

Maturity Matters



In This Issue Edition 11 Volume 23

Mind: Anatomy of the Grandparent Scam Body: Scams Hurt Your Body and Soul Spirit: Fool Me Once or Twice

Anatomy of the Grandparent



It is back. It is dangerous. It is heart-breaking. It is called the Grandparent Scam. We have been educating and warning folks about this cruel scam for decades now. Although we have related the details of the scam in our articles and presentations, my personal experience with this scam was only through 3rd party reports. Until it wasn't.

Our phone rang. My husband answered the call, listened for a few moments, and looked concerned. He handed the phone to me. The caller sounded like a young male. He was frantic and was talking very quickly. I couldn't get a word in edgewise. He kept calling me 'Grandma' and was racing with clipped minute details about riding in a borrowed car with a friend. They didn't know the car was stolen, they were pulled over by the police and are now in jail. They desperately and immediately needed money to be released. Please, please help, Grandma, I really need your help and I am so embarrassed – don't tell anyone. "Ah, I am thinking – so here it is. I am finally experiencing first-hand the Grandparent Scam." Part of me wanted to play it out as far as I could, in order to hear them confirm the amount of money needed and how the transfer

of funds would take place. Although I was tempted to engage further, I remember being warned against playing along with scammers out of curiosity and so prepared to shut down the conversation. Before hanging up, I did ask him his name, and a perturbed voice said, "Come on, Grandma, you know who this is – how could you ask me that -- it's me – your grandson." I told him I was reporting this call to the police and hung up.

I was struck by the precision of the performance, scripting, and acting. They were good. The Grandparent Scam is not a random act, but a finely tuned encounter designed to tug at the heartstrings and move you to their intended outcome of separating you from your money. Let's dissect the elements that contribute to the scam's malicious genius:

Emotional Hijack:

The scam is a masterclass in emotional manipulation, exploiting the protective instincts we hold for our loved ones. The urgency and fear seeded in the narrative are meant to overpower the logic that would otherwise flag the situation as suspicious.

A Faux Familiarity:

The repeated use of 'Grandma' is no accident. It's a calculated move to forge a false bond to deepen the emotional entanglement in the fabricated crisis at hand.

Scripted to Perfection:

The scammers have their script down to a fine art. Every frantic utterance, every supposed hiccup in the story is rehearsed to perfection, aiming to build a facade of authenticity and urgency.

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A Whirlwind of Disorientation:

The rapid-fire delivery and barrage of details are meant to disorient, to drive you into a state where clear thinking takes a back seat to the emotional turbulence they've provoked.

Veil of Secrecy:

Urging secrecy is a maneuver to isolate the individual from the voice of reason that friends or family could provide, keeping the recipient trapped in the scammer's deceit.

Guilt, The Invisible Chain:

The feigned indignation when asked for a name is a guilt-trip laid to make the grandparents feel wrong and not loving enough, a psychological trap meant to coerce cooperation.

Vague Vocal Resemblance:

Though the voice didn't match perfectly, scammers often bank on the emotional turmoil and the vague familiarity to gloss over such discrepancies.

Immediate Financial Plea:

The plea for immediate financial aid is a pressure tactic meant to push the individual into acting hastily, forestalling any deeper analysis of the situation at hand.

Curiosity, A Risky Enticement:

The temptation to probe further is natural, yet dangerous. Each interaction is a chance for the scammers to glean more information, to refine their deceitful art for the next target.

To think we would never fall prey to these types of scams denies the sophistication of the crafting and the execution of these calls. There is a science to the composition of every word, pause, timing and emotion. Understanding the layers of this scam is the first step towards arming ourselves and our community against such predatory antics.

This scam is not just a tale of caution, but a reflection of the highly-developed skill scammers employs to exploit the caring bonds that knit our families and communities together.

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Body: Scams Hurt Your Body and Soul

Deceit can sow seeds of anxiety and stress, often leading to sleep disturbances and a decline in self-esteem. The emotional turmoil brought about by betrayal may strain personal relationships and erode the fundamental trust we place in others. Over time, the cumulative stress from deceit can manifest physically, potentially leading to headaches or even immune system suppression.



Spirit:

"If someone betrays you once, it's their fault; if they betray you twice, it's your fault."
Eleanor Roosevelt.