

Say 'scram' to scams and scammers

Have you gotten a phone call supposedly from a grandchild who asked for money because he was robbed and didn't want his parents to know? That's just one of the scams that is targeting older adults. But you should be aware of many others.

Michael Kennedy will share some other examples and offer tips to help prepare you for what to say and do when you're in potential scam situations. He's offering two "Avoiding Scams" presentations – one was virtual on April 20 and the other is in person on April 26. Michael taught technology classes -- webpage design, digital music composition, and video editing -- to middle school students in the suburbs.

After his mother experienced a scam and other Edgewater Villagers asked for more information about recognizing them, Michael decided a program would be helpful to others to avoid problems or lose money. His presentation is for everyone, not only older adults.

"People of all ages are trusting and sympathetic.," Michael said. "Scammers take advantage of these emotions and make us feel that we need to take action soon. As a result, we don't have time to think through what is happening." Instead, Michael recommends being cautious and skeptical about the vacation, prize or other enticement that sounds too good to be true.

When faced with this situation – by phone or in person -- the best thing to do is slow down and think through the situation. He said, "Better yet, you should say, 'No thank you' and close the door or hang up the phone."

Michael offered other tips to avoid being victimized. "Never give personal information," he said. "Avoid even confirming your name. Instead, ask, 'Who wants to know?'" If the conversation goes further and you want to end it, you can say, "I don't conduct business on the phone. Please remove my information and do not call again."

To help avoid problems, losing money, credit card fraud and distress associated with scams, Michael offered this advice. "Like items in your refrigerator, if in doubt, throw it out," he said. "In other words, close the door, hang up the phone and don't click on that link in your email."

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Read this [article](#) about protecting yourself and reporting common scams and frauds.

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