

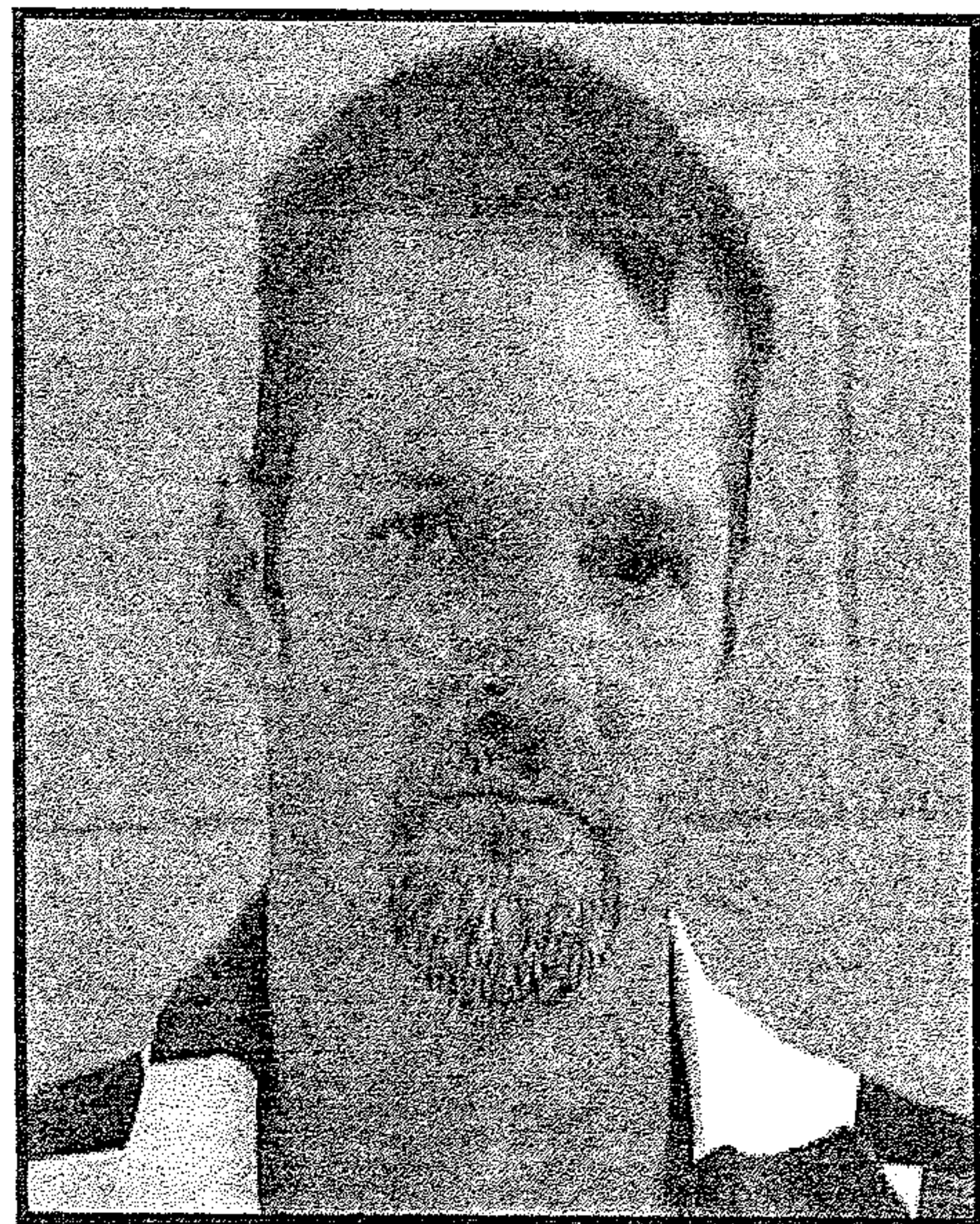
The Daily Edition

50¢

Serving Loudon, Monroe and Surrounding Counties

Friday, July 1, 2016

You outta know better than to run in Loudon



Bobby Powers

(see Ldn pg. 2)



Jennifer Burchfield

Summertime is for Grill Lovers!

by Kendra McCarter

It's summer time so you know what that means? Grilling season is here! This week's recipe includes fresh veggies are not only good, but good for you. And it's sure to be a crowd pleaser for both meat & veggie lovers.

