



**Congratulations! "You have been randomly selected to be scammed!"**

*By Agent Alexa Guidetti, Bergen County Prosecutor's Office*

Scammers and fraudsters have been around for quite a while. Over the years and from generation to generation, almost everyone can point to a trick, fraud, or a con that was common in that day. Since the Information Age has taken hold and our lives now revolve around digital connections, there are even more opportunities for scam artists to pounce. While there is a lot of concern over hacking and data breaches, it is important to note that we are more likely to encounter a telephone scam or a dubious e-mail soliciting money than a sophisticated cyberattack. The Bergen County Prosecutor's Office has compiled a list of scams to be on the lookout for. The more aware you are of these scams the more likely you are to not become a victim.

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# “CONGRATULATIONS!”

YOU HAVE BEEN RANDOMLY SELECTED TO BE SCAMMED!”



These are some topics and themes scammers will use to trick you out of your hard earned money:



**T**ime is running out



**H**ealthcare policy changes



**I**.R.S collecting owed taxes



**N**ew charitable organization



**K**idnapped loved ones for ransom



**S**ervice Interruption



**C**ongratulations!! You have won!



**A**ccounts have been frozen



**M**oney wires, green dot cards, gift certificates

**IF YOU'RE NOT PAYING ATTENTION, THEY WILL TAKE ADVANTAGE!**

**DON'T BE AFRAID TO JUST HANG UP THE PHONE!**

## Follow these 4 simple tips to prevent becoming a victim of fraud:

### JUST HANG UP!

Government agencies will not call you on the phone and ask for payment via pre-paid cards. Don't be afraid to end the call.

### SECURE WEBSITES

Utilize secure websites instead of non-secure ones - look for https:// to verify if it's secure.

### EMAIL PHISHING

If it looks too good to be true, it is. Verify all email sender information if an incoming email offers a free vacation or a link to claim an amount of money.

### BANKING SECURITY

Have 2-step verification in place on all of your accounts. This is an extra layer of security that could prevent hackers from gaining access to your information.

In short, scammers and fraudsters take the path of least resistance, so it is crucial for us to put up obstacles. To that end, there are some key concepts to keep in mind in order to avoid the tricks; some of these ideas have been around for quite a long time: If it is too good to be true, it probably is. Verify the information you're told. Do not entertain a stranger ringing your doorbell or calling you on the telephone until you have confirmed their identity. Never transfer money blindly via the bank or the computer unless and until you have verified that the transfer is for a legitimate purpose. If you are unsure if you are getting scammed, reach out to a loved one or your local police department for guidance or information.

# Activity Center

## Word Scramble: Happy Fourth of July!

Try unscrambling as many words as you can.  
Good luck.

1. DDNEPNEENCEI

2. GAFL

3. KRISOERWFI

4. DLHEALPAIPHI

5. OEFMERD

## Complete the Phrase

Can you guess what letters are missing from these phrases?

1. Bit \_\_\_ off mor \_\_\_ than \_\_\_ou can ch \_\_\_w

2. Go \_\_\_ith the flo \_\_\_

3. \_\_\_ut to the \_\_\_hase

4. F \_\_\_d f \_\_\_r th \_\_\_ught

5. \_\_\_ool as a \_\_\_u \_\_\_umber

Answers on back page.

## Trivia Question

What is New Jersey's state flower?



## Sharing Circle

What is your favorite summer time activity?

Our family vacation in one big house at a lake or at the ocean where three generations of our family swim, and laugh, and play; sharing love and memories!  
- Lannie

My favorite summer time activity is gardening! - Susan



We want to hear from you for next month's issue! **Who in history do you admire and why?** Email your answer to [mflynn@cafsnj.org](mailto:mflynn@cafsnj.org) or call Marigrace at 201-740-7098.

## What are Alternative Treatments for Pain?

In last month's issue, we discussed chronic pain and how you can talk with your doctor to determine treatment options for the pain so you don't have to suffer. In this issue and future ones, we will discuss some of the options for treatment that can be alternatives to treating chronic pain with non-opioid or opioid pain medications.

Heat or cold therapy can be used to manage pain. Remember to always talk to your doctor before using a new therapy.

**COLD THERAPY** – Ice and cold packs can relieve pain, swelling and inflammation from injuries and other chronic conditions, such as arthritis. You should always keep a cloth between your skin and the ice pack. An acronym used to refer to this therapy is RICE – Rest, Ice, Compression, Elevation.

**HEAT THERAPY** – Heat therapy is relaxing and a mild pain reliever. It can help take the edge off several kinds of pain associated with stiffness, cramping and neuropathic sensitivity. Heat can penetrate into tissues and cells.

## Contact Us

To learn more, submit a response, or ask a question you can contact us at:

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Celebrating Seniors Online

<https://www.tcadr.org/virtual/celebratingseniors>

[www.tcadr.org](http://www.tcadr.org)  @TCADR  @TCADR

## ANSWERS

Trivia: Violet

Word Scramble: 1. INDEPENDENCE, 2. FLAG, 3. FIREWORKS, 4. PHILADELPHIA, 5. FREEDOM

Complete the Phrase: 1. Bite off more than you can chew, 2. Go with the flow, 3. Cut to the chase, 4. Food for thought, 5. Cool as a cucumber

## Resource Spotlight: Alzheimer's Association – Greater New Jersey

alzheimer's   
association®

The Alzheimer's Association provides education and support to the millions who face dementia every day, while advancing critical research toward treatment, prevention and, ultimately, a cure.

Services:

- 24/7 HELPLINE: (800) 272-3900 (TTY: 866.403.3073)
- Community Resource Finder
- Virtual Memory Cafe Support Groups for caregivers
- Educational Programs

For more information about Alzheimer's Association programs and services, contact the 24/7 Helpline: 800.272.3900.

If you or a loved one needs help accessing addiction services and support...

Confidential hotline services available 24/7 to serve Bergen County

 **THE CENTER**  
FOR ALCOHOL AND DRUG RESOURCES  
A Program of Children's Aid and Family Services