

1. Read the Los Angeles Times article below.
2. Create a GDoc and **summarize** the Who, What, Where , When and Why of the article.
3. [Navigate to scam detector website](#) review the website, and summarize on your Doc what this web service is used for.



4. Choose 5 scams from this list- on the left NAV of the website. Review the information for each scam and summarize **each scam** in your Doc.

Scam Detector, From Identity Theft Protection To Credit Card Fraud

Scam Detector is the Wikipedia of scams. It is the largest fraud prevention resource in the world and is operated by a team of professionals providing the best safety measures. We help millions of people around the globe, from identity theft protection to credit card fraud.

Scam Detector is an official contributor to the Federal Trade Commission and has been accessed in 191 countries. It updates the content daily with the newest scams so you can protect yourself from financial fraud.

You can browse all the scam categories and educate yourself on fraud. Alternatively, type a keyword ("e.g., "PayPal") into the search bar - our platform will show you all the scams you can be a victim of regarding that niche.

TOP SCAMS

Have You Lost Money To Crypto Scams?
BY SCAM DETECTOR

Top 6 Safe Internet Tips For 2023
BY SCAM DETECTOR

SCAM CATEGORIES

- Amazon Scams**
Read this full list of Amazon scams, featuring Prime memberships, reviews, and Amazon jobs from home.
- Apple Scams**
Read this full list of Apple scams, including the iCloud deactivation and many other bogus text messages.
- Auto Scams**
Check out this list with fraud referring to traffic, vehicles, repairs, rentals, Uber scams.
- Bitcoin Scams**
Read this full list of Bitcoin scams, including cryptocurrency, blockchain, mining, exchanges, etc.
- Car Buying Scams**
Read this full list of car buying scams including dealership tricks, fake sellers, and yorjo schemes.
- Cash App Scams**
Read this full list of Cash App scams, including money making promises and the Cash App flip scam.
- Craigslis Scams**
Read this full list of Craigslis scams going around face messages, online profiles.

- Home
- About
- Scams
 - Amazon Scams
 - Apple Scams
 - Bitcoin Scams
 - Car Buying Scams
 - Cash App Scams
 - Craigslis Scams
 - Credit Card Scams
 - Discord Scams
 - eBay Scams
 - Email Scams
 - Face To Face Scams
 - Facebook Scams
 - Financial Scams
 - Gift Card Scams
 - Google Hangouts Scams
 - Identity Theft
 - Insurance Scams
 - Job Scams
 - Medicare Scams
 - OfferUp Scams
 - PayPal Scams
 - Phishing Scams
 - Phone Scams
 - Real Estate Scams

5. Navigate to Website Validator and enter the web address of your choice.
 - a. Allow the Validator to search your entered website.
 - b. Take a screen capture of the result from Validator. Add this to the GDoc.
 - c. Copy and paste the Validator result from the search, paste to the GDoc.
6. **Submit the GDoc to the Classroom assignment.**



See example below: erikamerikaner.guru

Is www.erikamerikaner.guru Legit?



WEBSITE

WWW.ERIKAMERIKANER.GURU



Add
Industry

It seems like you are trying to get a validation of www.erikamerikaner.guru, which is a high authority website that has a good reputation. However, it is worth reading the review below. More importantly, if you disagree with this score, please write down your bad experience in the comments section so we can adjust the rating. There are a few details that you need to consider about this site and its industry.

The Scam Detector's algorithm gives this business the following rank:

100.0/100

The maximum rating was given to www.erikamerikaner.guru for a few different reasons. In this article, we'll also show you a few other fraud prevention resources including what to do if you lost money to a scam.



