SPOTTING SCAMS AND YOUR FINANCIAL PROTECTION

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The COVID-19 crisis has created a unique financial situation for many individuals, especially older citizens. As we age, we are often more isolated from our families, friends, and social groups. We are often less able to travel to our banks to take care of business or to the social security office to get needed information. At the same time, scamming has become an “industry” of its own specifically designed to take our money. Scammers study various population groups and know their weaknesses, needs, and interests. They know if you are lonely, afraid, need additional income or security — and they have figured out ways to make you believe they can provide it to you — at a cost. So you must be aware!

Telephone scammers often pretend they are from Social Security or another government agency. The caller ID or documents sent by email may look official but they are not. The goal of the scammers is to get your personal information, such as your social security number, Medicare number, driver’s license number, bank name and bank account number, etc. Do not give it to them! The scammers may make threats and demand immediate payment to avoid legal action. They may even promise you a special benefit in exchange for personal information or money.

According to Social Security, they may call you in some situations, but will never:

- Threaten you or demand immediate payment from you.
- Suspend your Social Security number.
- Require payment by cash, gift card, pre-paid debit card, internet currency, or wire transfer.
- Ask you to wire or mail cash or provide gift card numbers over the phone.

If you receive a suspicious call, from someone claiming to be from Social Security saying there is a problem with your Social Security number or account and they demand an immediate payment to fix it, know something is wrong!
Crispy Oven Fried Chicken

Chicken is a great source of low fat protein. Eating enough protein is important as we age to maintain strong muscles and immune system.

Ingredients:
- 1/2 cup fat-free milk or buttermilk
- 1 teaspoon poultry seasoning
- 1 1/2 tablespoons each of onion powder and garlic powder
- 2 teaspoons black pepper
- 1 teaspoon ground ginger
- 1 cup fine cornflake or bread crumbs
- 8 pieces chicken, skin removed
- a few shakes of paprika
- nonstick cooking spray

Instructions:
1. Add 1/2 teaspoon poultry seasoning to the milk.
2. Combine all other spices with the crumbs and place in a plastic bag.
3. Dip chicken into milk and shake in the bag with the crumbs. Place the breaded chicken on a plate, cover, and refrigerate 1 hour.
4. Remove chicken from refrigerator and space evenly on a baking pan sprayed with nonstick cooking spray. Sprinkle with paprika
5. Cover with aluminum foil and bake at 350°F for 40 minutes. Remove foil and cook 30 minutes more to an internal temperature of 165°F.

Note: Do not turn the chicken during baking.

Mind Games

Every Sudoku has a unique solution that can be reached with logic, dedication, and patience. Enter numbers into the blank spaces so that each row, column, and 3x3 box contains the numbers 1 to 9 without repeats. Enjoy this classic numbers game!

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 8 6 4 7 5 9 1
 9 5
9 1 3
 2 3 5
 4 8 1 9 3 6
 7 6 8
 3 9 1
 8 5
6 2 5 7 3 9 8
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