

Ask the Chief.....

Aren't all of these scams we hear about today (IRS scam, Grandparent scam, Nigerian Prince scam, etc) overblown by law enforcement? They only work on naïve people. Haven't scams gone on for decades in one form or another?

While it is true that theft and fraud have been part of our criminal justice lexicon for centuries, the scams of today are more prevalent, the number of victims unlimited and readily accessible, and the financial impacts are far greater than ever before.

It is not that the gullibility factor (*people who are easily tricked or manipulated into an ill-advised course of action*) has increased, but the fact that technology has brought the easy access of criminals from the street into our homes, and right into our your pockets. Although technology has brought us unlimited the possibilities for advancement, it has equally expanded the reach of criminals and the number possible victims at their fingertips. Our demand for instance access to our bank accounts, instant access to emails and texts, and our insatiable need to never miss a phone a call brings with it significant dangers. The smartphone has fit our home telephone and desktop computer into our pants pocket or purse.

Recently I received a call from friends who said they just spoke with their grandson who had just been arrested for a DUI. He said he was sorry to ask but he needed \$2,400 to bond out. He passed the phone to the police sergeant who explained what a nice person their grandson was, and they explained that they needed to go to the drugstore to wire the money to the police station. In fact, they named the drugstore they needed to use. I asked them if they were positive they spoke to their grandson and they were 100% sure that they did. I told them before they sent the money to call the police department directly, not the number they were given to call. Long story short, their grandson was not under arrest, and in fact was hundreds of miles from the town of his alleged arrest.

These grandparents were highly intelligent people and not easily duped. What was remarkable was that they spoke to a person who pretended to be their grandson and in the excitement of the moment they believed it was their grandson.

You see technology is remarkable because it can play with our mind and our senses. A person on a computer in Eastern Europe can call your cell phone and your screen will display a local number. Entering our address book, banking information ,and important numbers into our phone and home computer eliminate cabinets of paper files, and allow us instant access to such information no matter where we are. Yet an innocent looking email or text allows a virus into our phone or computer that can capture all of our information in seconds. In minutes our bank account is being emptied by a purchase at a store hundreds of miles away.

The amount scams today are countless, and almost every law enforcement agency lists them on their websites, and will explain how each scam works. But universally what all criminal scams prey upon is our desire for easy wealth, our compassion for those who are less fortunate than us, and our willingness to believe in the honesty and sincerity of

all people. You can help insure that you are not the victim of the next scam by some simple steps:

- If it sounds too good to be true, it probably is. Hang up, or disconnect and walk away.
- Be inquisitive, take time and check things out before you react. If someone tells you that you must act immediately or purchase immediately to receive the “special offer” then they are most probably scamming you. Hang up and walk away.
- Use the internet to check on-line to inquire into numbers you were called from, supposed companies behind the call, text, email, or letter asking for your information or selling you their wares, and make sure the offer is legitimate. Ask your friends before you act.
- The IRS does not call you and ask for money, and police do not call you and tell you to go to a store to wire them money. Nor do police call you at home and tell you that you have a warrant for arrest, and then ask for bail money over the phone.
- And if you don't recognize the number calling then let them leave a message. You can always call them back based on the message they leave. You will not fall apart if you do not answer every call.

The best defense against being scammed is you!