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About R.O.S.E.

R.O.S.E., a 501(c)(3) non-profit, is creating change by providing awareness, resources, tips, and tools for financial scams that typically target the older adult population...

To prevent the financial exploitation and defrauding of the older adults through advocacy and education.

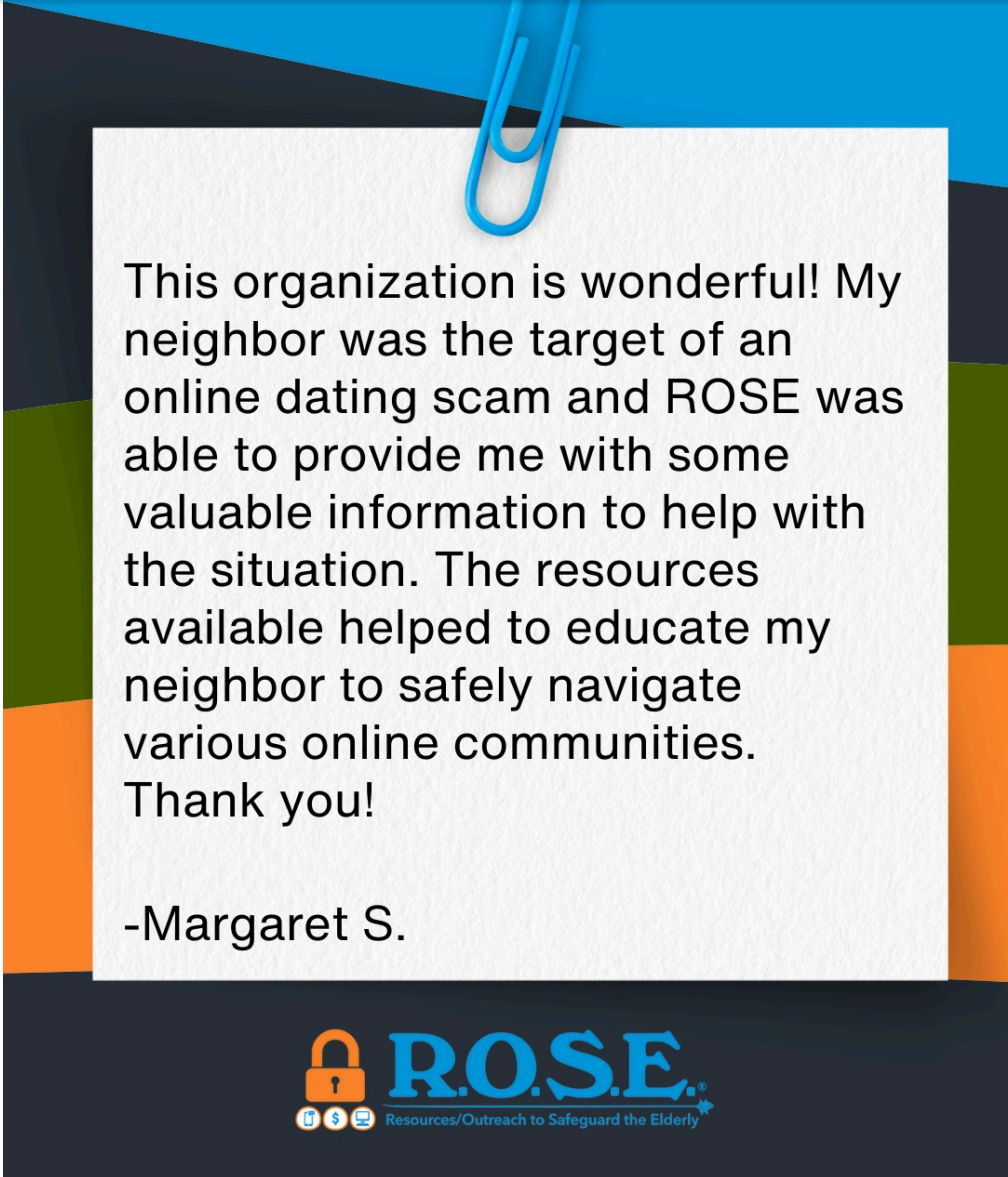
Vision

Retirement should be the best years of your life; it should be protected at all costs.

Goal

To reduce the number of victims and losses of financial frauds.