(see recipe pg. 4)

Haslam Announces National Guard Youth Challenge Program

Alternative residential program part of governor's Public Safety Action Plan

Tennessee Gov. Bill Haslam announced with Major General Max Haston of the Department of Military and Department of Children's Services (DCS) Commissioner Bonnie Hommrich that Tennessee has been approved by the U.S. Department of Defense for a National

(see Haslam pg. 4)

Business E-mail Compromise: The 3.1 Billion Dollar Scam

This Public Service Announcement (PSA) is an update to the Business E-mail Compromise (BEC) information provided in Public Service Announcements (PSA) 1-012215-PSA and 1-082715a-PSA. This PSA includes new Internet Crime Complaint Center (IC3) complaint information and updated statistical data.

DEFINITION

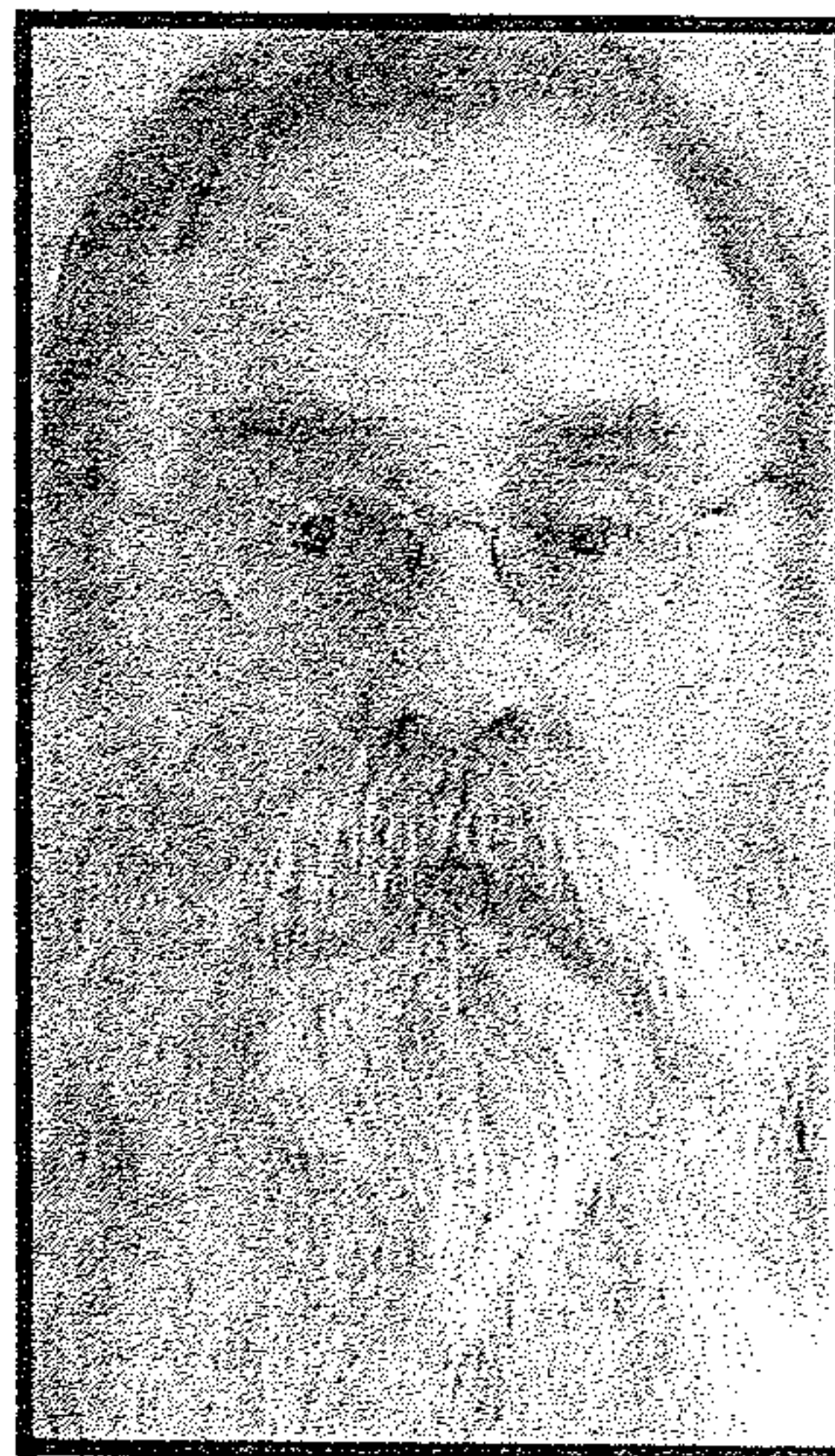
BEC is defined as a sophisticated scam targeting businesses working with foreign suppliers and/or businesses that regularly perform wire transfer payments. The scam is carried out by

compromising legitimate business e-mail accounts through social engineering or computer intrusion techniques to conduct unauthorized transfers of funds.

