

**WTNS Radio OSU Extension Update for March 29, 2021**  
**Healthy People. Healthy Finances. Healthy Relationships.**

On today's OSU Extension update for Healthy People, Healthy Finances, & Healthy Relationships we'll talk about scams and look at some upcoming programs from OSU Extension.

In the past few months, I have had some close encounters with fraud. I talked a few weeks ago about many people finding out their names were associated with fraudulent unemployment claims. A few months ago, a young adult I know received a phone call from a scammer that used multiple threats to convince her to send prepaid gift cards to the caller.

Just last week an older adult that I know very well was nearly scammed out of a large sum of money. She is intelligent, careful with her money, and uses her computer regularly for email and social media. She is also kind and generous and trusting and therefore a perfect target for scammers.

She received an automated phone call from "Amazon" about a refund to her account. Though she does not order from Amazon it just so happened that a relative had sent her a package recently, so she listened to the message. Eventually she was talking to a real person.

In this scam the "tech support" person says they will help get a refund for an incorrect charge. The scammer convinces the person to go to a website which downloads a program that allows full access to view their screen. There are multiple steps and eventually a "mistake" is made entering the refund amount. The person is convinced by the scammer that they have accidentally received much too high of a refund. They are instructed to either wire money back to this person or send actual cash.

It is easy to think we could never find ourselves in this kind of situation. But there is a reason folks like this are called con artists. It is an art. They are masters of deception and manipulation. They know just what to say to evoke trust, create fear, and convince people not to tell or ask anyone they know about the situation they are in.

According to the Consumer Financial Protection Bureau as many as 17 percent of Americans 65 and older report that they have been the victim of financial exploitation. Worse, it is estimated that only one in 44 cases ever comes to the attention of protective services. The illegal or



improper use of an older American's funds, property, or assets is the most common form of elder abuse costing older Americans billions of dollars a year.

I mentioned this situation to my 13-year-old son, and he immediately knew what I was referring to. In fact, he shared a YouTube video by Mark Rober that I found incredibly helpful. As a teen boy, he was mostly fascinated by the use of glitter bombs with fart spray against the criminals, but the seriousness of the exploitation was not lost on him at all.

The Federal Trade Commission has a list of common scams and most recent scam alerts on their website. Educate yourself on what kinds of calls and mailings are going on so you can not only be more aware for yourself, but also for your loved ones.

If you suspect a scam, there are a few important steps you should take right away.

1. Contact your local police or sheriff's office to report the scam.
2. Report it on the Ohio attorney general website .
3. If the victim is an older person or a person with a disability, contact local adult protective services agency, Coshocton Job and Family Services.
4. Submit a complaint with the Federal Trade Commission.

One reason that older adults talk with these scammers is because no one else is talking to them. They are lonely. Especially in this time of transitioning "back to normal," they need attention and love from people who love them- not their money.

The "East Ohio Women in Agriculture Program Series" continues next Thursday . A total of 10 webinars and 3 field days are being held through July on a variety of financial, production, and home-related topics to help women in agriculture. Some of these upcoming topics include farm stress, raising livestock on 5 acres or less, and much more. Visit our website to register for one or more of these free programs or to find a link to recorded programs as well.

In closing, at OSU Extension, we are proud to work for Coshocton County to help improve our families, farms, and businesses. Please feel free to contact OSU Extension for more information at 740-622-2265 or visit our website at [coshocton.osu.edu](http://coshocton.osu.edu). Make it a healthy day!