Testimonial



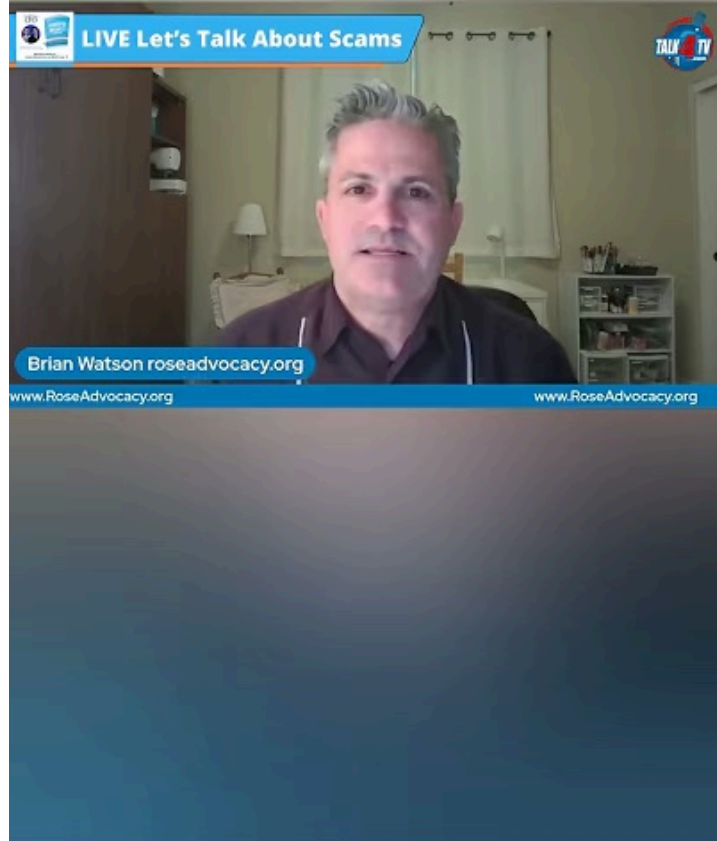
This organization is wonderful! My neighbor was the target of an online dating scam and ROSE was able to provide me with some valuable information to help with the situation. The resources available helped to educate my neighbor to safely navigate various online communities. Thank you!

-Margaret S.



How Scammers Manipulate Your Emotions

And they're not
calling to say hi.



Watch 60 second video with Brian Watson, Community Outreach Specialist for R.O.S.E., talks about how scammers manipulate your emotions.

influence

Perhaps the most used scam technique, and for a good reason. Visceral influences are primal drives (greed, pain, fear, hunger, sexual attraction, excitement etc.), under which careful thinking is severely compromised.

When we are under the visceral influence, we focus on the goals of that state (e.g., when hungry, we look for food) and everything else becomes secondary. This often leads to compromised judgments.

- **Fear and panic**

Evoking fear or panic often leads to quick compliance, because most people don't handle fear very well and those that are fear averse will react even more extreme to try and avoid it. e.g., Compromised accounts, sextortion, clairvoyant scams which work by telling victims that a curse was placed on them etc.

- **Excitement, sexual attraction and greed**

Under the influence of any strong emotion, thinking clearly is greatly compromised. e.g., Romance scams, fake prizes etc., financial frauds promising big wins.

Content: @Martina Dove

I can create content like this specifically for your organization. Contact me: martina@dove.com

Tech Support & Investment Scams

LIVE on K4HD Radio at 8 AM PT on Tuesdays

LET'S TALK ABOUT SCAMS

A SCAM AWARENESS PODCAST

with
JOYCE PETROWSKI



LISTEN LIVE at www.k4hd.com or download the K4HD Radio App.

Last month we talked about the 2024 FBI's IC3 Fraud Report and the number of victims and related financial losses. This month we want to talk about the top two scams that affected the 60+ year old population in 2024 - tech support and investment scams. Click on the above picture to watch the video and learn more about these scams.

Subscribe to our [YouTube channel](#) so you don't miss an episode

Listen to the Radio Show by going to K4HD Radio at k4hd.com or by downloading the K4HD Radio App from the IOS or Android

For Radio Listeners, click Listen Live to K4HD Radio on k4hd.com or on the App.

New Smishing Scam



According to an SOS Daily News article *“Just Two Words Can Put You In The Middle Of A Smishing Scam”* by Jim Stickley and Tina Davis, May 12, 2025, a Chinese smishing network (“Smishing Triad”) are using just two words in a text that is tricking people into handing over sensitive information.

Since the beginning of this year, this Chinese group has created over 60,000 unique web domains and an estimated 100,000 texts sent per day. Some of their work includes the unpaid toll fraud texts.

The hyphenated words “com-track” and “com-toll” are causing a lot of trouble for innocent people. The Chinese group uses the dashes to appear like a legitimate link to a website, but it is only used to hide malware.

If you get a text with either of these two hyphenated words in a link, delete the text immediately. Even if the link looks totally safe, these two words are a huge smishing red flag.

Last year, the FTC (Federal Trade Commission) reports scam texts costs consumers a reported \$470 million and growing. These scammers are getting better as reported losses to text scams are growing as complaints are declining.

Read the full [article](#) for more information.

ID Theft, Fraud Prevention....

