

# Positively Speaking

By Mark Wilson

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## A Warning for Senior Citizens

Normally, I try to make this column the most positive place in the paper. Today, however, I'm going a different direction. I'm sounding an alarm -- an important warning for all the senior citizens who happen to be readers of the Sawyer County Record (Please share this with your friends as well).

Just last week, something terrible happened to a precious senior citizen couple in our community. They received a phone call from a man pretending to be their son. He said it was an emergency. He was in big trouble at the police station in Montreal, Canada, and needed their help immediately. He claimed had flown to Canada on a trip, had been drinking, and smashed up a rental car. Now he was in serious trouble unless he came up with some serious cash fast. Would they be willing to send \$4600 to him via electronic transfer? If they would send the money, it really help him, because it would cover the expenses from the rental car accident, take care of his fines, and keep the DWI off his record. He also said they must hurry. He needed the money before the offices closed that afternoon.

Shaken by this horrible news, in an act of sacrificial love for their desperate son, they went to the bank, took out the requested funds and wired the money.

Later in the day, after talking with their real son, they realized they had been scammed -- but it was too late. The money was gone, and there was no way to track down the villain. Of course, law enforcement is investigating, but they admit finding the bad guys will be difficult (I hope and pray they DO!).

Of course, hindsight is 20/20. Now, these dear grandparents realize they should have checked into it further to see if the request was legitimate. But at the moment, it was a serious crisis. They felt they had to do something NOW in order to protect the son they love.

I am sharing this with you, so you can warn all the grandparents you know, so they will not fall into this trap.

- 1) Be suspicious. Tell your children and grandchildren ahead of time that it's nothing personal -- but they will need to verify certain things before you believe it's really them.
- 2) If somebody calls claiming to be a loved one in need, ask questions that only the loved one would know.
- 3) Don't fill in the blanks. If they call and say, "This is your grandson," respond by asking, "Which one?"

Hayward Wesleyan Church

10655 State Rd. 77 · Hayward, WI 54843

Phone: 715-634-4613 · Fax: 715-634-7823 · Website: [www.haywardwesleyan.org](http://www.haywardwesleyan.org)

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- 4) Get their phone number and tell them you are going to call them back. If they won't do it, that's a major red flag.
- 5) Verify everything that is told. For instance, in the above scenario, you could ask "which police station/sheriff's department are you in specifically? Can you give me the name of the police chief/sheriff? What is the number? The address? What is the car rental company? Where did you get your car? All this information can be verified by the internet.
- 6) Don't assume a number they give you (i.e. for the police department) is legitimate. Anybody can answer a cell phone and say "Montreal Police Department". It's much better to get the REAL number (via the internet or directory assistance) and call it.
- 7) Don't use moneygrams unless it is ABSOLUTELY NECESSARY and you are ABSOLUTELY SURE – and even then, only in extremely rare occasions.
- 8) If it's a crisis in Canada (or another country) that requires fast cash, it is likely to be a scam.
- 9) Be sure to ask the opinion of somebody else (a friend, a pastor, law enforcement, a trusted advisor) before you proceed.
- 10) If there's any doubt – DON'T. In the above case, what would have happened if the call was true and the parents had NOT sent the money? Their son maybe would have faced a night in jail, some fines or other consequences. It probably wouldn't kill him.
- 11) Don't rush. Take the time you need to process everything. Hurry clouds judgment -- particularly with requests like this. If you are pushed to do something, it increases the likelihood that you will do something you regret. If they say they "need the money in an hour" – it's almost certain they don't. I recall a wise counselor saying, "A crisis on your part does not constitute an emergency on my part."

After hearing about this horrible experience, I did some googling, and discovered that this experience, called "The Grandparents Scam", is quite common. It has happened to a lot of good folks! When I googled the phrase "Grandparents Scam" the result was a whopping 15,900 pages!!

This isn't an isolated case! Countless senior citizens are being victimized by these ruthless thugs and it needs to stop! We must get the word out to people! If someone would have alerted my friends ahead of time, they certainly wouldn't have sent the money.

Note – If it seems a bit fishy – it probably IS! (and fishy stinks!)

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