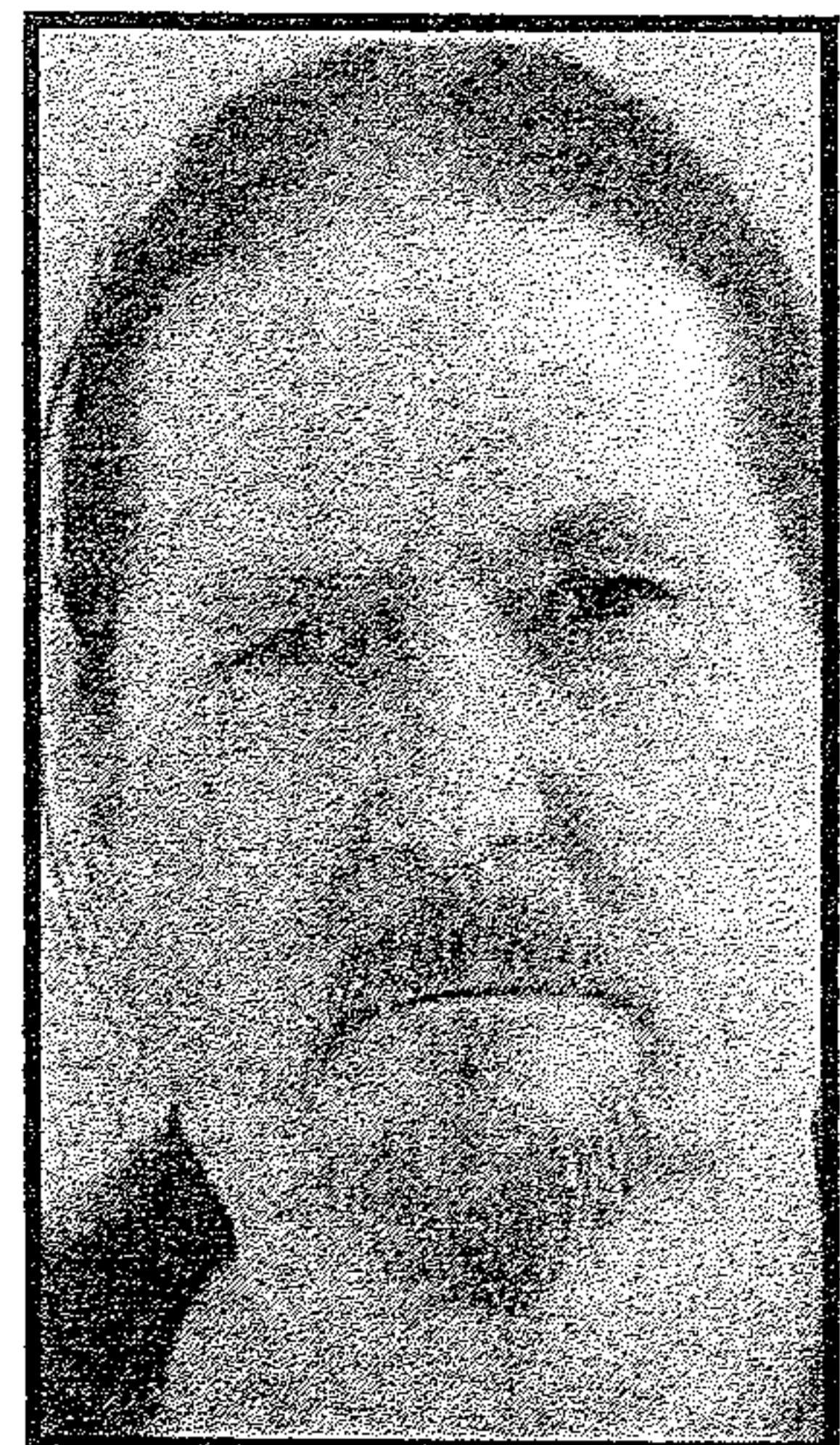
Most victims report using wire transfers as a common method of transferring funds for business purposes; however, some victims report using checks as a common method of payment. The fraudsters will use the method most commonly associated with their

(see FBI pg. 7)

Up to no good determined by THP



David Denny II



Kenneth Smith

(see theft pg. 3)

Verse of the Day

But Moses said to the LORD, "Since I speak with faltering lips, why would Pharaoh listen to me?" — Exodus 6:30

Obituaries

see inside **Wazzup**
Have a Safe and Happy Fourth of July Weekend. Don't Drink and Drive as Law Enforcement will be EVERY

WHERE!