IDENTITY THEFT, FRAUD PREVENTION, AND LEGAL HELP FOR SENIORS

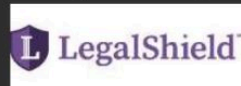


Brian Brotschi
Security Technology Specialist



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REGISTER NOW

480-899-7650

Wednesday, June 11th
2-3pm
at Clubhouse

"Fraud Prevention Begins with Education"

Home Equity Stripping

The equity in your home can be one of your most valuable assets and unfortunately is also a target for scammers, especially if you are having financial difficulty.

According to the article *"Home Equity Stripping: How to Spot and Avoid Scams"* by Christine A. Ferraris, April 17, 2025; fraudulent practices are used by individuals/companies to acquire the equity in your home without fair compensation. They will offer assistance with mortgage payments or prevent foreclosure all with deceptive schemes.

For example, a scammer could convince you to transfer your home title to them in order to help you prevent foreclosure. Once the title is transferred, you no longer own your home and the scammer can take out loans or sell the property.

Common tactics – unsolicited offers of help; pressure to transfer property title; promises of lease-back arrangements; complex or incomplete paperwork.

Tips to protect yourself before making any decisions – consult a legal professional; be wary of unsolicited offers; verify before you trust the person and the situation; do not sign any paperwork until you have consulted a trusted legal professional.

Read the full [article](#) for more information.

Importance of Strong Passwords



According to a Kurt the CyberGuy [article](#) which references a Cybernews article, from April 2024 to April 2025, 19 billion

or these leaked passwords were reused, predictable, or both.

The top three used passwords - "123456" "password" "admin".

Sometimes these passwords are default passwords that were never changed when devices were purchased. Some other popular themes are names, food, cities, swear words, etc.

Along with weak passwords another issue is reused passwords. Here are a few of the most common techniques used with passwords:

1. Eight characters
2. Only lowercase letters and digits

Good news is we are getting better. In 2022 only 1% of passwords used a mix of upper and lowercase letters, numbers, and symbols and it is now 19%. There is still work to do.

Helpful tips:

1. Use a minimum of 16 to 20 characters and do not reuse passwords
2. Use a random selection of uppercase and lowercase letters, numbers, and symbols
3. Use multi-factor authentication on all accounts
4. Use a password manager/vault
5. Have antivirus/anti-malware/EDR on all of your devices, running all the time, and keep the program up to date

Monthly Mailed Newsletter

We provide our monthly newsletters through the mail as well. Know someone who would benefit from this knowledge? Email [Joyce](#) with name and address and they will be added to the distribution list. Scams against seniors have become so prevalent, we all need reminders to be aware of scammers. Our monthly newsletter will not only provide valuable information and tips, it is also a reminder to stay vigilant.

Connect with us



The spider web effect with sharing information. You share this information with your contacts who then share with their contacts and so on. This valuable information then gets to more and more people exponentially.

We need many different touchpoints for information to be top of mind and a habit. We don't want you to live in fear, we want scam awareness and prevention to be top of mind and a habit for you and your loved ones! Everyone will be contacted by a scammer, probably multiple times.

Here are our touchpoints and remember it only takes a few minutes to follow, like, subscribe, etc.

- 1. Sign up for our monthly email newsletter [here](#)**
- 2. Sign up for our monthly mailed newsletter - email Joyce at joycepetrowski@roseadvocacy.org**

4. Connect with us on [LinkedIn](#)
5. Subscribe to our [YouTube](#) Channel
6. Visit our [website](#) for resources
7. Watch or listen to our new radio show - Let's Talk About Scams at [K4HD Radio at k4hd.com](#)

We want everyone to protect themselves from scams!

Join With Us...



Monthly donation - every monthly donation amount helps! Help support the older adults in your community. Make your monthly recurring donation [here](#).

Walmart - Round up your purchases at Walmart. When logged into your **Walmart account**, go to Account, then go to Giving & Impact, and select ROSE Resources Outreach to Safeguard the Elderly as your charity of choice.

Fry's Food Store - Fry's will donate a percentage of your shopping to your charity of choice. R.O.S.E. Resources/Outreach to Safeguard the Elderly would love to be your charity of choice. Log into your **account** and select R.O.S.E. Resources/Outreach to Safeguard the Elderly or MY964 to link your Fry's VIP card with us. Every time you shop, Fry's will make a donation to us and it does not cost you anything extra!

Email or Text scams - we like to use real life examples of scam texts and emails in our presentations and on social media.

Please forward to info@roseadvocacy.org

Volunteer - get involved by giving your time. We have different volunteer positions available including board and advisory committee positions. Contact

Joyce at joycepetrowski@roseadvocacy.org or (602) 445-7675

Regular donation - Your **donation** helps us to continue to provide our effective presentations to the older adults at no cost to them.

Sponsor - Do you want to help older adults protect themselves and their hard-earned assets? We have developed a sponsorship program to help deliver our life-changing presentations to the older adult population. [Learn more](#) and become a sponsor!

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- Encourage them to subscribe



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