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Delaware

The phone rings, and the caller ID indicates it's the IRS calling. You know you've paid your taxes, but the caller demands you make another payment and asks for your banking information. What do you do?

State Rep. Karen Boback (R-Luzerne) has re-introduced legislation that would criminalize using technology to give false caller identification information with the intention of deceiving, defrauding or harassing the call recipients. "Now there would be a price to pay, if caught," she said.



\$8,000.

This was a new situation at the time, Boback said. Since then, she has been holding seminars for seniors on fraud prevention, and last year she introduced the legislation to criminalize "spoofing" — an issue other states have addressed as well. The bill didn't make it last year, so Boback re-introduced it for this legislative session. "It's got more impetus this year, and I'm glad to hear that," she said.

In the memo Boback sent to potential co-sponsors in the House, she cited a 2009 case in which "hundreds of Lancaster County residents were contacted by crooks that, through the use of spoofing equipment, pretended to be a local bank and asked call recipients for account details and other financial information."

House Bill 391, if enacted, would amend Pennsylvania statutes to classify "spoofing" as a

Technology is becoming increasingly sophisticated, Boback acknowledges. A technique known as "spoofing" allows individuals to make it look like a call is coming from a number other than that of the actual caller, often a bank, credit card company or government agency. But in fact the call is coming from a scammer hoping to net sensitive or confidential information that could lead to a crime such as identity theft or theft of money by deception.

Boback started investigating after a constituent contacted her in 2008. The woman had received a call from what showed up on the caller ID as a government agency. "She said it came through an office, but she was never specific," Boback said. The woman gave the caller her banking information. This was on a Friday, just before the banks closed. Boback said she begged the bank to stay open so the situation could be remedied, but the woman ended up losing

County Daily Times
Editorial: No budget should equal no pay for Pennsylvania lawmakers

misdemeanor, with a penalty of a \$2,500 fine and up to one year in prison for a first offense, and a \$5,000 fine and up to two years in prison for further offenses. The legislation wouldn't apply to the blocking of caller ID numbers, to law enforcement agencies, to legitimate federal agencies, or to telecommunications, broadband or voice-over-Internet protocol service providers that are only acting as intermediaries for providing services between the caller and call recipient.

Boback said the bill passed unanimously by the House committees and is now in the Senate for consideration. In the meantime, Boback believes people are becoming more savvy about "spoofing," thanks in part to the senior expos and presentations on fraud prevention. "Now people are just more cognizant," she said.

For example, she recently got a call from a woman who said she was contacted by what appeared to be a government agency. "They were very harassing, and they told her she owed them money. They wanted her Social Security number," Boback said. She said because of the seminars, the woman knew to hang up on the caller.

But, Boback said, "There's always that one, God bless them, that risk it all because they're too honest." If you get a call from what appears to be a bank telling you someone is using your credit card and asking for account information, be cautious. Boback said if it truly is a bank or other financial institution, they would have the information on file. Instead of giving it to them, ask them what they have on file. "If you need to give them any identification numbers, stop. Don't give them a thing," Boback said. — **Pottsville Republican-Herald**

With the 2016 legislative session coming up, (Tennessee) state lawmakers must resist the urge to retreat into our own ideological camps and instead focus on what's best for our communities. Our state legislature did that in 1999 when it passed a law concerning government-owned broadband networks (GONs). Today that bipartisan law is under threat from an unelected, five-member regulatory committee in our nation's capital.

Last year, the Federal Communications Commission (FCC) voted 3-2 to overturn Tennessee's law, which sets limits on GONs within state boundaries. (The vote overturned a similar law in North Carolina, too.) This law set reasonable limits on GONs to keep them pushing out other providers, which would create a government monopoly, and from exposing taxpayers to too much financial risk.

Two of the commissioners on the FCC, both Republicans, voiced strong objections to this ruling, as did Tennessee Attorney General Herbert Slatery III — a Republican — and North Carolina Attorney General Roy Cooper — a Democrat. Tennessee and North Carolina have both challenged the FCC's ruling in federal court. As members of two different political parties, we also oppose this ruling and support this lawsuit. The two GOP FCC commissioners and Attorney General Slatery and Attorney General Cooper argued the FCC's ruling is an infringement on state sovereignty. We agree. Washington doesn't have the right to overturn a bipartisan majority in our state.

Even if you believe that better access to broadband is necessary to compete in a 21st century economy — which we both do — it's clear that there's a vibrant private sector market for broadband. Tennessee is home to dozens of private broadband providers who have invested billions in our state. We must encourage these companies to invest even more, until every Tennessean, especially in inner-city and rural areas, has access to affordable, high-speed broadband.

Allowing GONs to take over more ground would have the opposite effect. We should be on the side of the small businesses like locally-owned Internet Service Providers (ISPs) who've said they won't expand service if Tennessee GONs like Chattanooga's Electric Power Board are allowed to move beyond their state-mandated limits. These small providers are better business models to sustain the necessary infrastructure and possess the ability and agility that's critical to innovate for tomorrow's technological needs.

Our state is struggling with crumbling infrastructure like in Memphis — while we've asked state agencies to cut spending by 3.5 percent. At a time of fiscal strain, we should not spend millions of taxpayer dollars on broadband systems the private sector can provide. The private sector is essential in closing the digital divide and opening the bridge to potential for millions of unserved Americans. We must promote diversity in broadband among both small ISPs and consumers, by incentivizing educational and economic opportunities for women and minorities in the technology fields.

