

## EDITORIAL

### **Fighting Phone Scams**

We hear frequently from readers and authorities about various phone scams in our area. Last week, The Chronicle received one of these calls from someone purporting to be from Eversource regarding an outstanding bill. When questioned, the caller hung up; when we rang the number on the caller ID, the person answering said only that we'd reached a corporation in Acton.

Not everyone can identify the clues of today's sophisticated telephone scams. Many of the elderly residents in our area are especially vulnerable and are often targeted by these insidious criminals. We contacted Lt. Michael Anderson of the Chatham Police Department, who said adult children of seniors need to do a better job of educating their elderly parents about phone scams. Once a scammer gets their hands on a credit card or bank account number, it's often too late. Usually by the time the police get a call, there's nothing they can do.

"We can't get back lost funds" in most cases, Anderson said.

A key point to remember, he said, is that no legitimate business will ever ask for sensitive information like email addresses, Social Security numbers, bank account or credit card numbers over the phone. "They should already have that information," Anderson said. Often the callers says that they need to verify the information; the best way to frighten them off, he said, is to question them right back. Why do they need the information? What are they going to do with it?

"If somebody from somewhere has to ask you for something, they don't have it and you'd better not be giving it," said Anderson, adding that even the police department receives scam calls.

Another approach scammers use is to threaten someone with having their electricity or phone turned off, and requiring that they use a pre-paid credit card to pay. Never give out a pre-paid card number over the phone, Anderson said; the result will be the entire amount being deducted.

Technology makes it almost impossible to trace phone calls. Anderson said most are fake, often masked through the internet, and probably originating outside the country.

The websites of many companies which are the most common subject of scams – Verizon, Eversource, ComCast, even the IRS (most common leading up to April 15, Anderson said) – contain information about how to identify and respond to scams. Often, there are prominent links on homepages. Check them out; and if you have elderly adult parents, sit them down and make sure they understand the difference between legitimate business calls and scams. Their bank balance could depend on it.