

Seminar teaches how to avoid fraud

By Eliot Duke
Staff Writer

St. James NEST, a 501(c) nonprofit made up of neighbors helping neighbors, provides services and support to St. James residents in an effort to enhance their ability to make 'aging in place' a reality by assisting residents with transportation to appointments, minor home or personal assistance, or simply a daily check up or call.

The nonprofit sponsored a special seminar May 31 at the community center to help enlighten the residents about the dangers of online frauds and scams that target senior citizens.

How not to become victim

According to the Senate Special Committee on Aging, online thieves scam seniors out of approximately \$2.9 billion a year using a variety of different tactics that prey on people's compassion and trust. St. James NEST invited Brunswick County Sheriff's Office deputies Willie McRae and James Geiger and Holly Henderson Pilson, from the Cape Fear Council of Government's area agency of aging, to help residents recognize the types of bait scammers use to swindle them out of their hard-earned money. The three also shared stories of people who let their guard down for a minute and found their savings accounts cleaned out.

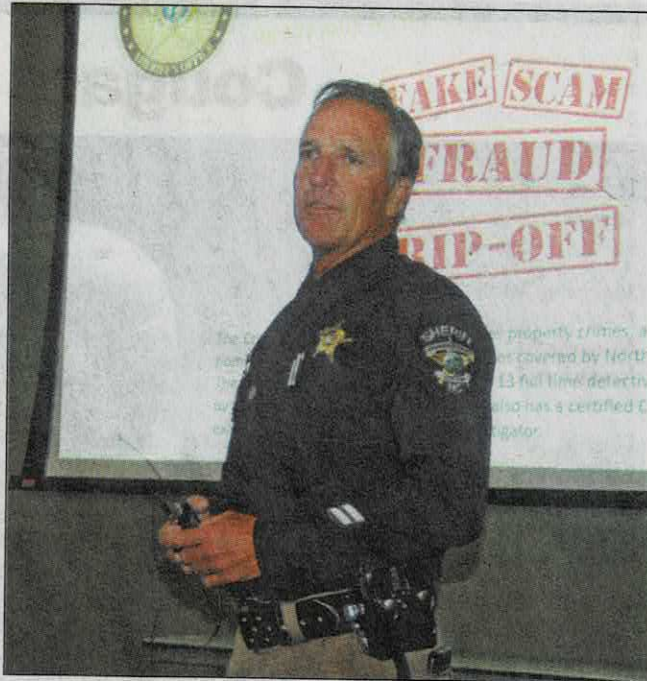
"It's a big problem in our county, especially with the elders in our community," McRae said. "We want to make everyone is aware of these scams, and try to tell everyone how not to become a victim. We do try to educate as many people as we can in all demographics, but we want to aim a little bit more towards the elderly in our community."

McRae and Geiger showed the audience a number of different schemes used by online scammers. There was the "Grandkids Scam," where someone pretends to be a family member stuck overseas who needs money to get home. The "You've Won" scam tricks people into thinking a prize is waiting for them once they hand over the right financial information. "Tech Support Scams" fake a virus on someone's computer and then offers to fix it for a fee, allowing the fraudster access to important personal and financial data.

"Since computers have come along, this type of stuff has been everywhere," said Geiger, a veteran of investigating online crimes. "White collar crime is the leading crime in the United States, totaling trillions of dollars. These guys are professionals and they do it for a living ... they sit at a desk with a computer and do nothing but makes phones calls or send out emails ... phishing to get any type of information from any individual."

Don't give out information

Scammers also can pose as home repair professionals or a romantic encounter, all in an effort to gain access to a person's information. Some scammers pose as the IRS or the sheriff's office, asking for money to avoid a penalty or arrest. The longer a person engages with the scammer, the more susceptible they become. Phishing lines can come in the form of a phone call, email or text message.



Photos by Eliot Duke
Brunswick County Sheriff's Office Deputy James Geiger reviews ways people fall victim to online scams.



Brunswick County Sheriff's Office Deputy Willie McRae warns about fake telephone calls that lead to scams.

"Basically, if you see a number you don't know, don't answer it," McRae said. "If it's important they will leave a voicemail, especially if you do not recognize the other party on the phone. Don't give out any of your personal information. A new thing now is emails and text messages. I just got one yesterday. If you do not recognize the text message do not click that link. If you do they can mirror your whole phone or with an email they can mirror your whole computer. They can get all of your information, whether it's your credit card, social security ... everything."

Once a scammer gets the money, Geiger said it's very difficult to retrieve any of it as the thief often leaves few leads to follow.

"It's sad that someone would get scammed," said Geiger. "They will sit there and tell you that they didn't think it was right but the person sounded so believable. 'I sent them the money because I thought I was winning the lottery,' or 'I thought it was my grandkid and I needed to get him out of jail.' I've done investigations where I've gotten back some of the money, but it's very seldom."

Scammers prey

Pilson focused on the different types of Medicare and prescription drug plan scams circulating on the internet. She stressed the importance of protecting personal information and knowing that the Social Security Administration and Medicare don't call or make visits. Medicare drug plans are not allowed to ask for any bank or credit card numbers, and if someone on the phone is asking for that information, hang up the telephone.

"This is so important because so many people fall for (these scams)," Pilson said. "It's not just older adults. It's anyone. I always say that if it sounds too good to be true, it probably is. They're preying on your trust. A lot of people fall for the Grandkids Scam where the grandson calls, there's a 'Romance Scam,' where people try to talk to recent widows. It's amazing how much time people have on their hands to do things that are so



Holly Henderson Pilson, from the Cape Fear Council of Government's area agency of aging, helps residents recognize the types of bait scammers use.

terrible.

"People worked hard for their money and should be able to keep it."

Pilson hopes the people who attended the seminar go back to their family and friends and help spread awareness about the risks of falling victim to an online predator.

"We want people to tell others to watch for it and not to fall for those things," said Pilson. "Knowledge is power, and the more you tell people about it, the more you hear it, the more it sits in your brain."