



MYALL HIGH NEWS

LIVE LAUGH AND LEARN WITH MYALL U3A

Last month I joined a very special club whose members in Australia number into the hundreds of thousands. I had no intentions of ever joining this club but became a member all the same. You guessed it, **I was scammed!** The scam which I fell victim to is easy to explain. I was bedazzled by some absolutely irresistible clothes (which I simply couldn't live without, as I'm sure all female members will understand). As they were not only gorgeous but also very well priced I ordered them from what appeared to be a perfectly legitimate website. When I inquired, after a lengthy wait, as to when I could expect my items, I was informed via a 'tracking app' that they had long been delivered to the local Post Office. I checked with the Post Office where it, however, turned out that the tracking number was fake and - surprise, surprise! - that my ordered items had not been received. This, of course, led me to immediately email the website (because, as seems to be very common in this online world, no phone number was listed). No doubt you won't be surprised to hear that my emails have been blissfully ignored. Another sort-of-scam I've fallen for is being charged on an ongoing basis after ordering what I'd believed was a one-off purchase. Once I became aware of this and made enquiries I was informed that because I hadn't cancelled in time I had no recourse for recovering the money which by now had been withdrawn for some months. When trying to find verification I discovered a rather well hidden notice which was only readable with the assistance of the biggest magnifying glass I could find. This practice, although apparently, not considered a scam, is very deceptive and infuriating, all the same. When contacting my bank's fraud department the most useful assistance I received was the advice to cancel my credit card (which I did). Thankfully neither of these scams have cost me the world. All the same, losing any money in such a way is frustrating, stressful and destabilising and has put a further dent in my already sorely-tested trust in this online-driven world in which we now live. Mind you, it could have been a lot worse! I could have fallen for a much more sophisticated scam as happened to one of my friends. That scam, which involved a third party, carried the serious potential of destroying my friend's reputation. After causing a lot of stress it, thankfully, was resolved but left not only one but two victims in its wake. So, why am I sharing these incidents with you? Simply to illustrate how easily one can fall into the many insidious traps laid for us online. Whilst my scam experiences were due to my lack of caution (in other words, my own fault!), my friend had no way of avoiding the scam they'd fallen victim to as they didn't know that they'd become a target. Thankfully, they discovered this before too much damage was done. These experiences, though frustrating and embarrassing, have taught me some valuable lessons, some of which you can find in the side panel on the next page. The reason I share mine and other folk's scam experiences, which you can hear by **[clicking here](#)**, in the hope that it will save you from falling into similar traps.



WHAT'S HAPPENING IN U3A:

We are pleased to report that, with this term's new 8-week Psychology Course having been exceptionally well received, we are able to offer another 8-week program, entitled '**Why We Think the Way We Do**', next term (term 3).

Thys, psychologist and course Convener, asks: **Why do we sometimes only see what we expect to see? *Why do first impressions linger? *Why can two thoughtful people look at the same facts and come to very different conclusions?*

He explains: *Next term, our Psychology Course will explore cognitive biases and mental shortcuts — the hidden patterns that shape everyday decisions, memories, opinions, conversations, and beliefs. We will look at why the mind takes shortcuts, how those shortcuts help us, and how they can sometimes mislead us. Through discussion, examples, and shared reflection, we will explore topics such as confirmation bias, snap judgements, memory quirks, group influence, risk, regret, and the stories our minds tell us.*

Did you know that:

- Next Friday's Presentation will enlighten you further on how to avoid scams and fraud.
- Our evening Yoga Class has been discontinued. Thank you, Janet, for the excellent job you have done running this class!
- Our day-time yoga teacher, Lee, will be away for a number of weeks next term. She has informed all participants of her class of other local yoga practices available during her absence. Last term our Yoga Class had the pleasure of having their warm-down relaxation practice accompanied by live guitar tunes, played by our excellent Music Convener.
- All U3A programs are on hold during the upcoming school holiday, which starts on Monday July 6th and ends on Friday July 17th. Thereafter they will recommence on their regular days and times.

Web: www.myallu3a.org.au

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TECH TIPS:

Lessons learnt:

When it sounds too good to be true, it likely is!

Do not trust online advertising without checking out the legitimacy of the website by checking with TRUSTPILOT.

Don't automatically trust all emails! Even emails that, apparently, come from a trusted friend, can be a scam. If your 'friend' asks you to make a purchase for them, e.g. a gift card, and requests you forward this to them, do not comply. Instead PHONE your friend to verify the request.

Do not comply with emails supposedly coming from the Tax Office, your Phone Company, the Police or any other recognised organisation without phoning them first. Be sure to use their official phone number instead of the number given in the email.

Don't trust every phone call you receive: Aside from the irritating cold calls we all get from any number of organisations, which we can simply ignore, **be aware:** If you receive a phone call from someone sounding like a relative who asks you to urgently send money because they are in dire straits (in whatever way) and they provide you payment details for sending money RIGHT NOW, remember that AI can clone anyone's voice, even the voices of loved ones.

STOP-THINK-ACT!

Don't allow the urgency of the caller to pressure you into sending money. Instead ask a question to which the answer can only be known **by the person they pretend to be.**