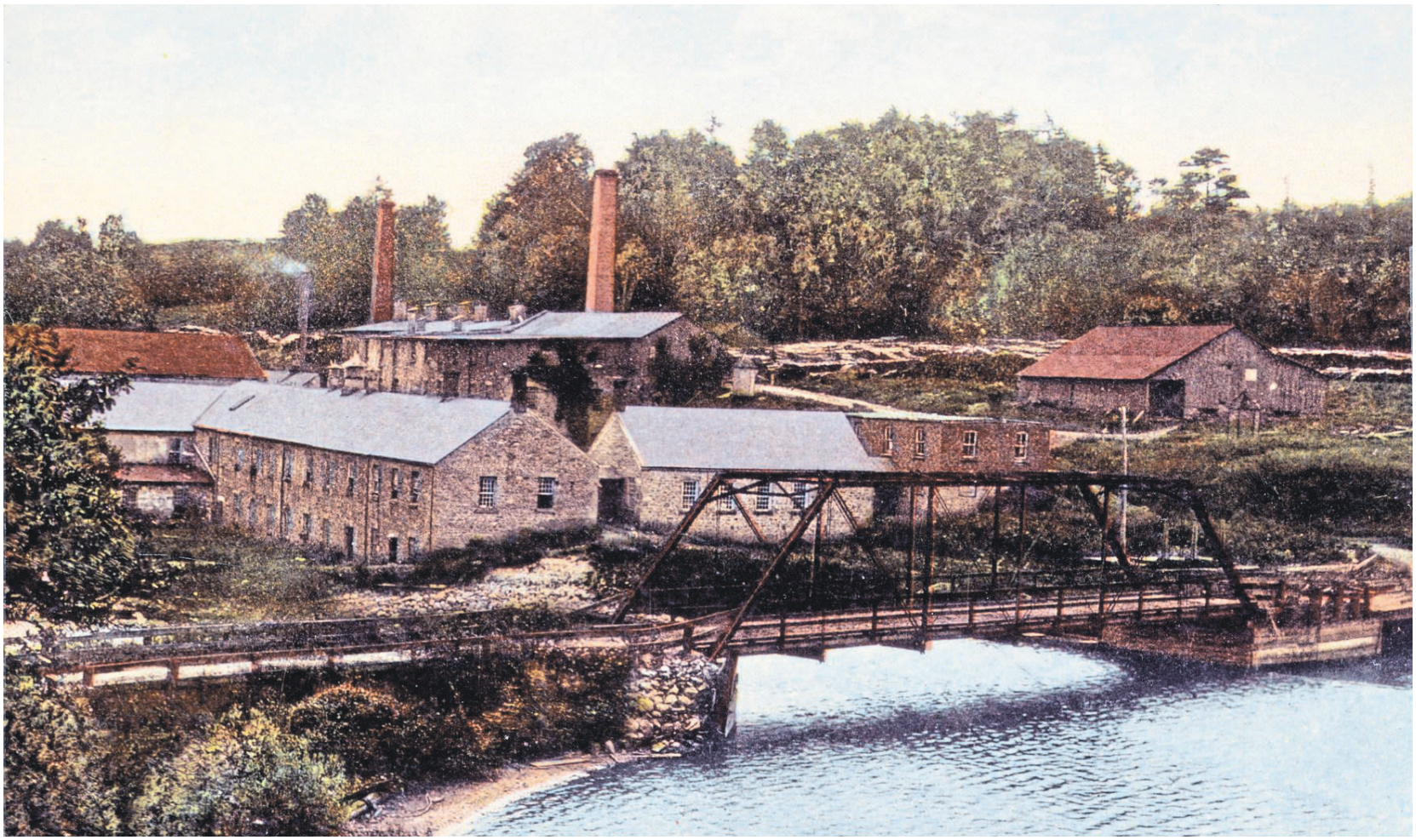
## THE WAY WE WERE



This circa 1908 postcard shows the Barber Paper Mill, which was built on the Credit River in Georgetown in 1854. By 1888 the paper mill generated its own electricity, and was the first factory in North America to have its own generating plant. The mill closed in 1947. This year marks the 200th anniversary of the founding of Halton Hills (Esquesing township).

EHS photo

OPINION

# BEWARE OF PHONE SCAMS NOW MORE THAN EVER

## STAKES HAVE RISEN, WRITES TED BROWN

TED BROWN
Column

Telephone scams are nothing new. But they're out there, and becoming rampant.

Most people are pretty trusting. When someone calls up and sounds genuine - well, it's easy to be trusting.

Years ago, scammers targeted landlines. People, many of them seniors, were duped by someone posing as a family member in distress, pleading for them to send money or they're going to be incarcerated in some prison for some ridiculous scenario.

They'd target poor old Grandma, and the moment she answered, the caller would say, "Grandma, it's me! I need $2,000 or they're going to lock me up!"

Poor old Grandma, who's never had this much stress piled on her in her entire life, is galvanized into action to bail out a grandchild she thinks is in dire straits.

The scenarios were varied, but the end was the same: get someone to unwittingly hand over money to an unscrupulous caller.

The key to dealing with those people is to always take on the attitude, if it sounds bizarre, it's likely a scam.

I don't accept callers at face value; they must earn my trust, or at least demonstrate some credibility. I'm not afraid to hang up halfway through their presentation, for fear of hurting their feelings.

Every day thousands of innocent people are convinced to hand over money to a stranger on the phone.

I feel sorry for some of them. They're simply naïve or too trusting.

There are some victims who make me shake my head in disbelief, believing the Canada Revenue Agency is on the phone, threatening to throw them into jail if they don't immediately hand over thousands of dollars (payable in gift cards or bitcoins, no less).

And those victims actually transfer thousands to some untraceable account.

These scenarios are preventable, just by being wary of any call that seems unreal.

But lately, the stakes have risen dramatically.

I watched a story on CTV News, where a cellphone user had her smartphone hacked - with a new wrinkle.

The scammers simply call your mobile phone company and impersonate you. They report your phone as being lost or stolen. Your phone number is then linked to a new SIM card and device that the scammers have control over.

It's called "SIM swapping," and through the scam, scammers have access to social media accounts, calendars, contacts and money. They can even apply for credit in your name or impersonate you to defraud your entire contact list.

The victim in the CTV News story noticed her cellphone wasn't working and she figured it was a phone problem.

When she called her cellphone company, she was told she'd called in the previous day and requested her number be transferred to a new carrier.

She'd made no such call.

After realizing she'd been scammed, she contacted her credit card company and learned that nearly $10,000 in charges had been applied to her credit card.

The phone was never out of her possession for that entire time. The scammer had simply collected data from the phone, which was linked to her banking and credit card carrier - it was that easy.

And the victim in this story had taken all the right precautions.

So, we gotta be careful.

The OPP recently released a set of measures on how to avoid being scammed.

Do not reply to phishing emails or text messages asking you to confirm or update your password.

Don't publish your date of birth or address on social media accounts.

You might also want to contact your cellphone provider to ask about any additional security measures that may be available.

And if you ever lose your phone, contact your service provider immediately.

Online banking and social media are a huge convenience in the communication world today. But with the sophistication level of today's scammers, ya really gotta be smart.

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