



It's that time again: MAG Corner time. Last month, we covered something more light-hearted. This month, I am very compelled to talk to you about something far more serious -- we are seeing more and more of it -- getting scammed. It's something that can absolutely destroy your retirement at worst, and at best, cause a lot of embarrassment and shame.

You may be thinking that you would never fall for a scam. This is the worst possible approach toward this subject. That very attitude could lead to your eventual downfall. It's a well-known fact that baby boomers, by far, have the largest amount of money tucked away. Google how much the baby boomers control, and you may be shocked. Americans have saved \$156 trillion. Literally half of that, or \$78.1 trillion, is owned by the baby boomers. This has an unfortunate result -- a big bullseye on the backs of baby boomers. That means you! There is an entire black-market industry dedicated to scamming from you as much of your hard-earned money as possible.

These scammers recognize that as we age, we may have vulnerable moments where we are more easily confused. Modern technology gets more and more sophisticated each and every day, and that creates opportunities for confusion and questions which prop the door open for scams.

This is very personal to me. My own mother was scammed twice for thousands of dollars. She didn't tell me until after it happened. She was very embarrassed. In the last year, we have had clients scammed for thousands upon thousands of dollars. At the core of our values is the belief in the importance of protecting the private information of our clients. For that reason, I can't go into much detail. But it has turned my stomach into knots. So much so that I am considering launching a non-profit organization to fight back. For now, I can't think of any better place to start. My Melia Group family. All of you. I want to do the best I can to give you the tools you need to keep yourself from falling victim to these terrible scams. The following information will help you to do just that.

Before we get started, it is important to accept the fact that everyone is at risk of being scammed. You must understand that it is a constant threat. These scams are getting more and more sophisticated. Recently, one of our clients had a popup take over their entire screen while browsing the internet. This popup, to the untrained eye, appeared to be directly from Microsoft. It stated that child porn had been detected on their computer, and that they needed to call a phone number that was listed on the popup before the police were involved. In another recent example, we had two clients who were trying to log in to their Charles Schwab accounts when a popup told them to call for their Two Factor Authentication code instead of it being texted to the phone number listed on the client's legitimate Charles Schwab account. As you might have guessed, they were not on the official Charles Schwab website, and came extremely close to making a horrible mistake. This involves another common threat -- fake websites.

These examples should give you some insight into how sophisticated these scams are getting, and I expect them to get even more so.

I am going to give some simple rules to live by that can help to protect you and your loved ones. The first rule to remember is the DON'T INTERACT rule. If you get a suspicious popup on your computer, do not click anything on the screen pertaining to the popup! I mean anything! Immediately, regardless of whether you are using Google Chrome, Safari, Firefox, etc., close your web browser window. I don't care what the screen says. Second, always be careful to make sure the web address you're trying to visit is the official one for that site. You can do this by double checking the legitimate web address and then bookmarking that web address after a successful use of the site. Moving forward, always use that bookmark for future access.

Onto our next rule: do not call any number listed on any suspicious or alarming popups, especially when you have never seen or are unfamiliar with the popup in question. Hopefully you followed the first rule. That way you won't have a choice to call anyone. Almost every scam we have seen involves the target of the scam calling a number. The people on the other end of the phone are trained professionals. They are good at what they do. Their job is to make things sound legitimate and to get you to do things you would not normally do. Things that will leave you feeling incredibly embarrassed. Virtually every time I have talked to someone who has been scammed, they say something like, "I should have known it was a scam when _____, but the person on the phone was good enough to overcome any hesitations." Again, these people are extremely good at their job, and are unbelievably persuasive. Do not underestimate them! Not calling shuts them down from even trying.

Maybe you received a call recently from the IRS stating the reason for calling is regarding "official business." Let's stop that one in its tracks right now. The IRS NEVER calls. They send letters. I have had clients receive calls telling them their grandchild is in jail and can't be reached, and that my client needs to send money immediately, to the scammer, in order to get them out. The list goes on and on. Please, take this seriously. And realize that if you're not extremely careful, you can fall to any number of these scams. I have only revealed a few. There are literally hundreds more, and more are being devised and schemed up all of the time. I would also be extremely suspicious of any calls where the caller is not in your phone's directory. I would look at every one of those calls with extreme suspicion. Another scam starting to emerge is the filing of fake deeds on homes and real estate. Properties sold with fake paperwork. Anyone with any form of ID can file a deed on any property at any time. This can really cause some headaches. Oklahoma makes this more difficult because our state uses an abstract system, but you can still run into real problems.

To fight against this, I would recommend a free service set up by the Oklahoma State Government. You can register your property and when any changes occur on that deed, you will be notified by text, email, or phone call. There is a link on the bottom of this page that will take you to the website to sign up for the service. It's free, so please take advantage of it. I want to do all I can to protect you from being scammed.

In summary, I would ask you to do the following:

Never click anything on a suspicious popup you received on your computer. I don't care what it says! Close the page immediately!

Never call a phone number listed on a suspicious popup. Again, no matter what it says!

Be extremely careful of any calls from a number not in your phone's directory, and remember the IRS never calls.

If you're suspicious of any financial activity you have received, please, please call us. We have seen a lot of these scams, and we can help you. If you get scammed, I know this is embarrassing, but don't hide it. Let your friends and family know so they can learn from the mistake and keep it from happening to them.

Click the link below and register your properties so you can be protected from those fake deed scams. There are two links. One for Tulsa County, and the second for Wagoner County. Please be sure to click on the right county. If you're in a different county, please check with them to find out if they provide this service.

Last but not least, lock your credit down to protect you from identity theft. Instructions were in my last MAG Corner.

Always remember, we are here for you.

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Property Registration for Tulsa County
<https://acclaim.tulsacounty.org/RecordingNotificationWeb/Subscribe>

Property Registration for Wagoner County
<https://wcrecording.com:8443/web/fraudGuard/disclaimerPage>