

# Staying Safe Doesn't Get Any Easier

## The Government Impersonation Scam

**You're contacted by the *government*.** Perhaps the IRS, the Social Security Administration, or maybe Medicare. You're told that if you don't provide your personal information or pay a fee, something really bad will happen. Oh, boy!

OK, when this happens and some of your neighbors have experienced this, the thing to do is take a deep breath and pause. The government does not operate this way. Even after the "agent" has given you his/her ID number and maybe their phone number, know that it's a scam. What comes next are all the common scam components. So pay close attention to the following.

**Don't trust the caller's ID.** Your caller ID might show the government agency's real phone number or name — like "Social Security Administration." But caller ID can be faked. It could be anyone calling from anywhere in the world.

**Don't click on links in unexpected emails, texts, or social media messages.** Scammers send emails and messages that look like they're from a government agency but are designed to steal your money and personal information. Having mentioned this before, we stress again. **Never open links in your email or your message app.** Go to the site you *think* the message came from and check there. Clicking on an emailed link might take you to a site that looks perfect but logging in is the first step toward having a really bad day.

**And when they request payment,** they'll want it in the form of gift cards, wire transfers, e.g. Western Union, crypto or some online payment app, like Zelle, since once paid, the money trail can not be traced. How these scammers can convince people to pay with gift cards, etc. speaks

to their diabolical cleverness. Does anyone think that the IRS would accept payment in Amazon gift cards? Since when could we pay our taxes with Bitcoin?

**Again, no government agency will call, text or email you demanding payment.** Yet those without souls continue to make a nice living from us seniors, using the same well rehearsed techniques, over and over.



**When we hear of an acquaintance** that has been scammed, sometimes out of their entire retirement savings, we shake our heads and ask how it could have happened. Fear is the most effective tool that these scammers have.

Our most effective tool is education and suspicion. Long gone are the days when we left the doors to our homes unlocked. Same goes for our online environment. There are bad people out there. Don't let them in. **ANY** suggested link received in an email, text or social media message should be treated as a threat. Phone calls should not be answered unless the caller is absolutely known. Most of us let calls go to voicemail for review. Amazing how many unknown callers never leave a message.

**And Remember. Don't talk to strangers!**

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