Weather

Today: Generally sunny. High 92F.
Tonight: Partly cloudy skies. Low 68F.
Saturday Sunshine and clouds mixed. A stray afternoon thunderstorm is

possible. High 91F.
Saturday Night Partly cloudy. Low 68F.
Sunday Partly cloudy. A stray afternoon thunderstorm is possible. High 92F.
Sunday Night Partly
(Continued on page 6)



Ldn

Bobby Powers, 42, Commerce Street Loudon, was charged with Resisting Arrest x2, and Failure to move over for Emergency Vehicle.

Jennifer Burchfield, 40, Commerce Street Loudon, was charged with Public Intoxication.

Officer Mike Newman

LPD, was helping a disabled vehicle on Queener Road with his blue lights on and no other traffic on the road. A Mitsubishi passed by the door of the patrol vehicle at 65 mph according to in car radar unit. Officer tried to stop the vehicle which it did not stop until it was in the McDonalds parking lot. The driver identified

as Bobby Powers ran from the vehicle into the woods. Officer yelled for Bobby to stop several times. Bobby then tried to get back in the vehicle and would not stop for Officer

(see Ldn ctd. pg. 7)

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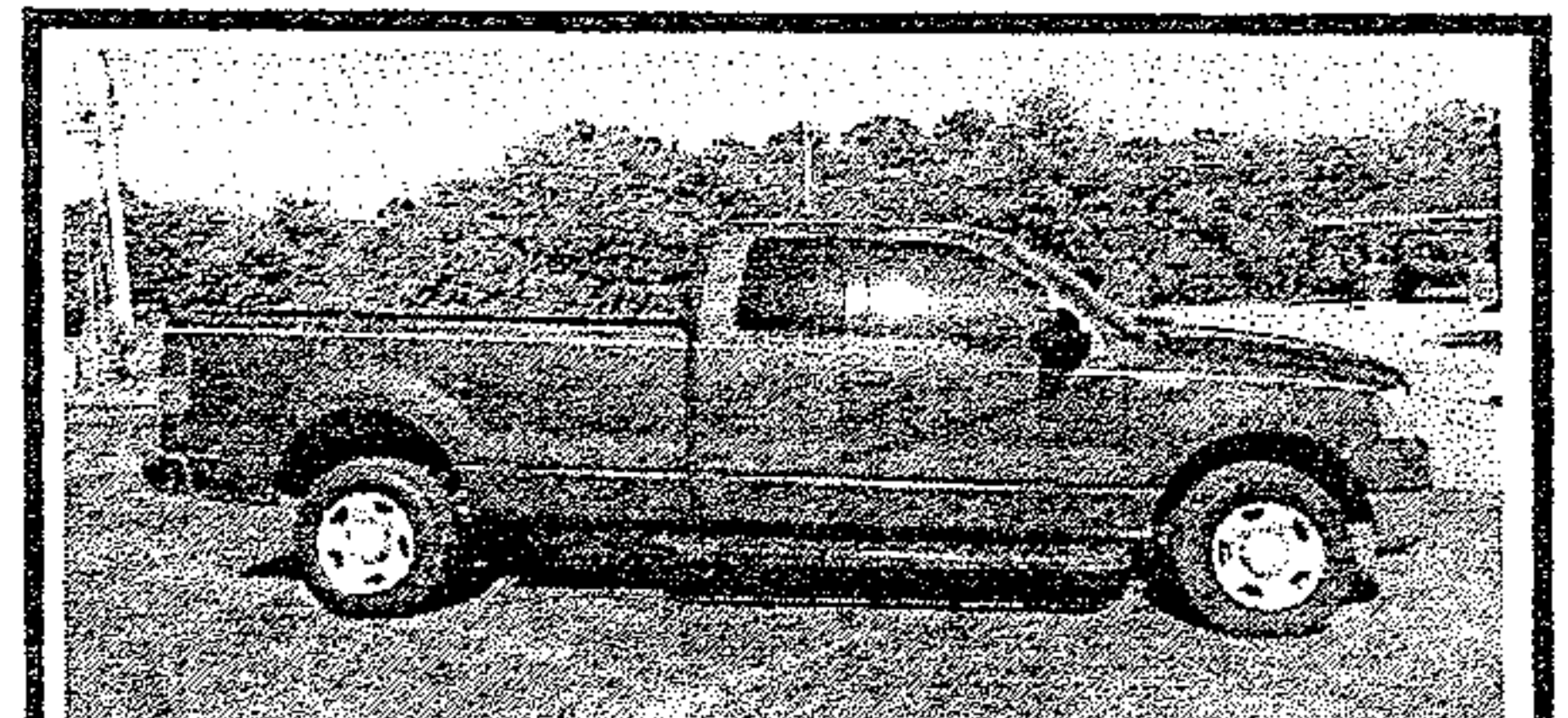
Good Credit OK • Bad Credit OK • Bankruptcies OK • Repo OK



