(Approx. 516 words)

Is Your Life Boring? Spice it Up By Becoming a Victim of Scammers and Thieves!

By Kurt Jefferson, Editor, Central Kentucky Computer Society

https://ckcs.org/

lextown2 (at) gmail.com

If you're bored to tears, why not put more excitement into your life by becoming a victim?

Follow the tips below, and you're sure to find yourself quite busy as you try and dig yourself out of trouble. But at least you won't be bored!

Write your PIN number on the back of your ATM and credit card! How else are you supposed to remember that vital number to tap into your finances?

Why waste time by shredding documents? Just toss those financial statements, online credit card notices you printed, and your retirement account papers into the green bin. I mean, it's filled with cat litter, coffee grounds, and tea bags. Who would dig into your garbage to retrieve a few slimy documents?

Don't be stingy when someone using an unrecognizable phone number calls you and asks for a donation! Instead, make sure you open your heart by making sure the person on the other end has correctly typed your credit card number. It's a good cause, and you're helping out in a big way. I mean, doesn't it feel good to share your credit card number with the $20,000 account limit to a charity you've never heard of before? Sure! You're a big sweetheart.

Why in the world would you waste your time by bothering to monitor your banking account online? Jeeze. The sun is shining. Go outside and have fun! No need to bother yourself with numbers on a website or an app. Even though there might be a few purchases you can't identify - heck - it's no big deal! No reason to contact the bank and speak to that helpful customer service rep that you cannot understand, anyway.

Sarcasm is a powerful tool to get across a message. We've been using it throughout this article to get your attention. Now that you're reading this —

What's currently the leading cause of financial loss by fraud? Romance scams. There's big money being lost here by thieves targeting the lonely.

In 2020, more Americans of all ages lost more money through romance scams than any other means.

Wow. That is an eye-opener!

Talk about the way to rob someone in the 21st century. In 2020, victims of romance scams lost $304 million – and people 70 and older had more money stolen that way – on average, $9,475 – than any other age group. Whew!

Here's how it's done. First, the scammer creates a fake profile on social media or dating sites and tries to start a relationship through texting or chatting.

Romance scammers usually make one excuse after another why they cannot meet their victim, um, "loved one," in person. For example, romance scammers often ask their "loved ones" for money by requesting gift cards. But instead, they never share their real photos, opting for faked headshots cropped from Instagram, Facebook, or even models displayed on websites.

Don't be gullible. Don't become a victim.

Be smart. Be aware. Be vigilant.