

COA program offers advice on avoiding scams

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CLIPPER REPORTER

It's easier than ever to fall victim to a scam.

That was the message coming out of "Avoiding Bank Fraud," the most recent program in the Senior Safety Series, which was held at the Senior Center March 21. A panel featuring Rockland Trust Duxbury Branch Manager Janet Kusins, members of the Rockland Trust Security Team, and Detective Dennis McKenney of the Duxbury Police Department, moderated the discussion.

The program was created for the Senior Center to scare, inform and enlighten the public about the most common scams they see, how people fall victim to them, and what people can do to protect themselves. While scammers don't just target seniors, Kusins said seniors are more susceptible because they're more likely to have money saved, be trusting, and are less likely to report it. "The fraudsters have stole \$37 billion annually from seniors," she added.

Julie Cloherty, who is taking over for the retiring Kusins at the bank's Duxbury branch, said scammers are trying to evoke emotion, which can include concern over a grandchild, enthusiasm over winning the lottery or fear over something bad happening to a loved one, in an effort to take clear thought out of the situation.

The panel ran through a list of the most common scams they come across. Kusins said

she sees computer or technology scams a couple of times a month. She said these could come as a phone call from someone posing as a Microsoft employee, or through a pop-up window on a person's computer, where a voice will come through your device telling them to call the number on their screen. These scammers can also gain access to their online banking and transfer money between your accounts.

The grandparent scam involves someone calling a person up saying their grandchild is in trouble and they need to send money immediately. Kusins said people often say their grandchild's name in the conversation, thus giving the scammer more specific information. Another similar scam, the sweetheart scam, which Cloherty said she sees more than anything, involves scammers connecting with people through Words With Friends, Facebook and dating apps to develop a deep relationship so when the scammer relays their hard luck story, the person will wire money, which can total anywhere from approximately \$300 to \$40,000.

Kusins went over the lottery scam and said, "You never pay money to win money." A woman in the audience told a story about getting a call from Publisher's Clearing House saying she'd won \$2 million. She hung up, they called back, and she hung up again. The woman then called the company's scam line and determined she was being scammed.

Kusins praised the woman for taking all the necessary steps to keep herself and her money safe.

The final two scams the panel went over were the telemarketer and IRS scams. The telemarketer scam, Cloherty said, is directed at people who probably don't use computers and involves the scammer calling the person up to gain additional information about them or get money from them. With regards to the IRS scam, Kusins said, if a person owes taxes, the IRS will send a letter and withdraw the funds from either a person's bank account or paycheck.

In terms of protecting yourself, Madalin Callis with the RTC Security Team recommends people only take their computers to a reputable company and have it serviced at least once a year. McKenney said if someone is asking for remote access to your computer, don't do it.

As for gift cards, which are often used to transfer money in many of these scams, Callis said they should only be used as a gift and never as payment for someone. The panel also said the reason scammers use gift cards is because they can be purchased for any amount with no questions asked.

When it comes to online communication, Callis said it's a red flag when you meet someone on a genuine website and they steer you off the site to communicate further. At this point, she said, it's only a matter of time before the scammer starts asking you for money. In

addition, she said, these people are telling you what you want to hear in order to gain an emotional connection.

A person in the audience pointed out that when it comes to impersonations, it's not just scammers claiming to be from the IRS, but also the Social Security, Medicare and local utility offices such as Eversource. McKenney said the scammers know how to make the call appear as though it's coming from the local office, such as the Hanover branch of Social Security, with that office's phone number coming up on Caller ID. In terms of charities, McKenney said to call Duxbury Police to confirm if a charity is legitimate before giving them any money.

Cloherty said protecting oneself comes down to one thing. These scammers are

very good at what they do. They're skilled in preying on people's emotions and keeping them on the phone to ensure any transactions go smoothly. The scammers, she warned, know how to coach a person to have an answer for any question a bank teller might ask. If the transaction isn't proving successful at one bank, they'll tell their victim to drive to another, especially one where they don't know anyone.

One woman in the audience had a simple solution she employs to keep herself safe. "My secret is I do not pick up my phone at all, no matter if it's a 934 or a Kingston number or a member of my family. I do not pick up the phone at all. I figured that if it's important they'll leave a message, you can get back to them, and you'll know just who it is."

Duxbury Senior Center news

Booked for Lunch. Christopher Castellani will discuss his new novel "Leading Men," a fictional account of Tennessee Williams and Frank Merlo in 1950s on the Italian coast at noon April 10. Jamie Bernstein will present her book "Famous Father Girl" about her father, the musical legend Leonard Bernstein at noon on April 26. The Neave Trio will perform at that event. For a complete list of the Booked to Lunch author events, please see our website at www.duxburyseniorcenter.org.

Hot Breakfast with a Side of Topics. It's been 18 years since the attacks on the World Trade Center and the Pentagon. But what has happened since? Find out what really going on with The War on Terrorism from international recognized terrorism expert Col. David Gavin. He will be at the Center on Wednesday, April 17 at 8:30 a.m. Chef Peter will be making a hot breakfast. Advance registration for the breakfast is required. Tickets are \$5. Call 781-934-5774, ext. 5716 for more information.

Discovering what's next. This seminar is for those at a turning point in their lives. This seminar focuses on purpose, connection, life balance and health providing a road map for longevity and happiness. Participants will learn what they love to do and use those skills. This is also an opportunity to learn about the new Duxbury Discover Center for Civic Engagement where people can explore how to find purposeful engagement in the community. Tuesday, April 23, 6:30 to 8:00 p.m.

Duxbury Humanity in Action. Representatives from Boston Health Care for the Homeless Program will be at the Duxbury Senior Center on Wednesday, April 24 at 11:30 a.m. to talk about the scope of their work providing the homeless population with medical care. Duxbury Humanity in action is a partnership with the Duxbury Senior Center, The Duxbury Interfaith Council and the Time and Tides program at Duxbury High School.

Celebrate National Poetry Month. Join the poets of Duxbury Middle School teacher Martha North's English class and members of the Duxbury Free Library's Poetry Club on Tuesday, April 30 at 12:30 p.m. for an afternoon of poetry in the Merry Room and Reading Garden of the Duxbury Free Library. This is a special intergenerational event, not to be missed. Sign up at 781-934-5774, ext. 5716.

Celebrate May Day. Decorate a mini May Day and learn about May Day customs in England and celebrate around the May Pole. Wednesday, May 1 from 10-11:30 a.m.

Romance Scams. The Better Business Bureau reports that online romance scams have affected nearly a million victims. The Senior Safety Series continues with the latest on them. The Plymouth County Sheriff's Department will present ways to pinpoint a scammer and give steps on how to stop it, May 15 at 1 p.m. Call 781-934-5774, ext. 5716 to register.



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