

I'm going to open with a statement that likely feels uncomfortable to many people reading this column. That statement is, in today's world you must assume that people who contact you unexpectedly, regardless of the reason(s) they give, are up to no good. Criminals are constantly trying to scam people out of money or personal information. These scammers may approach you in an email, telephone call, text message, or letter. These criminals will offer up many different and ever-changing lies designed to create just enough doubt to get you to give up your money or personal information. These lies usually involve a subject matter that would be important to the intended victim. For instance, the criminal might claim that a person's social security number was stolen and that the victim's social security payments will be ended if they don't cooperate. The victim might be told their family member is in some jeopardy (in jail, or an accident, or sick with COVID) and in need of money or, perhaps there is a warrant for the victim's arrest that must be satisfied immediately. These lies are constantly changing and trying to keep up to date with the newest lie is very much like playing the whack-a-mole game.

The best defense anyone can employ against these criminals is a healthy dose of suspicion in any unexpected phone call, email, or other correspondence. Legitimate government agencies, utilities, or companies should be respectful of your skepticism and allow you the option of verifying the reason for their contact. If the person talking to you starts to pressure you into acting immediately, you must assume they are a criminal trying to scam you. If you have any reason to believe the person contacting you unexpectedly is contacting you for a legitimate reason, ask this person the exact name of the agency or business they claim to represent. Advise the person that you will be researching how to contact their agency or business and ask for the person's name. From that point, you need only to do some research online to find contact information for the purported agency or business and place a telephone call to the number you found. This procedure will allow you to get to the bottom of whether the person was a criminal or a legitimate employee.

The alternative to healthy skepticism can be heartbreaking and devastating financial loss to the victim. Far too often we speak to victims who are scammed out of thousands of dollars with no hope of getting their money back. Prevention is the best solution to scams and spreading the message of prevention is equally important. Often, victims in the process of giving away money to criminals are stopped by friends or family members who take the time to watch for signs of fraudulent activity. Unusual trips to a financial institution or the purchase of gift cards in bulk is very concerning and should be addressed. Discussion of prizes won or offers received that sound too good to be true should be closely scrutinized for any demands of payment in exchange for the prize or offer. An increased fear or apprehension in a friend or relative should be discussed to ensure their change in affect isn't due to threats from a scam artist.

The criminals perpetrating these scams are constantly changing their tactics and lies to ensnare more victims. In order to keep yourself from becoming their next victim you must always be suspicious of people who contact you unexpectedly. If you weren't expecting that telephone call, email, or letter you must assume it is from a criminal until you can prove otherwise. It's not a very Minnesota nice way to treat strangers, but it is the safest way to deal with unexpected contact in our modern world.

For more crime prevention and safety information visit the Benton County Sheriff's Office website at: <https://www.co.benton.mn.us/211/Crime-Prevention>. You can also like and follow us on Facebook and Twitter at @BentonMNSheriff for regular updates and crime prevention messages.