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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...

Mission

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

Vision

Goal

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

Our Facebook is Down

We are working with Facebook to get our page back up and running. We hope to have this resolved by the end of this week.

Social Security Update



Social Security Administration is transitioning to electronic payments. Beginning September 30, 2025, they will no longer send benefit payments via paper checks in order to modernize payment systems and enhance service delivery.

Social Security Administration is sending notices to affected beneficiaries explaining this change and the steps you can take

If you are receiving paper checks for your social security benefits, you will need to enroll in direct deposit or opt for the Direct Express® card to continue receiving your monthly benefits timely. Click [here](#) for more information.

Remaining Ever Vigilant - Retired FBI Agent

Martin Hellmer, Retired FBI Agent and R.O.S.E. Advisory Board member.

Our awareness and response to the ever-present threats must remain heightened. The rise and seeming ubiquity of digital crime highlights the need for ongoing vigilance against these threats. It is vital that individuals, especially our older citizens, remain aware of the risks and take the necessary steps to protect themselves. I recommend first and foremost an attitude of healthy skepticism to all contacts made via text message, email, phone call and online. I also suggest that folks seek out advice from trusted friends before sending any money to anyone they have not verified (video chat online does not count!). When in doubt, do not send the money! By staying informed, cautious, and alert, we can reduce the harm online crime causes to those who are most vulnerable. Ways to stay informed and have a healthy skepticism:

1. Follow, connect, and subscribe to R.O.S.E. on social media ([Facebook](#), [LinkedIn](#), [Instagram](#), [YouTube](#))
2. Sign up for our newsletters - [emailed and mailed](#)
3. Subscribe to our [Let's Talk About Scam podcast](#)
4. [Schedule](#) our presentation at your community

According to the FBI's 2024 Internet Crime Complaint Center (IC3) report, online fraud (which includes those enabled via the Internet, text message, and telephone) hit record levels last year.

Among those most impacted, Americans 60 and older reported the highest losses. IC3 received over 147,000 complaints totaling \$4.8 billion from older adults, a 43% increase. These statistics demonstrate that criminals continue to lurk in the dark corners of the Internet and elsewhere in the digital world, and older adults are disproportionately affected. It is important to remember that a majority of online crime requires some action (e.g., wire transferring funds, purchasing and mailing gift cards, allowing remote access to computers, etc.) by the intended victim, so we can prevent a large amount of it by remaining ever vigilant to the persistent threats.

Fraudulent activities are not confined to one form or method. Whether it's a random text message inviting someone to "connect," often associated with the so-called "Pig Butchering" scam, or a phone call from an individual pretending to be from law enforcement seeking immediate payment of a bogus fine, the threats are constant. Pop-up alerts from supposed tech support companies warning of illicit content detected on your device, or phishing emails claiming to be from your bank asking you to update your login credentials, all serve as modern-day traps set by criminals. Recent advancement in artificial intelligence (AI) have made these scams easier to perpetrate. Today's criminals, many of whom are non-native speakers, can use AI to draft phishing and other messages in perfect English, create online profiles which will appeal to intended victims, and produce realistic videos and audio, making scams seem even more authentic. The Internet allows criminals located in faraway countries to be in direct contact with their pool of potential victims, the other approximately 6 billion people online.

Testimonial



I learn something new every
time I hear this presentation.
Incredibly valuable information!
Thank you!



-Traci B



Are Money Mules Victims?

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in Southern Arizona,

 **LIVE Let's Talk About Scams** 



Brian Watson roseadvocacy.org



Martin Hellmer

Tune in to Let's Talk About Scams Tuesdays at 8AM PT. Watch or Listen on

 Promote this Short

 [@r.o.s.e.resources-outreach203](https://twitter.com/r.o.s.e.resources-outreach203)

Are Money Mules Victims? Retired FBI Special Agent Martin Hellmer

Brian Watson, Community Outreach Specialist for R.O.S.E., talks with retired FBI Agent Martin Hellmer, R.O.S.E. Advisory Board member, about money mules.

Help Us Get to 1,000 Subscribers

Help us get to 1,000 subscribers!

SUBSCRIBE
and
STAY AHEAD

- ✓ The latest scam information
- ✓ Protection tools
- ✓ And much more!

www.roseadvocacy.org and scroll to bottom of page

Help us reach our goal of 1,000 subscribers! With scams being so prevalent today, we need regular reminders to keep scam prevention top of mind in order to avoid falling victim.

1. Forward this email to your friends and family and encourage them to sign up to get the scam prevention information. Click the subscribe button at the bottom of this newsletter.

2. Share on social media and encourage your connections, followers, etc. to sign up.

3. Have connections that would prefer a printed newsletter, [email](#) Joyce with name and mailing address.

Party Invite...Real or Scam?

We recently received information about a new scam where scammers are impersonating party invite companies. You get an email from a friend with a party invite. You open the email and the invite asks for your password to access the invitation. Once you enter the password, the scammer can take over your email and possibly your computer or phone. The scammer will impersonate you and send party invites to all of your friends.

1. Always verify the invite with your friend by contacting your friend outside of the party invite email. Call your friend with their verified phone number.
2. Have good, up-to-date antivirus/anti malware software on all of your devices, including your phone.

We will keep you updated as we get more information on this scam.

Global Crisis of Pig Butchering 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.

The graphic features a woman with blonde hair, Joyce Petrowski, smiling. A magnifying glass is positioned over the text 'SCAM AWARENESS'. The background is blue with white and orange text.

Our weekly Let's Talk About Scams radio show has valuable information on scam education, resources, tips and tools for

Crisis of Fly Butchering Scams. With scams being so prevalent today, we need regular reminders to keep scam prevention top of mind in order to avoid falling victim.

Want to get involved in helping your senior community stay knowledgeable and know how to protect themselves? We have sponsorship opportunities available for our Let's Talk About Scams radio show. Contact Joyce at (602) 445-7675 or [email](#).

Subscribe to our [YouTube channel](#) so you don't miss an episode. You can also find all the episodes on our [Let's Talk About Scams website](#).

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 store.

For Radio Listeners, click Listen Live to K4HD Radio on [k4hd.com](#) or on the App.

TransUnion and Farmers Data Breach



The latest in data breaches - TransUnion and Farmers!

TransUnion Breach - Hackers claim they stole about 4.4 million US consumer records. The stolen data is highly sensitive including social security numbers, names, dates of birth, billing addresses, email addresses, phone numbers, etc.

names, addresses, dates of birth, and drivers license numbers were stolen by hackers.

How to protect yourself:

1. If you have an account at TransUnion or Farmers, change your password immediately.
2. Change the passwords on any accounts where you have reused the password with TransUnion or Farmers.
3. Best security practices is to have a strong, different password for every account.
4. Enable multi-factor authentication on all accounts.
5. Have antivirus/anti malware software on all your devices, including your mobile phone, and keep it updated.
6. Monitor your accounts for suspicious activity.
7. Freeze your credit with all credit reporting agencies.

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**
- 3. Follow us on [Facebook](#) and [Instagram](#)**
- 4. Connect with us on [LinkedIn](#)**

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](#). Missed an episode, all episodes are on our [YouTube Channel](#). Visit our [Let's Talk About Scams website](#).

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](#).

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!

SUBSCRIBE



- Share this newsletter with your family & friends
- Encourage them to subscribe



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