

November 2014

Dear Clients and Friends:

In the last few weeks, two of my clients have been contacted in an attempt to steal confidential information. The bad guys are ramping up. The other day someone with an East Indian accent called me to report my computer was infected with a virus, but the good news was he could help me! There are scams everywhere.

The way to combat these efforts is to **BE PREPARED**. Especially for those who are elderly and might be fooled by a clever ploy, it's important to practice ahead of time.

Imagine someone is calling you with a plausible story, and they need information right away. A hacker is trying to access your bank account, or one of your relatives was arrested in Mexico and needs to post bail, or you've won the lottery and where should they send the money? Now see yourself applying the following rules.

Rule #1. Never give any personal or financial information over the phone. Just say no! If they claim to be from your bank or credit card company, ask for their phone number and tell them you'll call back. Then contact the institution to alert them to the scam.

Rule #2. Never feel any time pressure when you're asked for information. The bad guys will often call on a weekend, making it harder to check their story and more likely you'll give them what they want, without waiting for Monday. If their story has an element of urgency, that's a huge red flag!

Both of my clients said basically the same thing, "I know all about these scams, and I can't believe I gave out the information." Hey -- the bad guys have practiced and perfected their pitch, so we need to mentally practice and be ready to say "NO."

Regards,



Charles M. Shackelford