Share on Facebook

Share on Twitter

Share on Reddit

Copy link

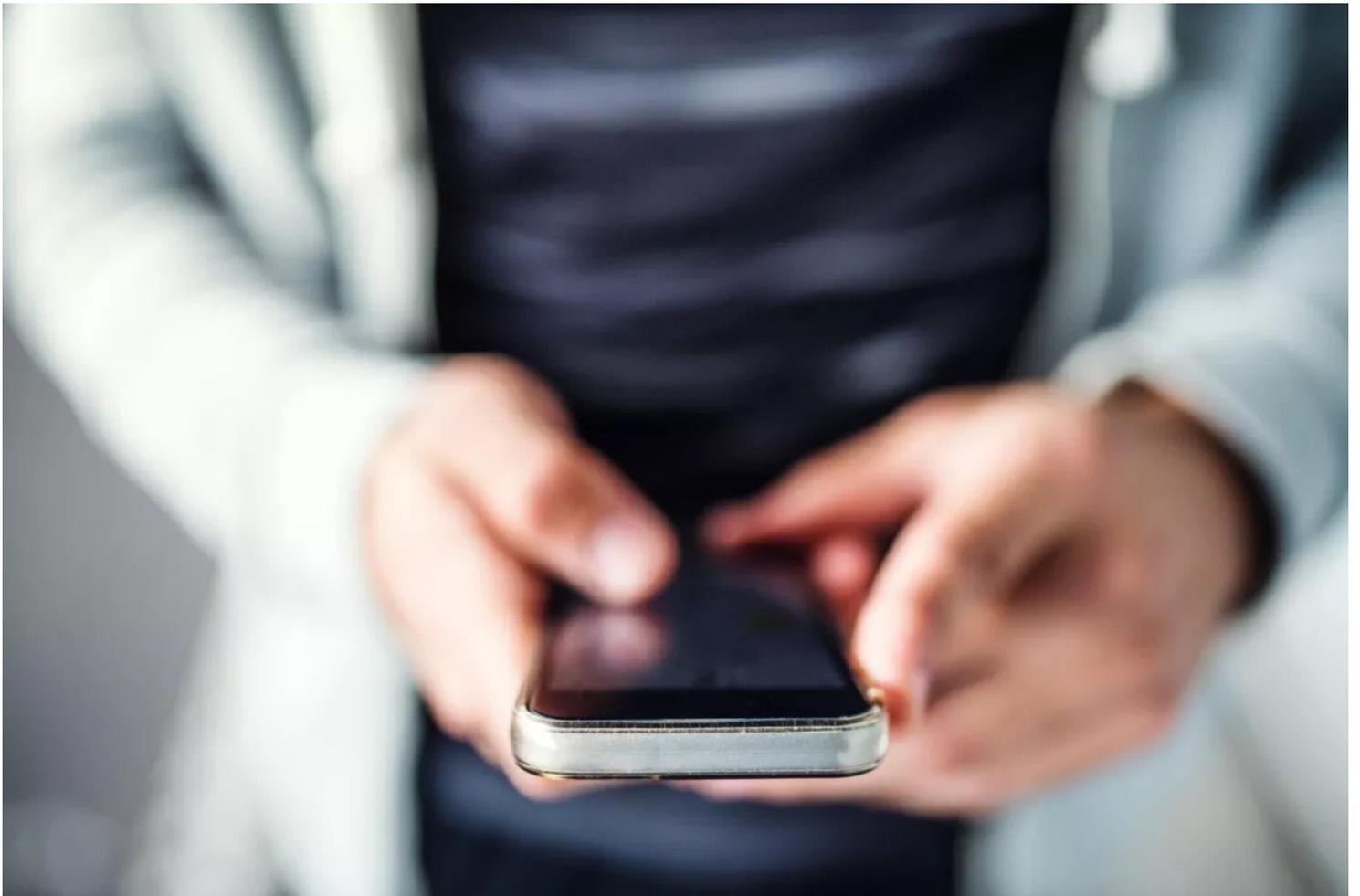
Completed Review

<https://www.scam-detector.com/validator/erikamerikaner-guru-review/>



BUSINESS

Why I hung up on the person who said he kidnapped my child



Scammers make thousands of calls to phones across the United States to try to trick people into believing their children have been kidnapped. (Getty Images)

BY JON HEALEY | UTILITY JOURNALISM SENIOR EDITOR

DEC. 7, 2022 4 AM PT



I was driving home Saturday on the 110 Freeway when the music on the radio was interrupted by a phone call. The number displayed on my dashboard was (111) 111-1111 — an obvious fake. I should have let it go straight to voicemail, but for some reason I answered.

“Dad, you have to help me!” a young and nearly hysterical voice said. “Please, help me!”

It didn’t sound like either of my sons, but the caller was so upset, I couldn’t be sure.

“Who is this?” I asked.

“Dad, it’s *me*! I need help!” the caller replied, but then a different, older voice came on, asking if I was going to help my child. If not, he said, he was ready to put a bullet into the kid’s brain.

