



Mind: Don't Let a Grinch Steal Your Christmas
Body: Impact of Scams and Fraud on Wellbeing
Spirit: To Receive

Don't Let a Grinch Steal Your Christmas



At Christmas time and throughout the holiday season, we are reminded of the joy of giving and the gratification of generosity. Our hearts are even more open and we are mindful of those less fortunate than ourselves. We are grateful, humbled by our relative quality of life, and we want to help. A perfect storm for the unscrupulous to take advantage. Let's make sure this doesn't happen to you.

Here are some tips to reduce the risk and maximize the opportunity for your kindness to be received by the intended recipient.

Charities

- According to the Better business bureau, 40% of all charitable giving takes place in the last few weeks of the year. Aggressive telemarketers and fake websites can hijack your charitable intentions. Give directly to your charities of choice, and check to ensure that any individual soliciting donations for a charity is a legitimate representative.

- Avoid impromptu donation decisions. Make a list of the charities you want to support and the amount of the donation you wish to make ahead of time. Confirm their contact information prior to the holiday season. This helps to protect you from being taken off guard when contacted by phone, in person, or through a mail/email solicitation, and from feeling pressured to donate more than you intended.

Shopping

- Now that stores are open again, you may enjoy shopping at your favorite boutique shops and malls. Lock your purchases in your trunk, and if you do not have a trunk, ensure your packages are hidden and not in plain view for those trolling parking lots.
- As you drive home from your shopping, be aware of anyone who may be following you. There are too many sad stories about robberies in personal driveways.
- Porch pirates scour neighborhoods to steal packages left at the door from personal and mail-order deliveries. Where possible, have these packages delivered to a central mail depot, or try to be available when the deliveries are likely to occur.
- Watch out for trendy high-end gift items at significantly discounted prices promoted on social media or on fake look-alike websites.



If the price seems too good to be true – it probably is! (I recently heard about someone who ordered a top line golf club at a very special price, and he was sent a tea towel.

- Beware of social media gift exchanges such as exchanging bottles of wine or e-transferring gifts of money to names on a list. These are typically illegal pyramid schemes that need you to share personal information to get your name on a list.

Phishing

Phishing refers to the fraudulent practice of pretending to be a legitimate and reputable company/service for the purpose of gaining access to your personal information, solicit payments and funding, and to potentially steal your identity. This usually involves a clickable link within an unsolicited email taking you to a fake website, mimicking a known business or institution. They may claim to be your financial institution, delivery service, or other company requiring confirmation of your personal information to update their records or to pay some overdue balance, tax, or fine. They may call, text, or email claiming that your account has been compromised, and you must confirm your personal information, account information, and/or passwords to help them investigate and/or restore your status, or make a delivery.

Reputable companies (Amazon, Netflix, UPS, FedEx etc.,) your postal service, and financial institutions will NOT email you a link or call you to

confirm your personal information, financial/credit card information, or passwords.

This holiday season, where possible, pay with a credit card (purchases can be disputed,) and never make purchases online while using a public Wi-Fi network. Do not donate or make purchases with wire transfers, gift cards or prepaid cards, as these transactions cannot be disputed nor refunded. Most of all, DO continue to give and donate. With a little extra caution and forethought, your donations and gift giving can be as fulfilling as you envision.

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Impact of Scams and Fraud on Wellbeing

We know that the acts of giving and receiving create a positive impact on our health and wellbeing. The converse is also true. According to the consumer group Watch?, the cost to a scam victim's wellbeing is calculated at over 2500 British pounds, (\$3300 US) a year for each victim, with the number even higher for someone experiencing online fraud. Many report a drop in life satisfaction and happiness, combined with elevated feelings of anxiety and fear. These feelings can contribute to a general reduction in overall health.

To Receive

"For it is in giving that we receive."
St. Francis of Assisi



Happy Holidays from All of Us at Age-Friendly Business