

## Be careful of scams and frauds

**ONE IN 10** Americans will fall prey to phone scams this year, and millions more will be ripped off online or in person. Fraud costs Americans tens of billions of dollars a year, and the crimes keep getting more brazen and sophisticated. Don't become a victim. Take action.

**Identity Theft:** Hackers are bolder. Who has your data? Imagine you have just had your smartphone stolen and are desperate to get it returned, along with the data it contains. You track it with the Find My iPhone app and send messages offering to buy it back. In response, you get a link to click. That is a trap designed to steal your username and password. Click it and enter your credentials, and you will join the ranks of those hacked by crooks playing on a weakness—your urgent need to get back your phone.

According to the Identity Theft Resource Center, data breaches hit an all-time high in 2016, up 40 percent over 2015. Over half of those hacks resulted in Social Security numbers and other critical data being stolen. Watching out for these common scams will help keep your identity safe.

**Ransomware:** Right now, this is one of the most profitable scams out there. A hacker can infect your computer by covertly installing malicious software that will encrypt your files. If you do not have a very recent backup, you can lose all your data and be faced with having to pay a fee of several hundred dollars to recover it. Do not click on any link or attachment you are not expecting.

**Home Hazards: Trouble is Knocking at the Front Door:** Your castle, their target. As your most valuable possession—and likely, biggest financial investment—your home is an attractive bull's eye for fraudsters. Why? They know you will take extra care (and spend extra dollars) to protect and maintain its value. If you are a retiree at home, con men see you as easy prey because you have more time to heed pitches that arrive in the mail or at your front door.

**Guard Your Life: Here are some ways to secure your residence:**

- Do not let strangers into your home, especially when they arrive in pairs. They could be burglars; one distracts you while the other steals.
- Use a cross-cut or confetti shredder on unneeded paperwork that bears your name, birth date and Social Security number.
- Practice neighborhood safety. Keep tabs on neighbors' homes and ask that they do the same for you.

**Power Plays:** Have you been told that your utility service will be cut off because of unpaid bills? Expect that news, if legitimate, to arrive by mail—not via phone or through in-person demands for payments with prepaid debit gift cards. Have self-described technicians arrived unannounced for an emergency inspection? They could be burglars with fake IDs and rented uniforms. The latest utility scam: Impostor cable-company representatives offer a service discount if you pay months in advance with gift cards.

**Burglar Blockage:** A home security system may thwart some crooks but attract others. Posing as technicians for security companies, some scammers claim they need to repair your alarm system. Then they deactivate it for a later burglary. Others tout free equipment to lock you into more expensive service. Reputable companies do not operate that way. Also, if you have a GPS device in your car, do not label your address as "home." That steers parking lot thieves straight to your residence while you are away.

**Contract Con:** Beware the unsolicited contractor who tells you he is working in the neighborhood and just happened to notice a home repair that you need. Some seek upfront payment or large deposits to "go buy materials" before vanishing. Others pester you to do additional unneeded jobs. Most do shoddy work. A favorite trick is "resealing" your driveway by spreading used motor oil on it. Your town's building and permit department can tell you whom to avoid.

**Fraud at your Front Door:** Whether it is overpriced magazine subscriptions, home products on a "limited time" offer or a heartfelt

## Thank you Ed Hysyk!

By RHONNABONSU

**H**ave you met Ed Hysyk, our executive vice president of the DC 37 Retirees Association?

We are grateful to have him as a leader on our team. Since our president Rochelle Mangual



has been under the weather we have faced some new challenges and Ed has been there from the beginning to help the association through it all.

We started with our new prescription plan in January 2017. Ed did not hesitate to find out all he could to make this a smooth transition for us. He met every challenge with professionalism and eagerness. When we had questions he did not hesitate to answer them. Ed would tell us to be patient and if he did not have the answer he would find out for us. And he often did.

In the Retirees Association we faced many challenges and he is there to see us through it all. In the past few months we have lost to retire-

ment and death some of our office workers, but he is there to let us know that it will all work out and we will be okay.

There is nothing we have not been able to talk with him about. He is like a father figure to us.

When our president was ill he immediately and without hesitation jumped into her chair and assumed responsibility. Of course, he would consult with the president about many important issues.

We are so proud to have him work with each one of us.

Ed is a former president of Local 2627 and secretary of DC 37.

He has served on our executive board as the recording secretary and now serves as the executive vice president. In addition, he's an active participant in the union's Irish Heritage Committee and the Italian Heritage Committee.

On behalf of all our members we want to thank Ed for his dedication to the DC 37 Retirees Association.

plea for a charity, think trouble. Your best defense: Never provide a credit card, check or personal information to a front-door stranger. If you do and have buyer's remorse, the Fed-

eral Trade Commission's Cooling-Off Rule gives you three days to cancel for a full refund on sales of \$25 or more.

(Courtesy - AARP Bulletin, April, 2017)

### DC 37 Retirees Association New York meetings

Hispanic Committee	Tuesday	June 6	10:30 AM
Housing Committee	Wednesday	June 7	11:00 AM
General Membership	Tuesday	June 13	10:00 AM
Political Action Committee	Tuesday	June 20	10:30 AM
Executive Board	Tuesday	June 27	10:00 AM
Asian Committee	Wednesday	June 28	1:00 PM
Jewish Heritage Committee	Monday	Sept. 11	11:00 AM
Health Committee	Tuesday	Sept. 12	12:00 PM
CBTU Committee	Tuesday	Sept. 12	12:00 PM
Meet and Greet Committee	Tuesday	Sept. 12	1:00 PM
Pension Committee	Monday	Sept. 25	11:00 AM