



## Buzz, Body & Bites

A newsletter for actively aging adults

Virginia Cooperative Extension Family & Consumer Sciences

January 2025

### Avoiding Scams in the New Year

Scams are becoming increasingly sophisticated, impacting both youth and adults. They can take many forms, such as urgent requests for help, health insurance offers, fake video game teammates, or romance-related schemes. Scammers prey on emotional responses, encouraging victims to make hasty decisions without consulting anyone they trust. In some cases, they manipulate people into feeling guilty for not complying. Whether through traditional mail, phone calls, social media, or emails, these fraudulent tactics are designed to catch people off guard. Recognizing the signs of a scam and being cautious can significantly reduce the risk of victimization.

It's important to take a careful, investigative approach. There is always time to verify. Make sure to get the direct contact information from a bank statement or previously verified correspondence. This simple verification step can protect you from fraud.

Social media platforms are hotspots for scams. To protect personal information, adjust privacy settings and be cautious when accepting friend requests from unfamiliar individuals. Avoid sharing sensitive personal details, as they can help scammers target you more effectively. Monitor youth relationships on social media and gaming platforms. Scammers create elaborate storylines to make their requests more believable, claiming they need money to move or return home. After receiving money, the scammer may repay a small amount initially and then ask for a larger sum, continuing to build on their fabricated story. Whether claiming you've won a prize or trying to build a relationship, their goal is to manipulate you into sending more and more money.

Educating family and friends is crucial for scam prevention. Regularly discuss common scam tactics to help loved ones stay prepared. Sharing experiences, such as a close call with a scam, can help others recognize red flags. Families with youth involved in social media or video game platforms should make this a topic of discussion to ensure youth are aware of the

dangers and know what to do if they feel they are being targeted by a scam. If someone becomes a victim of a scam, they should stop all communication with the scammer, report the fraud to their bank or financial institution, and file a report with the Federal Trade Commission (FTC) at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov). Depending on the severity, consider placing a fraud alert or credit freeze on your accounts. It is important not to blame yourself. Scammers are very skilled at manipulation.

To stay prepared, consider attending educational programs on scam prevention. Many schools, community centers, local police departments, and online platforms offer resources to teach both youth and adults how to stay safe. The more you know, the better equipped you are to avoid scams. Awareness and vigilance are key to staying safe in today's changing world.

Contributed by Erin Cox, Associate Extension Specialist with Virginia Cooperative Extension

## **Simple Steps to Protect Yourself**

Protect Yourself from Scams:

- Never share personal information with callers.
- Return claims calls using contact info from the official organization's documents.
- Never scan suspicious QR codes .
- Verify letters from institutions, not using numbers provided.
- For scam issues, contact the Social Security Inspector General at [oig.ssa.gov](https://oig.ssa.gov) or 1-800-269-0271.

Freeze Your Credit:

- Freeze/check credit at major bureaus without affecting your score.
- Check credit reports monthly for free.
- Contact one of these credit reporting agencies:
  - Experian: Online or 1-888-397-3742
  - Equifax: Online or 1-800-349-9960
  - TransUnion: Online or 1-888-909-887

Report Scams:

- Report scams to local law enforcement.
- Share experiences to raise awareness.
- Visit [oig.ssa.gov/scam](https://oig.ssa.gov/scam) for more protection info.

## New Year's Black-eyed Peas

According to Southern folklore, black-eyed peas are to be eaten on the first day of the New Year for luck and prosperity all year long. These lucky legumes are cooked with ham, spices, and seasonings for a flavorful start to the New Year.

### Ingredients:

- 1 pound dry black-eyed peas
- 2 tablespoons olive oil
- 1 large yellow onion, diced
- 2 cloves garlic, minced
- 2 (32 ounce) cartons chicken broth
- 8 cups water
- 1 pound smoked ham hocks
- 1 (14.5 ounce) can diced tomatoes
- 5 pepperoncini peppers
- 1 bay leaf
- ½ teaspoon garlic powder
- ¼ teaspoon ground thyme
- salt and pepper to taste
- toward the end of cooking to brown the breast.

### Directions:

1. Place black-eyed peas into a large container and cover with several inches of cool water; let soak at room temperature, 8 hours to overnight. Drain and rinse; set aside.
2. Heat olive oil in a large stockpot over medium heat. Add onion and garlic; cook and stir until onion becomes translucent, about 5 minutes. Pour in broth and water; bring to a boil, then reduce heat to a simmer. Stir in black-eyed peas, ham hocks, tomatoes, pepperoncini, bay leaf, garlic powder, thyme, salt, and pepper.
3. Cover and simmer until peas are tender, ham meat is falling off the bones, and broth is thickened, about 3 hours.

## Hip Opener

The next several BBB issues will feature exercises that promote flexibility.

Sit in an armless chair with your back straight.

1. Cross one leg over the other, placing your ankle on the opposite knee.
2. Keep your foot flexed.
3. Gently press knee and lean forward with a straight back for a deeper stretch.
4. Breath in and out 5 times. Repeat on the other side.

## Resources

National Council on Aging: Scam and Fraud Prevention <https://www.ncoa.org/older-adults/money/management/avoiding-scams/>

Consumer Financial Protection Bureau <https://www.consumerfinance.gov/consumer-tools/educator-tools/resources-for-older-adults/protecting-against-fraud/>

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