I was certain the sobbing child wasn’t my older son. And I knew exactly where my younger son was, so I was pretty dang sure it wasn’t him either. But when I asked for

some proof that this was actually a child of mine, the older male caller threatened to send me the kid's fingers.

He pushed me to make a decision: Either agree to help (he hadn't yet put a price tag on it), or say goodbye and send my child to a cartel south of the border, where some unspeakable horrors awaited. By that time, though, I had recognized the call as a scam. I said goodbye.

It was an easy decision and the right one, yet it was still nerve-racking. My wife checked in with my older son, who said he was fine and that the call was bogus. My younger son emerged from his engagement a little more than an hour later.

My blood pressure returned to normal sometime after that.



BUSINESS

Don't get scammed this holiday season. Here's what to watch out for

Nov. 22, 2022

How the scam works

Erik Arbuthnot, a special agent in the FBI, said this sort of “virtual kidnapping for ransom” is typically the work of inmates in foreign prisons. They'd been victimizing Spanish speakers in the United States for years until, in 2015, the operation expanded with the help of English-speaking inmates in Mexico, Arbuthnot said. Now, he said, fake kidnappers make thousands of cold calls to the U.S. from foreign boiler rooms daily, hoping to hit the phone of someone with a child or young relative.

These telephone extortion schemes work like this: When you answer the phone, the caller will scream or cry something along the lines of, “Mommy, Daddy, help me!” The caller is counting on you to blurt out the name of the child you think is in trouble,

Arbuthnot said. The caller then hands the phone to a second person, who threatens to kill, maim or deliver your child to a cartel unless you send money immediately.

These con artists usually demand only a few hundred dollars in ransom, Arbuthnot said, which they'll want to be sent via Western Union or Moneygram. The amounts are relatively modest because U.S. money-laundering statutes prevent large amounts from being wired to other countries. But the scammers make up for that by pulling off their crimes in volume.

Aside from the pretense on the phone, the scammers do surprisingly little to cover their tracks. That's because they're already in prison and aren't afraid of being prosecuted in the U.S., Arbuthnot said.

The scammers tell their victims in California to wire money to Mexico, using the name of a real person who has some connection to the prison but who may not be wise to the con, Arbuthnot said. That person will then deliver the money to the prison in exchange for a small cut. The goal is to collect the money as soon as it arrives, before the victim catches on and tries to stop the payment.

“As soon as it's collected,” he said, “it's gone.”



TECHNOLOGY AND THE INTERNET

My wallet was stolen at a bar. Then my identity theft nightmare began

Oct. 26, 2022

What you should do

If you get a call like this, the FBI's advice is simple: Hang up and track down your son or daughter to confirm that the call was a scam. It's OK if you can't find your child right away and have to jump through some extra hoops to be sure — in the unlikely event that it was a real ransom demand, the kidnapper will keep calling, Arbuthnot said.

The number of actual kidnappings for ransom is dwarfed by the number of fake ones, he added. Also “super rare” are abductions of children walking home from school, he said, and those kidnapers won’t call you because they’re not looking for money.

The New York Department of State suggests trying to confirm the identity of the relative involved by asking the caller several questions that only your relative would be able to answer. Considering how many details people share about themselves on social media, though, that may not be a foolproof way to ferret out scams, warned Sorin Mihailovici, founder of [Scam Detector](#).

The person who called me and pretended to be my child didn’t use a name or suggest a gender, waiting for me to fill in those blanks. I wondered if I could have forced the older male caller to tip his hand by tricking him into saying something obviously false — for example, by asking where he was holding my daughter — but I suspect he would have been ready for that.

My wife offered a better idea: Give my sons a secret phrase to say if they really were in need of urgent help, and never tell anyone else what it is. But then we’d all have to remember what it is.



TECHNOLOGY AND THE INTERNET

Do you use Zelle? Here’s how to spot increasingly common scams

Oct. 7, 2022

Similar schemes

Other relative-in-trouble scams use the same basic techniques but without the threat of imminent violence. The goal is to get you to panic and, before you have a chance to think carefully about the situation, pony up money.

One example is the “grandparent scam,” in which a senior will get a call from someone saying their grandchild needs help right away — perhaps to be bailed out of jail or be airlifted to a hospital after a car wreck.

