

GRANDPARENT SCAM ALERT!

Hazel Lilly wasn't the first person to be swindled by a caller asking for help, and she won't be the last. But her case shows why the pervasive "grandparent scam" is more dangerous than ever.

The bait is usually the same: Someone claiming to be your grandchild calls, saying he has been arrested or hospitalized while visiting Canada—and is afraid to call his parents. He needs quick cash in the form of a wire transfer.

In 2009, American grandparents admitted sending at least \$4.5 million after being duped in this way, according to the Royal Canadian Mounted Police (RCMP). (English-speaking Canada is the scammers' favored locale.) Most victims never report the fraud because they're embarrassed that they didn't recognize a grandchild's voice.

That's because for a long time, the calls went something like this: "Hi, Grandma, it's me, your favorite grandson, and I'm in trouble." The worried grandparent, who may be hard of hearing, would often respond by saying, "Bobby, is that you?"—providing the scammer with a name to help him in the ruse.

But in Lilly's case, the imposter first identified himself as Austin. That helped convince the West Virginia widow she was speaking with her grandson, and to wire \$4,000.

Other victims tell a similar story: "My caller identified himself as Jason—my grandson," says an 88-year-old widow from Michigan bilked out of \$2,800 in October. "His voice was strange, and he said he had a cold. But I was fooled because he knew the name of Jason's girlfriend and other family details."

How does a crook get such information?

He could be a local acquaintance. "With the confirmation number for a Western Union or MoneyGram transfer, that money can be picked up anywhere in the world—including your own neighborhood," says Cpl. Louis Robertson of the RCMP. More likely, the scammers have done some online homework. In Lilly's case, the [scammers tracked down her husband's obituary](#).

"In talking with other victims of this scam, we discovered at least a dozen had a common thread," says Janet Clarke of AARP West Virginia. "All had a recent death in their family, and all had beautiful obituaries written that listed the names of family members, and sometimes even their nicknames."

The Internet provides family information posted on [social networking sites](#), genealogy sites that provide "public" family trees, and online information businesses that post names and ages of family members.

To protect yourself:

- If the caller says, “It’s your granddaughter,” ask, “Which one?” Most perpetrators will then hang up.
- Confirm your grandchild’s identity by saying you will return the call at his or her home or on his cellphone (but don’t ask the caller for it). If you don’t have the phone numbers, contact a trusted family member for them.
- Never provide your bank or credit card account numbers to any caller.
- Be wary of requests for money wires.

Source: AARP Bulletin, *Sid Kirchheimer is the author of Scam-Proof Your Life, published by AARP Books/Sterling.*