



By PAMELA TABAK

COMPUTER TUTOR – TECHNICIAN – WEBMASTER - AUTHOR

Seniors are often the target of telephone or email scams because the older generation was brought up to be more trusting. They are also at the time of their lives when, after years of saving and investing, they have built up money for "a rainy day" or have gathered a nice "nest egg" to help their family if they are in need.



Scam artists posing as their grandchildren or representatives of grandchildren, call seniors, asking them to send money for an emergency. Hundreds of seniors have been victimized across North America and we need to spread the information as far and wide as possible in order to alert our seniors and catch the culprits.

RECEIVED FROM THE SON OF A SENIOR IN CANADA:

My father received a phone call from a person claiming to be an attorney in Montreal representing his grandson. There had been an accident in which his grandson had been involved with alcohol being a factor. If Dad could send \$4600 via Western Union, then they could clear this matter up and his grandson would have no record. Then, a person who sounded very much like his grandson was put on the line, asked Dad not to contact his father, and said he could pay Dad back when he got home because he had \$5000 in the bank. Dad agreed to send the money and was told that the "attorney" would phone back in a couple of hours to verify the money had been sent; which he did.

About 3 hours later, after the second call, another call from the same "attorney" to tell Dad that the other party in the accident needed more money to get this incident settled. Another \$4600 was requested.

Dad told them that he could not afford that amount again, whereupon the price for that was cut in half. Dad realized that he was being scammed and demanded his money back. He also called his grandson's father and verified that his grandson was in Calgary, not Montreal.

He then re-visited the Western Union office which is in the Wal-Mart Store in Olds, AB. He found that the Money

Order had been picked up and cashed in Montreal at a Money Mart there.

Dad and I reported this to the local RCMP the following morning and gave them a statement. However, no formal police report was filed and we gave the phone number and website address for the AntiFraud Centre.

I have a friend that works for the RCMP in Calgary and I contacted her to find out if there was a Police group looking into this fraud. There is but there has been no further contact with me.

We have had questions as to how the folks running this scam have been able to get the information needed to pull it off. For instance, his grandson is a student and although his Father is in close contact with Dad and I, we only see or hear from him occasionally.

Do the fraudsters have access to school, college, tech school, or university databases?

Are they gleaning information from social networking sites such as Facebook or Twitter?

Do the offices of Western Union and Money Mart in Montreal have Surveillance Cameras as does the Western Union here? Montreal is too far, cost wise, for us to travel and try to recover same. And the fraudsters have that in mind.

Apparently, Western Union has been fined in the USA for failing to train their people to recognize folks in this particular situation and if their offices are being sited in Wal-Marts, Wal-Mart needs to be advised of this as well. If, through CARP, I could find retired police officers across the country willing to assist, I bet that this could be shut down within a month.

Here's how it could work: Publicize the scam through CARP and your blog. Ask the members to report any occurrence or attempted occurrence of the scam, either to them or folks they know. Have officers assist the police in retrieving the security tapes in the places where the money orders are cashed. Find the routing of the money and shut down that system.

Dad was contacted and given an Ontario phone number to call back when the money was sent. That was inoperative the next day. But, someone had to sell that phone somewhere and the number had to be recorded to operate. Did the same person purchase others which may still be in use?



You can't get something for nothing:

Two phrases to remember:

**They want to separate you
from your money.**

**If it sounds too good to be
true, it probably is."**



OTHER SCAMS TO BE AWARE OF:

- 1. Medical Trials.**
- 2. Medicare Fraud.**
- 3. Medical Diagnosis.**
- 4. Get rich quick investments.**
- 5. Telephone offers.**

Check out more at:

<http://www.fightfraudamerica.com/>

AN IDEA THAT MAY WORK:

Speak with every member of your family and agree on an answer to a question that no one outside the family would know. If you think a member of your family is in need and they call you to ask for help in the form of money, you can ask them the question and if the answer is not correct you will know that the person on the other end of the phone is an impostor. This may not work in certain circumstances so take further precautions as suggested above.



If unsure – call or email Pamela:

By Clicking [HERE](#)

and I will provide you with further information.



THINGS TO REMEMBER:

- **Shred** your bills, credit card slips or any papers containing your name, address or personal information. (Scam artists search through trash for personal information and account numbers)
- **Secure** your Facebook page by setting your security to allow *only Named Family and Named Friends and NOT Friends of Friends to*

view your information and pictures. This applies to other social networks.

- **Never** click on a link in an email that asks for your Social Security Number, PIN or account numbers. Your Bank, eBay, PayPal or your Stock Broker will never ask you to click on an email and submit your personal information or password. (If an email asks for this it is definitely a scam and if you click on the link it will compromise your security and steal your identity)
- **Never** sign anything unless you fully understand what you are signing. Don't rush or allow anyone to push you into signing by telling you "it's now or never." Get the professional opinion of someone you know and trust.
- **Don't** trust an unknown source that promises to help you get back the money you lost in another scam. Get in touch with known

authorities i.e. Police or a known lawyer who is experienced in these matters.

- **Don't** give your credit card number or make a pledge over the phone for charity unless you make the call yourself to a known charity that you support. This also applies to mail or internet donations.
- **Don't** be fooled by phone calls, emails or snail mails that say that you have won or inherited a large sum of money.
- **Beware** of this one: I received an email that looked as though it came from a known friend who stated that he was stranded in Europe and needed me to send him money. I called his home and found that he was safe and at home but someone had hacked into his email address book and sent the same email to everyone on his list. Make sure to check all resources before helping out with money.
- **Contact** the father or mother of a grandchild if you get a phone call or email to say that they

need you to send money even if they ask you not to.



Let's put the "Scammers" behind Bars!



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