These scammers may tip their hands by demanding a form of payment that makes no sense in context. Arbuthnot said there are scammers who demand prepaid gift cards; in one case, a fraudster pretending to be an FBI agent wanted to be paid in Google Play cards. “The FBI never asks people for money, and if we do, it’s never going to be in Google Play cards,” he said.

Not all relative-in-trouble scams involve cold calls. Some scammers will do some research about their victims first, “and then they call with credible reasons to demand a reward,” Mihailovici said. Con artists may also choose targets by buying “lead lists” on the dark web of people who’ve fallen for scams in the past, Arbuthnot said.

Social media make the task of gathering personal details easier, Mihailovici said. Scammers can identify parents or grandparents on Facebook, find their mobile numbers online, then “create custom threatening chats using the name of the children, so the victims really believe the scammers have their kids.”

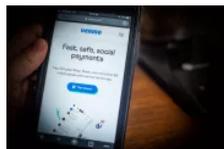
“They throw in some other personal information (also collected from Facebook), such as particular hobbies of the children, standout clothing, hairstyle or other assets they have, and then paint a picture that would be extremely believable for the parents/grandfathers. That’s when they pay over the phone, or give away their [credit card] numbers.”

The Federal Trade Commission noted last year that scammers had begun [collecting cash in person](#), following up their calls by sending a representative to the victim’s home. One reason, Arbuthnot said, is that in-person hand-offs can involve much larger amounts of cash picked up by (often unwitting) proxies, who then send the money out of the U.S. in

multiple installments. Another is that they work better for older victims who don't have the ability or the inclination to find a Western Union office.

The pressure to act right away and not consult anyone else is [a giant red flag](#), the FTC says on its website. "Scammers play with your emotions," the agency says. "They're counting on you to act quickly to help your family or friends. And they're counting on you to pay without stopping to check out whether there's really an emergency. If you get a call like this, you can be sure this is a scam."

Another tip-off, Mihailovici said, is when someone wants to be paid immediately, while you're on the phone. "If they ask you to pay NOW over the phone, it is a scam 100%," he said. "It's because legitimate companies or people who call for real to remind you of your eventual payments never require payment on [the] spot."



TECHNOLOGY AND THE INTERNET

Did someone 'accidentally' send you money on Venmo? You might be getting scammed

Sept. 6, 2022

If you're a victim of a scam

If you are victimized by a scam, you should report the fraud [to the FTC](#) via its online portal and to the FBI. The FTC also offers a list of steps you can take to [try to get your money back](#); whether you can do so depends on how you paid and how quickly you sought to cancel the payment.

According to the agency, the banks and finance companies that issue credit and debit cards can reverse fraudulent transactions. The same goes for money transfer companies such as Western Union, but only if you act [before the cash is collected](#). And if you mailed cash, the U.S. Postal Service might be able to intercept the package.

Paying in [cryptocurrency](#), however, will leave you little recourse, the FTC said. So, too, will making a payment from your bank account through Zelle, which banks generally consider an authorized transfer and thus [not reimbursable](#).

About The Times Utility Journalism Team

This article is from The Times' Utility Journalism Team. Our mission is to be essential to the lives of Southern Californians by publishing information that [solves problems, answers questions and helps with decision making](#). We serve audiences in and around Los Angeles — including current Times subscribers and diverse communities that haven't historically had their needs met by our coverage.

How can we be useful to you and your community? Email utility (at) latimes.com or one of our journalists: [Matt Ballinger](#), [Jon Healey](#), [Ada Tseng](#), [Jessica Roy](#) and [Karen Garcia](#).

[BUSINESS](#)[TECHNOLOGY AND THE INTERNET](#)[ADVICE, RESOURCES & GUIDES](#)

The view from Sacramento

Sign up for the California Politics newsletter to get exclusive analysis from our reporters.

SIGN ME UP

You may occasionally receive promotional content from the Los Angeles Times.

Jon Healey



 Twitter  Email  Facebook

Jon Healey is currently senior editor on the Utility Journalism team, which tries to help readers solve problems, answer questions and make big decisions about life in and around Los Angeles. He was an opinion writer and editor for The Times from mid-2005 until August 2021, and reported on technology news from 2000 to mid-2005.



MORE FROM THE LOS ANGELES TIMES



BUSINESS

Stocks waver on Wall Street following a 4-day losing streak

1 hour ago

BUSINESS