Wok & Roll

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**How to beat scam calls, emails? Just be smarter**

Just when I thought the scams that used to haunt me had stopped, they have come back with new gimmicks. Must be easy money, just sit by the phone and computer and think of how to take advantage of innocent folks.

There is a soft spot in every one of us and those crooks try to hit them. The easiest one is greed. Yes, congratulations, you have just won the jackpot of the Jamaica lottery, the grand prize of $25 million.

Makes you wonder, how can you win the lottery if you haven’t bought a lottery ticket to start with or ever set foot in Jamaica? But they will find ways to convince you that they draw names randomly and lucky you, your name is drawn.

They have a script to answer any questions that you might ask, yet the bottom line is for you to say, “That sounds great, so how do I get the money?” Once said, the trap is set.

As such a large sum is involved, they say, they have to send the winning money directly to your account without going through all the government regulations. So, willingly, you would offer your bank account information to this total stranger with a smile, while fantasizing what you can do with all that extra money.

Goodness, a new car? A dream vacation? Maybe go visit Jamaica, simply to find out just where in the world it is.

After getting all your personal information, your “friend” would ask you to send him a check for a “processing and registration” fee to cover all the handling expenses. He would ask you to go send a cashier’s check to an account, and once the money is received, the winning cash will be deposited directly into your bank account. Just like that.

So what, the processing fee is a mere $500, you’re going to get $25 million in seven to 10 days. You will drop everything that you’re doing and go straight to Walmart, get the cashier’s check and deposit it to a “special account,” with a big grin on your face the whole time.

After seven to 10 days, no money. Seven to 10 weeks, still no money. Just when you wondered what’s happening to your winning money, someone has emptied out your bank account.

Not only will you not see your winning money, your “processing fee” disappeared without a trace, and your savings are all gone. How many times have you heard the story? Do you believe that it is still happening?

A few weeks ago, I got an email from someone, and the message was just “Hi.” I get a lot of messages from my students, from the cooking classes. A lot of them would take what they have learned from the class and make a feast for their families and friends.

It is such a blessing to look at the pictures of the banquet that they created. They would add that, “My father-in-law, or whoever, never liked to eat this when we went out, but he/she ate everything.” Comments like that would make my day for weeks. What I do touches someone, isn’t life wonderful?

Anyway, thinking that the message was from one of my students, I responded with “Hi, who is this?” Then the message got longer. “This is Erin, I need your help,” was the bait.

Being curious, I asked just what kind of help she needed. She would tell me that she was stuck in Manila, Philippines, and someone had stolen her wallet with all the cash and credit cards.

She would need $500 to get back to the United States, and she promised that she would give me the money as soon as she is back in the States. She sounded like she needed a helping hand, and what are friends for?

Then she proceeded to tell me to go to Walmart, get a cashier’s check and send it to a special account, so she could purchase the ticket as soon as she gets the money.

Lord knows that I’ve no sense of directions and am terrible with names. Out of curiosity, I asked how she knew me. Instead of saying that she was one of my students, she told me that she was a close friend of the real estate agents who sold us our home years ago.

So, I called my real agent friends and asked about this ”Erin” girl who was stuck in Manila. Then they told me that the Erin they know was actually working on a project in Chicago. Makes me wonder, how do these crooks get all this information?

My wife is smarter than I am, even though she denies it. She would be the one to tell me to turn right if I thought I should go left. Works every time, what can I say?

She listens to all these talk shows while she works in her studio. She gathers a lot of useful information while she is working and a lot about identity theft. That’s how these crooks make a living. So we have to get smarter and protect ourselves. This is what she told me:

1. When you get a call and don’t recognize the number of the caller, just hang up or ignore it.
2. When you hear someone call and say, “If you want us to put this number on the ‘do not call’ list, press 1,” hang up. If you press 1, many soliciting calls will follow.
3. Delete any message you don’t recognize; as soon as you start responding, your address or number will be passed around.

Another new one, if you’re using Facebook, be careful, someone can steal the photo of your friend and post a message. Or someone can prompt that the grant you applied for has been approved, and they need your bank account information so they can transfer the funds.

While we enjoy modern technology and all the benefits it provides, there are always crooks out there who try to take advantage of our soft spots. What to do? What to do? Just be smarter.