

Staying Safe Doesn't Get Any Easier

This is the 11th in the “scam” series. Last July, an actual *Tech. Support scam*, perpetrated against a Solera neighbor was detailed. It was thought to be a one off article. But with so much available material, others including *Physhing*, *payment scams*, *romance scams*, *etc.* have followed. Recently a Solera resident, armed with information shared in this space last October, was able to assist a neighbor in thwarting an actual *Grandparent scam* attempt.

So it looks like this series will continue. Next up are two somewhat related offerings by those without souls.

First, the Rebound Scam. The target of this is someone who has endured some loss in life. A “friend” met online assists in helping the target to *rebound* and get emotionally well, using well rehearsed reinforcement and ego massage techniques. Then comes, *wait for it*, the first of many requests for money from the new best friend. Emergencies, investment opportunities, etc. How can one refuse?

Now for the Bereavement Scam. After the loss of a spouse, scammers will target the widow/widower during this difficult time. The typical point of attack is our ever present electronic devices, e.g. phone or computer. Here are some common tactics and ways to defend ourselves.

- **Fake Debt Collectors:** The scammer calls, claiming your spouse owes money on a credit card, loan, or other debt. They pressure you to pay immediately, often using scare tactics.
- **Phony IRS Scams:** An “IRS agent” calls, claiming your deceased spouse owes back taxes. They might threaten legal action if you don't pay right away. *The actual IRS never does this.*

- **Deceptive Life Insurance Schemes:** A scammer contacts you about a spouse's life insurance policy. There will likely be a twist, maybe a payment to unlock the funds or to activate the policy which has “lapsed” due to missed payments.
- **Fake Charity Scams:** The scammer might reach out through phone calls, emails or texts, soliciting donations in your spouse's name for a bogus charity.
- **Obituary Scams:** Criminals scour obituaries for personal details and then target surviving spouses. They might pose as a long lost friend or relative, preying on one's grief for an emotional connection that ultimately leads to them stealing your money.

The scammers know that a person who has just lost a spouse is in a very vulnerable state. They hope that one's thinking might be clouded, providing them an avenue to illicit profit.

Being aware of these tactics makes their task more difficult. Remember, legitimate organizations won't pressure you or use scare tactics. When someone says, “You must act now”, don't.



Grief is hard enough. Dealing with heartless scammers during difficult times raises suffering to a whole new level. It's best to only lean on trusted friends and family for support and advice.

And remember. **Don't talk to strangers.**

*Any Comments, clarifications or questions should be directed to the author at jgf6217@gmail.com.
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