2013 Ford Escape, Impeccable, Loaded, 66K, PW, PL, Alloy Wheels, Sat. Radio.



2007 Jeep Cherokee, Rocky Mtn Package, V6 Power, A/C, PW, PL, Alloy Wheels,



2004 Ford F150, 4X4, Low Miles, Running Boards, Bed Liner, EXT Cab, Unblemished.



2009 Nissan Altima, Push Start, A/C, PW, PL, Alloy Wheels, Pristine Condition.



2014 Dodge Avenger, Loaded, PW, PL, Alloy Wheels, Like New, Low Miles, Sat. Radio



2009 Dodge Journey, 3rd Row Seat, Chrome Package, Rear A/C, Luggage Rack, PW, PL, Freezing Cold Air

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theft

David Denny, 57, Airport Road Georgia, was charged with Identity Theft.

Kenneth Smith, 49, Hungry Hollow Road Cleveland, was charged with Identity Theft.

Trooper Robert Woody THP, observed a blue vehicle leave the right lane of travel on I-75 at the 76mm almost striking his patrol vehicle. Trooper conducted a traffic stop on said vehicle and issued the driver Kenneth Smith a citation and warning to the passenger David Denny. As the vehicle was pulling was pulling out Trooper noticed a second violation, during this time Trooper was also advised that both subjects were on Federal Probation and were not suppose to be in contact with each other.

On the second stop Trooper located several credit/debit cards in both subjects possession.

Federal Probation Officer stated David is not to have any credit cards and that was a violation of his probation. Both parties were placed under arrest.


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Recipe

Marinated Grilled Summer Veggies & Sausage

Serves: 6 servings
 Prep time: 1 hour 10 mins
 Cook time: 10 mins
 Total time: 1 hour 20 mins

Ingredients
 2 medium zucchini, sliced
 2 medium summer squash, sliced
 1 large onion, sliced into rings
 1 lb fresh green beans, trimmed
 1 large sweet pepper, sliced
 1 cup cherry tomatoes, halved
 4 sausage links, sliced

MARINADE:
 3 tablespoons olive oil
 1 tablespoon balsamic vinegar
 2 tablespoons lime juice
 1 teaspoon brown sugar
 1 teaspoon salt
 1/2 teaspoon pepper
 2 tablespoons fresh minced basil
 2 tablespoons fresh minced oregano

Instructions
 Combine veggies and sausage in a large resealable bag. Set aside.
 In a small bowl, whisk all marinade ingredients until smooth. Pour into bag with veggie/sausage mixture, seal bag, and turn several times to coat veggies. Refrigerate veggies 1-2 hours.
 Once veggies have marinated, remove

from the bag and discard the marinade. Heat a grill to medium-high heat. Place non-stick tin foil on heated grill and evenly spread veggies/sausage on top.
 Toss and stir veggies and sausage occasionally on grill until veggies are tender and browned, about 10 minutes. Serve veggies and sausage warm from the grill!

of the steps in the governor's Public Safety Action Plan.
 "This program creates another path to success for some teens who really need one, and it falls right in line with our Drive to 55 goals by helping them earn high school diplomas and making them eligible for Tennessee Promise," Haslam said. "I appreciate our Children's Services and Military departments collaborating in an innovative way to serve these young Tennesseans and our state."
 The program is voluntary, focusing on eight core components: academic excellence, physical fitness, leadership/followership, responsible citizenship, job skills, service to the community, health and hygiene and life coping skills. Program cadets are constantly monitored during a three phase instructional period. The cadets begin with a two week acclima-

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Haslam
 Guard Youth ChallengeNGe program.

The National Guard Youth ChallengeNGe is an alternative residential program that offers youth between ages 16-18 who have dropped out of school and have no criminal record the opportunity to learn self-discipline, leadership and responsibility while working to obtain a high school equivalency diploma outside of a traditional school setting. Its implementation is one

tion period followed by a 20 week residence phase and 1 year post residence "mentoring" phase.
 "This is an exciting (see Haslam ctd. pg. 5)

tion period followed by a 20 week residence phase and 1 year post residence "mentoring" phase.
 "This is an exciting (see Haslam ctd. pg. 5)

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Haslam ctd. from pg. 4

time for us at DCS, and the move not only makes way for the Youth ChalleNGe, it gives us an excellent opportunity to roll out our new programs to help our older youth get ready to become more independent," Hommrich said. "They will have new opportunities for learning how to enter to the job mar-

ket and for continuing their education."

