Ah, the joys of spring… baseball, daffodils, budding lilac bushes, open waters and those incessant phone calls from con artists.

Yep... 'Tis the season and some local residents are already on the "patsy" list, and we're not talking about that popular Cornish dish we all grew up with.

This latest version was made to an elderly woman, naturally, with a threat that if she didn't immediately give the caller her credit card number to pay her outstanding utility bill… well, you know the rest of that story.

The sad part about all these scams is that these swindlers are so convincing that even if you know that all your bills are paid to date, you just panic at the thought that the call could be legitimate and your good credit rating will sink into the murky muck of having debt collectors knocking next on your door.

The favorite prey of these scumbag con artists is the elderly. And they're not called "artists" for nothing. When it comes to separating you from your money, they are more creative than Leonardo da Vinci and more convincing than a toy ad during the Christmas shopping season.

The elderly are easy picks because they grew up with a sense of values that far too many young people today wouldn't recognize. They, the elderly, truly believe that a debt owed is a debt to be paid, and when that belief is challenged, they first will assume the worse and do whatever they can to correct the problem.

That's when they might start thinking that perhaps they "forgot" to send in that payment, or "forgot" they owed that sum of money, or "forgot" to check on that balance.

And that's when they'll go off to find their credit card and give that information out to that "perfectly nice person" on the phone.

Goodbye, checking account, or whatever account information was given out over the phone.

These con artists will pose as just about any legitimate business… utility company, bank, credit union, department store… they know all the right words to say and when to put on the pressure to break someone's resolve.

A legitimate business will contact someone at home regarding a late bill, but they won't be asking for your credit card information over the phone. They know how important that information is to protect you and your financial assets, not to mention your identity.

The rule to safeguarding your finances, your credit rating and your identity is NEVER, NEVER give out any kind of financial information over the phone or at the door, unless you know exactly who it is you're talking to, or you initiated the call in the first place.

Utility companies, banks, credit unions, if they have a question about your accounts or your balances, they may contact you, but they will either have you come to their office in town or call their customer service representative, all of which is easy to verify.

So, as the weather gets warmer and you're looking forward to rising temperatures, keep your cool when you receive a questionable phone call… don't give out that information.

Instead ask them a lot of questions, like – their phone number, their location, their name, their supervisor, etc… then say "goodbye" and call the police.

--Allyce Westphal