## Alone For The Holidays? Don't Fall For A Romance Scam!

November 6, 2020 - Millions of Americans are alone for the Holidays and because of COVID, meeting new people has become a real online activity. The combination of loneliness and the prospect of meeting that special someone without actually ever meeting them at all has created a scam artists paradise. According to the FBI, that paradise cost victims nearly half a billion dollars. And due to the conditions this year, that number is only expected to go up.

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The danger of falling victim to these types of scams can be remarkably high. All someone has to do is post a picture and create a fake profile to get started. That can lead to phone calls, long talks and picture exchanges via email or text to reel victims in. Over time, a sob story is likely to develop. The scam artist needs money for some emergency, a family matter, an illness, etc. $\hat{a} \in I$  the potential list of issues is nearly endless, but by the time the story is sprung, victims are emotionally attached. It isn't uncommon the victim to be the one to offer money, rather than the scammer having to ask for it.

You might not think you are vulnerable to this type of thing, but neither did anyone else before they were victimized. There are some things that you may want to think about before you get too emotionally involved with anyone online.

First, where did your online meeting take place? If it was on a social network that's the first indication there could be a problem. Anyone can create a social network profile using pictures that they have found online.

Second, were you the one to initiate that first introduction or did the other person do that?

Third, is the person you are interested in local to you? If the answer is "no", then how prepared are you to completely uproot your life for a long-term relationship? If you can't answer that question of if the answer is that you have no intention of moving, then what are you doing? On the other hand, if you are still interested, then it might be time to hire someone to do a background check on the person you're interested in before things go too far.

It is also important to note here that many online dating sites actually do require some form of background information. You'd have to research any specific sites that you may be interested in using to find out about their requirements, but if you really want to meet someone, these sites are much safer that standard social media.

Those who are elderly and alone may be especially vulnerable to these sorts of scams. Therefore, if you have friends or

family that you think might be vulnerable, ask them a few questions. Are they interested in anyone? Have they met anyone? If the answers to either of these questions are "yes" then follow-on questions are in order. Where did they meet and have they actually met in person?

Just keep in mind that people are especially vulnerable to scams during the holiday season. Being vigilant for both yourself and your loved ones may be the best holiday present you can give this year. by Jim Malmberg

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