Tennessee's program will be known as the "Volunteer Youth ChalleNGe Academy" and will occupy the Woodland Hills Youth Development Center in Nashville operated by DCS. The department is moving its current operations at Woodland Hills to the unoccupied New Visions

Youth Development Center next door. DCS expects to complete the move by early fall and has been developing Gateway to Independence, a new set of programs specifically tailored for older juvenile-justice youth who are in state custody.

"We wanted to bring Youth ChalleNGe to Tennessee for a number of years, and at long

last, the pieces fell into place and we've been able to make it a reality. This is a great day for the youth of Tennessee," Haston said.

The National Guard Youth Challenge was included in Haslam's 2016-17 budget with funding of \$5.7 million, of which \$4.35 million comes from new federal funds, making the state's in-

vestment \$1.35 million. The Department of Military expects to have the program staff in place later this fall. The first class of cadets is projected to include 100 students and should begin by mid-2017.

Tennessee's program will be the 40th in the country, joining programs in 29 states, Washington D.C., and Puerto Rico.

- See more at: <https://www.tn.gov/news/43291#sthash.DbhQjncg.dpuf>

Obituaries

Elmer Franklin McBroon, age 93, of Loudon, departed this world in peace on June 25, 2016 at Fort Sanders Regional Hospital.

A lifelong resident of Loudon, TN; Elmer was known as a salt of the earth working man and man of fervent prayer who deeply loved his family and his Lord. He was a man who touched many lives from his front porch rocking chair with merely a smile and a wave of the hand. He was a longtime faithful member of Valley View Free Will Baptist Church, where he was known and loved by many. He was married for 68 years to his wife, (see Obits ctd. pg. 7)

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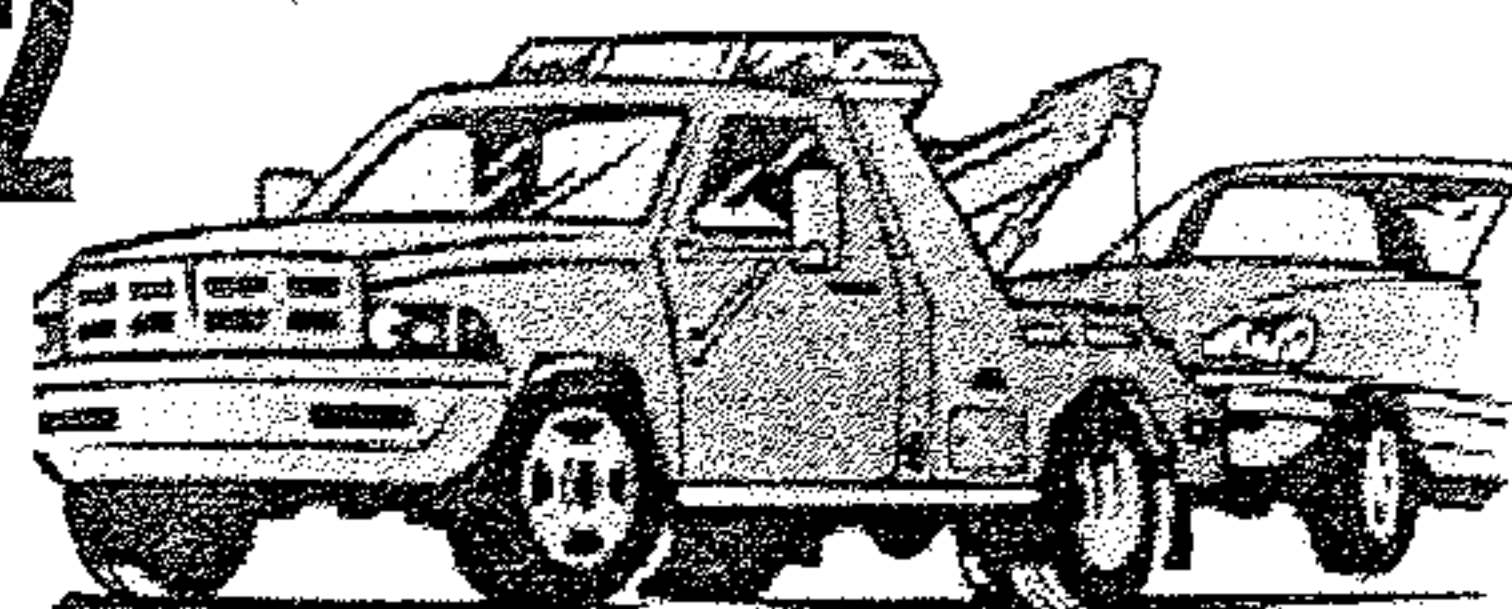
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FBI

victim's normal business practices.

