

Scams are everywhere. We're constantly warned about them. BEWARE! We hear examples how they're used to prey upon older people.

Yet last week when I got an email from a friend, who had his bags stolen while in the UK and needed help, my heart flashed to empathy and I wanted to help.

He fully intended to pay it back.

Wait a minute!! This guy was Dean of Students at a university and has moved to another state's university. He and his wife have traveled internationally. He has connections around the world and I realized he would not be taking this means for help from me.

I did check into the situation with a mutual friend and found that I was one of hundreds who received the same message. It was indeed a scam.

Close to a year ago, this friend received a Hall of Fame honor and we couldn't attend the ceremony.

I sought out his email address and sent him a congratulatory message.

He responded with high regards for my father who once made a strong impression on him and we had a couple feel-good messages back and forth within the day. That was it. We hadn't emailed since. But I was on his list.

I saw him last week at a national event. Yes, his account had been hacked.

He couldn't get access to the notes he'd recorded on his phone or get into that account at all. And his friends were threatened.

Despite the high intelligence of this man and of many of his acquaintances, he heard from more than one person that they were on their way to their banks to help him out.

Some transactions had already happened but could fortunately be cancelled.

I can't help but think of numerous years back when a newspaper family put out a similar plea for cash. Yet it was for real.

Their son had been in an accident in Mexico where the medical staff very poorly conducted some temporary surgery.

Our friends needed something like \$13,000 cash to pay the debt and to get him back to the U.S. for more surgery and they simply did not have the money.

Their newspaper family stepped forward.

Obviously there are ways to confirm that it is for real, but con artists can be pretty sneaky at making it sound convincing!

Ironically, my brother attended the same national event last week without a credit card.

His new card hadn't arrived before departure and the old one had to be cancelled due to another thief.

He used his card at a very upstanding golf course and he and my niece were both among customers who were abused by someone who freely used the stolen numbers.

Fortunately, the transactions were stopped before my brother and his daughter had to pay, but there were several store owners who had already let merchandise go out.

Seven years ago my identity was stolen. It cost me a tremendous amount of time and anguish and I had to fight to restore a good credit rating. But I wasn't out any money.

I sure felt for the companies who were out the money when I stopped payment.

A month ago, my husband received a call from his credit card company suggesting that he cancel his card.

An authorization had been made from out of the country and evidently history showed a pattern that this could lead to unlawful use.

You sure appreciate the means the companies have gone to in

order to protect the clients and themselves.

These situations are very real for me and my family in a short period of time.

So here it is again, that oh-so-common warning. BEWARE of scams!!

