

GRATEFUL

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Beware of Telephone Scams

by Brandyn Skeen, CFP®

With today's technology, telephone spoofing scams are becoming more common. Telephone spoofing is a fraudulent practice where scammers use technology to manipulate the caller ID information that appears on your phone's screen or by using Artificial Intelligence, AI, technology to recreate a loved one's voice to make you think they are in danger. This type of spoofing makes it seem like the call is coming from a legitimate source when in reality, it's from a scammer trying to gain your trust and steal your personal information or money.

One of the most common telephone spoofing scams is the "IRS scam," where scammers claim to be from the Internal Revenue Service and threaten legal action if you don't pay back taxes immediately. Another popular scam is the "Microsoft tech support scam," where scammers pose as Microsoft technicians and try to convince you to give them remote access to your computer.

In addition, telephone kidnapping scams using AI, also known as voice phishing or vishing, are becoming increasingly common. This type of scam involves a criminal impersonating a kidnapper or law enforcement official over the phone and convincing the victim to pay a ransom or provide personal information.

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Beware of Telephone Scams

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AI technology is being used to make these scams more convincing and sophisticated. Criminals can use AI voice cloning software to create realistic impersonations of trusted individuals, such as family members or law enforcement officials. They can also use AI algorithms to analyze the victim's voice and behavior to personalize the scam and make it more convincing.

Victims may receive a call from a spoofed number that appears to be coming from a trusted source, and the criminal may use social engineering tactics to create a sense of urgency and panic in the victim. The criminal may also use information gathered from social media or other sources to make the impersonation more convincing.

To protect yourself from telephone spoofing scams, it's important to be skeptical of unsolicited calls and to never give out personal information or money over the phone. If you receive a suspicious call, hang up and call the organization back using a verified phone number. If you receive a spoofed kidnapping call, reach out via text or call to the person that is "being held for ransom" and verify that they are not in danger. Additionally, consider using call blocking and caller ID services to help filter out potential scams.

It's important to avoid sharing personal information online or on social media, as this can make it easier for scammers to personalize their attacks. This is not going away, so it is imperative that we become as educated on the subject as our criminal counter parts.



Tax Season Comes to a Close

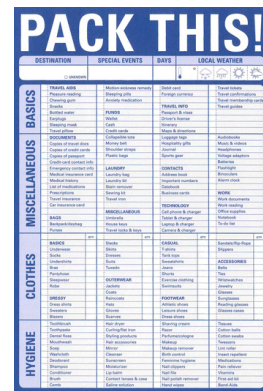
Our office celebrated the end of the 2023 tax season with a staff and spouse dinner at the Gainspoletti Cabin. The festivities included dinner prepared by chef, David Crews, and fellowship among each other.

We thank YOU, our clients, for your continuous support and trust in our office.

The Vacation Checklist You Need

Summer is just around the corner, and it's time to start planning your upcoming vacation. Whether you're heading to the beach, exploring the mountains, or visiting family, packing can be a stressful task. To help ease your mind, we have a vacation packing checklist to ensure you have everything you need for your trip.

Stop by our office for a free, laminated checklist to help with any upcoming vacations. Happy travels!



20 Years of Cleveland Volunteer Fire Department

On the surface this looks like just another retirement discussion. In reality this is truly a feat of dedication, responsibility, and commitment.

The CVFD is the highest rated fire department in the state of Mississippi. Unlike full-time paid firemen, the members of CVFD are on call 24 hours per day, 365 days per year, without pay. To have been a part of this organization for the past **20 years** is remarkable. Russell, like his cohorts, risk their lives on a regular basis, while at the same time saving the City of Cleveland over \$1.5 million every year for their volunteer effort.

We love our firemen and all first responders. Russell, thank you for your service.



J.P.'s Favorite Summertime Recipe

Grape Salad

Ingredients:

- 1-2 lbs. seedless green grapes
- 1-2 lbs. seedless red grapes
- 1 (8oz) package of cream cheese, softened
- 1 cup sour cream
- 3 tablespoons sugar
- 2 teaspoons vanilla extract

Toppings:

- 1/4 cup brown sugar
- 1/4 cup chopped pecans

Directions:

- In a large mixing bowl, beat together the cream cheese and sour cream until smooth. Add sugar and vanilla until blended.
- Add grapes and toss to coat. Refrigerate until serving. Top with brown sugar and pecans before serving.
- Enjoy!



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Join Our Team!

After working with us for more than 8 years, Sydney DeFillips is moving to the Mississippi Gulf Coast. Our professional staff is second to none and our goal is to keep it that way. If you, our clients, have any knowledge of young professionals who might be interested in this job, please have them email or call Jennifer Armstrong or Marcia Houser.

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