



Rosa Thompson of Lakeview has learned to scam-proof herself. "You see on the news people getting taken in these scams, I don't want that to be me," says Thompson.

Building an armor against scammers

Online and offline, learn ways to protect yourself from swindlers

BY **SHERYL NANCE-NASH**
Special to Newsday

When you call Rosa Thompson, don't expect her to pick up on the first few rings. If she recognizes your voice on the answering machine, she'll pick up — otherwise, talk to the machine. "I was spending all day running to the phone to get crazy calls, people saying they were

from the IRS, or people begging for money from groups I never heard of. I had to start screening my calls, listening to what was being said before I answered," said Thompson, 77, a retiree in Lakeview. "You see on the news people getting taken in these scams, I don't want that to be me. "I even get these calls on my cellphone. If I don't recognize the number, I don't pick up." Thompson is not being paranoid. Often there is some-

one on the other line with ill intentions, especially if you're a senior citizen. According to Det. Vincent Garcia of the Nassau County Police Department's public information office, from January through mid-July, there were 275 phone-scam reports, 145 of which involved senior citizens. "Telephone, email and internet scams have increased over the past few years," said Anthony Viola, CPA and senior partner with KVLSM LLP, an accounting firm in Woodbury. "As technology gets more sophisticated, more people have seized the opportunity to try and scam people out of

their money — particularly, unsuspecting senior citizens." Tracey Kuczinski, editor of "The Senior Resource Guide" and a senior housing advocate in Northport, recently received a phone call from a client whose aunt almost got scammed out of \$10,000, but for the intervention of a smart aide who stepped in and got the caller's number and address. "I'm sure it was fake, but the aide called the police to let them know. The problem is getting bigger. Scammers only need one or two lonely people a day to make a killing!" Not only are seniors targeted in real life, via the telephone,

snail mail or the "repair guy" who shows up unannounced to fix something that hasn't been reported broken, predators stalk them online, too. "Education is key. Seniors need to be able to spot a scam," Garcia said. Senior citizens have to understand how the game is played to separate folks from their hard-earned money, and there are strategies to avoid becoming a victim in person and online. Sandie — who uses only her first name to protect her privacy — volunteers for Huntington-based SeniorNet LI by

See SCAM on E26

Helping seniors live free

SCAM from E25

teaching senior citizens about elder fraud.

What's her best piece of advice? "Speed is not your friend on the computer." Be careful when entering URLs because "bad guys plant malware on frequently misspelled websites," she said.

When shopping, Sandie advised, use strong passwords — a combination of eight characters, upper- and lower-case, numbers and special characters.

At 95, Muriel Zelezny of Bayside, Queens, knows she must use several passwords. To help her recall them, she names them after cats she's had. In addition, a password manager such as LastPass or IPassword can help keep track of passwords.

Sandie offers another tip: "When you answer security questions, you don't have to tell the truth. The more the 'net knows about you, the more you're open for ID theft."

Among the experts' other tips:

- Be wary of clicking on links in emails from unknown sources and avoid pop-ups: "Look before you click, don't be impatient," she said.
- Maintenance is important: Update your computer software, downloading the latest versions of your operating system, web browsers and apps.
- Keep your guard up. "Don't give out personal information over unencrypted websites. When shopping or banking online, only use websites that use encryption to protect your information as it goes from your computer to their server," said Garcia.

SOCIAL MEDIA RISK

Seniors also are increasingly targeted on such social media sites as Facebook and Instagram. According to the Federal Trade Commission, there are increasing numbers of "romance" scams in which people are befriended online then asked for money.

In 2018, people said they lost \$143 million to romance scams, more than for any other type of scam reported to the FTC,



Nassau County Police Community Affairs Officer Dan Johannessen speaks at a public forum in Franklin Square to announce the department's

the agency said in February. Among the steps the FTC recommends consumers take to protect themselves: Never send money or gifts to anyone you haven't met in person; and use the "search by image" feature in your search engine.

"If the same picture shows up with a different name, that's a red flag," the FTC warns. Consumers can find more information at consumer.ftc.gov/topics/online-security.

PROTECT YOURSELF OFFLINE

Who hasn't gotten one of those letters in the mail with the kids who bring tears to your eyes requesting a dona-

tion? Trouble is, it may not be from the organization you think.

Zelezny said she gets tons of such mail from "charities."

"I shred them. I shred anything with my name and address that's unsolicited," she said. "If you give to one you will get more requests; you get on the list."

Viola is emphatic, "Never give a charitable contribution over the phone. If you want to give, request a mailed solicitation. If the caller balks at the request, be suspicious, hang up."

Another way to avoid unwanted sales calls is by register-

ing with the Do Not Call Registry. Consumers can register landlines and mobile phones (see box for more information).

Also, never give personal information — like your Social Security number — over the telephone. Dismiss the phone call that your grandchild has been kidnapped or otherwise is in some emergency and needs you to send money right away.

And don't stay on the line if you know it's a scam. "Con artists look at call data to see how long people stay on the line. So if you stay on the line with scammers to mess with

them, you're only increasing your chances of getting more scam calls," said Cameron Huddleston, author of "Mom and Dad, We Need to Talk" (Wiley, 2019).

What's more, when you get an automated call and you're offered the option to opt out of future calls by pressing a number — don't press the number. It's a ploy to confirm your number is legitimate, she said.

What if a stranger comes to your home asking, selling or checking something?

Nicole Christensen, owner of Care Answered, a Freeport consultancy that helps senior citizens navigate housing,

of scams



HOWARD SCHNAPP

program to combat scams.

finances and other matters, says, "If you do not know them and have not called them to provide a service or product, DO NOT let them in your home.

"A uniform or ID does not necessarily mean they are who they say they are."

And what should people do if they have been scammed — or even avoided being scammed? As Nassau County Police Community Affairs Officer Dan Johannessen told a group of senior citizens gathered at a public forum in March at the Franklin Square Senior Center: "Call 911. In the meantime, get a good description. Get a plate number. We'll go through the neighborhood and see if we can find that guy."

Resources for a scam-free life

There are several places on Long Island where senior citizens can turn for help and education about how to protect themselves from scammers. See what's happening at your local library and senior citizen center. Both Nassau (pdcn.org) and Suffolk County (suffolkpd.org) police departments provide seminars for seniors throughout Long Island at libraries and senior centers.

Here are additional resources:

AARP: visit local.aarp.org/long-island-ny
Facebook (for tips on avoiding scams) [nwsdy.li/avoidscams](https://www.facebook.com/nwsdy.li/avoidscams)

Federal Trade Commission (for the Do Not Call Registry and tips on staying scam-proof): visit ftc.gov.

Nassau County Office for the Aging in Uniondale: call 516-227-8900

Office of the New York Attorney General: visit ag.ny.gov/smart-seniors

SeniorNetLI of Huntington: visit seniornetli.org or call 631-470-5767

Suffolk County Office for the Aging in Hauppauge: suffolkcountyny.gov/aging or call 631-853-8200

— SHERYL NANCE-NASH

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Long Island
LIRR boss: Unusual combo of factors led to 'terrible' stretch

A perfect storm of challenges — including severe weather, repair equipment that was out of service, and neglected infrastructure — contributed to a particularly "terrible" past two months for commuters on the LIRR, the railroad's president said.

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