The experiences of municipal networks in our states have shown lawmakers were right to protect taxpayers against these risks. For example, as the attorneys general of 12 states pointed out in their amicus brief supporting Tennessee and North Carolina's challenge to the FCC's February ruling, Memphis lost millions of taxpayer dollars in its GON, Memphis Networx. The AGs argued, "To this day, the failure of Networx and its \$28 million loss to Memphis utility ratepayers serves as context when Tennesseans discuss broadband."

Tennessee must fight to keep our state's municipal broadband law in place. Our elected, business and civic leadership must set the example by standing together in the best interest of the citizens of The Great State of Tennessee, regardless of any and all political party affiliations. — **Op-ed from Tennessee State Sen. Mark Green (R) and Rep. G.A. Hardaway (D) in *Nashville Tennessean***

For decades, presidential campaigns have been windfalls for local TV stations in swing states. But they also came with a big headache: keeping local advertisers happy when their ads get shunted to the wee hours of the morning, if they run at all.

In this election, though, stations are figuring out how to win on both ends, bolstering already big revenue years by channeling the messages of their regular customers to digital offerings, including on station websites and embedded in online videos. Political revenue is expected to jump 150% this year from last at KCRG in Cedar Rapids, the top-ranked station in the second-largest media market in Iowa, according to national sales manager Steve Lake. Larger Des Moines stations are expecting an overall revenue increase of as much as 25% from last year after political spending is combined with their local advertisers, many of whose messages are now running online.

Beyond the creative use of the web, prices are going up. KCRG has already booked ads for more than 25 campaigns and political groups. The increased need for the station's airtime means advertisers—including those not involved in politics—have to pay more for the guarantee that their ad will run. The election has so far driven rates up 25% for nonpolitical advertisers targeting high-demand programs, Mr. Lake said.

Attorney Jeff Wright said he got "hammered" in the 2014 election. His Des Moines firm, Carr & Wright, typically runs as much as \$4,000 in TV ads a month, but nearly none of its spots wound up on air in the lead-up to the midterm election. "All of a sudden, the phone stops ringing," he said. This season, Mr. Wright said he has shifted his advertising from "100% TV to 100% web." He said he is paying nearly the same amount to the station, KCCI, as he usually does, and he is happy with the results. Nick Pagliai, manager of Pagliai's Pizza in Johnston, Iowa, said he has worked with his local station to divert some of his ad spending to digital. He recalls the station's ad salesman telling him of political ad season: "This is coming. This is how I see you surviving."

By maintaining their regular customers, on top of the influx of cash from super PACs backing more than a dozen candidates in the race, TV stations are in for an even bigger windfall than usual this cycle. In November, the Tribune Television Group, which has 42 stations in 33 markets, projected net revenue for 2015 of about \$2 billion. Its digital ad revenue for the first three quarters of the year was up 26% over the comparable period in 2014.

For stations, digital ads aren't a replacement for broadcast ones, as they bring in less

money and reach a smaller audience. Still, most stations recommend mixing both TV and digital ads even in the nonpolitical season, because online ads allow a more targeted approach. The growing number of advertising platforms saves the stations' salespeople some headaches, too. Rachel Schmit, an account executive at KCRG, has at times baked her customers what she calls "pre-emption cookies" when their spots have been bumped by political ads. Now, "we have a lot more things to offer digitally," she said.

TV stations are required to give candidates the "lowest unit rate" in the 45 days before a primary election. The stations face no such rules when it comes to super PACs, which are political-action committees that can raise money without contribution limits but are barred from coordinating with campaigns. Republican Sen. Marco Rubio, for example, paid \$250 for a spot to air on a recent Saturday morning in Cedar Rapids, according to filings with the Federal Communications Commission. His super PAC paid double for that time slot a week later.

Kantar Media, which tracks TV advertising, predicts overall spending for the 2016 elections will be about \$4.4 billion, up roughly 16% from what candidates and outside groups spent on cable and broadcast ads in the 2012 cycle. Not all TV stations have been able to bypass the crowding-out effect of political ads. Ken French, the advertising and events manager at a car dealership in Charleston, S.C., said he has grown frustrated with his inability to get his ads on TV, with rates up 25% in the lead-up to February's primary. "I know [TV stations] want to take the money from the super PACs and sell that time," he said. "But come the second week in February, that money is gone for another four years, and I'm still going to be here." He said he would explore other advertising options, which he said could "become the norm" if they are effective.

Teaching retailers how best to advertise before an election has become an industry. Viamedia, a cable TV ad management company, earlier this year released a "Political Audience Extension Toolset" in partnership with Rentrak, a media analytics service. The tool is intended to allow nonpolitical advertisers to "efficiently and effectively schedule and place ads on television networks that are less likely to be impacted," according to its release.

The Television Bureau of Advertising, the trade association for local broadcast stations, has created a series of "political heat maps" that it sends to advertisers, ad agencies and TV stations, advising them on which areas are the most congested over the course of the campaign. Some advertisers avoid the political season. Toby Joseph, whose family runs the Josephs Jewelers chain in central Iowa, isn't planning to air ads until after the Feb. 1 Iowa caucus. While Mr. Joseph says he is tired of fielding four calls a night from various campaigns, there is a silver lining: "I love wealthy people in my city," he said. "I hope everyone at the TV station makes a fortune." – *Wall Street Journal*



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