borders.

The history of the church and its hallowed grounds surrounding it will be detailed in its original historical detail from 1817 until today, for all to realize the historical importance of the oldest church and cemetery in the county.

I have inquired as to cost. With the remaining funds from the potter's field monument project, I need to raise donations in the amount of \$1,000 to complete this project. It will be a forever history and acknowledgement of the First Presbyterian Church and cemetery – and its role as a stop for freedom-seekers – and the final resting place for the early and prominent residents who repose in its hallowed ground to be remembered forever

in village history.

This being the 200th anniversary of the history that has happened, both then and now, it is important to me as your historian to be able to complete this project for now and for future generations to appreciate the vast history Lewiston holds within its footprint.

Once again, my heartfelt appreciation to those who were instrumental in helping me to realize the potter's field monument project. I'm hoping others will help me with placing a historical plaque to showcase a part of Lewiston history – for now and forever.

*Russ Piper  
Village historian/gatekeeper of the secrets, scandals, scoundrels and skeletons who reside in the Marble Orchard*

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