

Staying Safe Doesn't Get Any Easier

This article was originally meant to explain phone scams in general but the author opted to focus on perhaps the nastiest one of all.

Grandparent scams are on the rise. They work like this. You get a call, sounds like your grandson. He's in trouble, needs money fast. He may say that he's in a foreign country and needs money to get home, or he's in jail and needs bail money. He'll plead with you not to tell his parents.

The scammer may even spoof the caller ID to make the call look like it is coming from your grandchild's phone number. The creeps will try to create a sense of urgency, so that you'll send money without thinking about it.

Grandparent scams are often successful because we love our grandchildren and will help them any way we can. If you receive a call from someone claiming to be your grandchild in trouble, here are a few things you should do:

- **Hang up the phone and call your grandchild directly.**
- **Do not give out any personal information, such as your bank account number or credit card number, to the person who called you.**
- **Verify the caller's identity by asking them questions that only your grandchild would know.**
- **If you are still unsure, contact your grandchild's parents or another trusted family member.**

Grandparent Scams are on the rise and are getting more sophisticated. Understanding the risks and how to avoid these scams is the key to protecting ourselves. If you, your children or grandchildren share a lot of information online,

e.g. Facebook, you've made it easier for these creeps to attack you. It can be argued that Facebook's well documented privacy issues have evolved into security issues.

As Artificial Intelligence entities become more accessible, crooks are harnessing its power to do bad things. Imitating a person's voice is now not so difficult for the bad guys.



There are things you can, and should, do in advance to protect yourself.

- **Talk to your children and grandchildren about this threat.**
- **Discuss their social media postings and the concerns you have.**
- **Devise a plan so that positive identification can be made. Code word? Fact that only they would know?**

While all of this might seem like the kind of thing that only happens to others, it's not. At least one Solera neighbor endured one of these terrible situations. And it's not the kind of thing that people like to talk about.

Again, be suspicious. Fight back. If you don't recognize the caller ID, don't answer. More on that next time. **Don't talk to strangers!**

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