STATISTICAL DATA

The BEC scam continues to grow, evolve, and target businesses of all sizes. Since January 2015, there has been a 1,300% increase in identified exposed losses. The scam has been reported by victims in all 50 states and in 100 countries. Reports indicate that fraudulent transfers have been sent to 79 countries with the majority going to Asian banks located within China and Hong Kong.

The following BEC statistics were reported to the IC3 and are derived from multiple sources to include IC3 victim complaints and complaints filed with international law enforcement agencies and financial institutions:

Domestic and Interna-

tional victims: 22,143

Combined exposed dollar loss: \$3,086,250,090

The following BEC statistics were reported in victim complaints to the IC3 from October 2013 to May 2016:

Domestic and International victims: 15,668

Combined exposed dollar loss: \$1,053,849,635

Total U.S. victims: 14,032

Total U.S. exposed dollar loss: \$960,708,616

Total non-U.S. victims: 1,636

Total non-U.S. exposed dollar loss: \$93,141,019

BACKGROUND

The victims of the BEC scam range from small businesses to large corporations. The victims continue to deal in a wide variety of goods and services, indicating a specific sector does not seem to be targeted.

It is largely unknown how victims are selected; however, the subjects monitor and study their selected victims using social engineering techniques prior to initiating the BEC scam. The subjects are able to accurately identify the individuals and protocols necessary to perform wire transfers within a specific business environment. Victims may also first receive "phishing" e-mails re-

see FBI ctd pg. 8

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Ldn ctd. from pg. 2

commands. Taser was deployed and did not stop Bobby.

Officer Sam Harrison, and Deputy Chris Jenkins and his K-9 located Bobby in the field behind McDonalds.

Bobby was told to show his hands which he took off running again. K-9 Dante did apprehend Bobby.

A passenger in the vehicle was identified as Jennifer Burchfield, who had a strong odor of alcohol and was unsteady on her feet.

Both subjects were placed under arrest and transported to the Loudon County Jail..

obits ctd. from pg. 5

Juanita (Dee Dee), whom he married on September 2, 1944. He is preceded in death by his wife, Juanita "Dee Dee" (née, Robinson); brother, Joe; sister, Georgia; father, Horace; and mother, Mona Belle. He is survived by brother, Alvin; son, Roy and wife Geneva; daughter, Helen Thomas (née, McBroon) and husband, Joe (deceased); son, Michael and wife Abby; several nieces and nephews, and many grandchildren, great-grandchild, and great-great-grandchildren who knew him affectionately as

(see crime ctd. pg. 12)

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requesting additional details regarding the business or individual being targeted (name, travel dates, etc.).

Some individuals reported being a victim of various Scareware or Ransomware cyber intrusions immediately preceding a BEC incident. These intrusions can initially be facilitated through a phishing scam in which a victim receives an e-mail from a seemingly legitimate source that contains a malicious link. The victim clicks on the link, and it downloads malware, allowing the actor(s) unfettered access to the victim's data, including passwords or financial account information.

The BEC scam is linked to other forms of fraud, including but not limited to: romance, lottery, employment, and rental scams. The victims of these scams are usually U.S. based and may be recruited as unwitting money mules.² The mules receive the fraudulent funds in their personal accounts and are then directed by the subject to quickly transfer the funds to another bank account, usually outside the U.S. Upon direction, mules may open bank accounts and/or shell corporations to further the fraud scheme.

SCENARIOS OF BEC

Based on IC3 complaints and other complaint data³, there are five main scenarios by which this scam is perpetrated. BEC victims recently reported a new scenario (Data Theft) involving the receipt of fraudulent e-mails requesting either all Wage or Tax Statement (W-2) forms or a company list of Personally Identifiable Information (PII). This scenario does not always involve the request for a wire transfer; however, the business executive's e-mail is compromised, either spoofed or hacked,

and the victims are targeted in a similar manner as described in Scenario 2 of the BEC scam.

Scenario 5 (New): Data Theft

Fraudulent requests are sent utilizing a business executive's compromised e-mail. The entity in the business organization responsible for W-2s or maintaining PII, such as the human resources department, bookkeeping, or auditing section, have frequently been identified as the targeted recipient of the fraudulent request for W-2 and/or PII. Some of these incidents are isolated and some occur prior to a fraudulent wire transfer request. Victims report they have fallen for this new BEC scenario, even if they were able to successfully identify and avoid the traditional BEC incident. The data theft scenario (Scenario 5) of the BEC first appeared just prior to the 2016 tax season.

Scenario 1: Business Working With a Foreign Supplier

A business, which often has a long standing relationship with a supplier, is requested to wire funds for invoice payment to an alternate, fraudulent account. The request may be made via telephone, facsimile, or e-mail. If an e-mail is received, the subject will spoof the e-mail request so it appears very similar to a legitimate account and would take very close scrutiny to determine it was fraudulent. Likewise, if a facsimile or telephone call is received, it will closely mimic a legitimate request. This particular scenario has also been referred to as "The Bogus Invoice Scheme," "The Supplier Swindle," and "Invoice Modification Scheme."

Scenario 2: Business [Executive] Receiving or Initiating a Request for a Wire Transfer

The e-mail accounts of

high-level business executives (CFO, CTO, etc) are compromised. The account may be spoofed or hacked. A request for a wire transfer from the compromised account is made to a second employee within the company who is normally responsible for processing these requests. In some instances, a request for a wire transfer from the compromised account is sent directly to the financial institution with instructions to urgently send funds to bank "X" for reason "Y." This particular scenario has also been referred to as "CEO Fraud," "Business Executive Scam," "Masquerading," and "Financial Industry Wire Frauds."

Scenario 3: Business Contacts Receiving Fraudulent Correspondence through Compromised E-mail

An employee of a business has his/her personal e-mail hacked. This personal e-mail may be used for both personal and business communications. Requests for invoice payments to fraudster-controlled bank accounts are sent from this employee's personal e-mail to multiple vendors identified from this employee's contact list. The business may not become aware of the fraudulent requests until that business is contacted by a vendor to follow up on the status of an invoice payment.

Scenario 4: Business Executive and Attorney Impersonation

Victims report being contacted by fraudsters, who typically identify themselves as lawyers or representatives of law firms and claim to be handling confidential or time-sensitive matters. This contact may be made via either phone or e-mail. Victims may be pressured by the fraudster to act quickly or secretly in handling the transfer of

funds. This type of BEC scam may occur at the end of the business day or work week and be timed to coincide with the close of business of international financial institutions.

CHARACTERISTICS OF BEC COMPLAINTS

The IC3 has noted the following characteristics of BEC complaints:

Businesses and associated personnel using open source e-mail accounts are predominantly targeted.

Individuals responsible for handling wire transfers within a specific business are targeted.

Spoofed e-mails very closely mimic a legitimate e-mail request.

Hacked e-mails often occur with a personal e-mail account.

Fraudulent e-mail requests for a wire transfer are well-worded, specific to the business being victimized, and do not raise suspicions to the legitimacy of the request.

The phrases "code to admin expenses" or "urgent wire transfer" were reported by victims in some of the fraudulent e-mail requests.

The amount of the fraudulent wire transfer request is business-specific; therefore, dollar amounts requested are similar to normal business transaction amounts so as to not raise doubt.

Fraudulent e-mails received have coincided with business travel dates for executives whose e-mails were spoofed.

Victims report that IP addresses frequently trace back to free domain registrars.

SUGGESTIONS FOR PROTECTION AND BEST PRACTICES

Businesses with an increased awareness and understanding of the BEC scam are more likely to recognize when they have been targeted by BEC fraudsters, and are therefore more likely to avoid

falling victim and sending fraudulent payments.

Businesses that deploy robust internal prevention techniques at all levels (especially targeting front line employees who may be the recipients of initial phishing attempts), have proven highly successful in recognizing and deflecting BEC attempts.

Some financial institutions reported holding their customer requests for international wire transfers for an additional period of time, to verify the legitimacy of the request.

The following is a compilation of self protection strategies provided in the BEC PSAs from 2015.

Avoid free web-based e-mail accounts: Establish a company domain name and use it to establish company e-mail accounts in lieu of free, web-based accounts.

Be careful what is posted to social media and company websites, especially job duties/descriptions, hierarchal information, and out of office details.

Be suspicious of requests for secrecy or pressure to take action quickly.

Consider additional IT and financial security procedures, including the implementation of a 2-step verification process. For example -

Out of Band Communication: Establish other communication channels, such as telephone calls, to verify significant transactions. Arrange this second-factor authentication early in the relationship and outside the e-mail environment to avoid interception by a hacker.

Digital Signatures: Both entities on each side of a transaction should utilize digital signatures. This will not work with web-based e-mail accounts. Additionally, some countries ban or limit the use of encryption.