

DETROIT

NATIVE SUN

Tis the season for scams

Five ways to protect you and your family



(Statepoint) In today’s hyper-connected digital universe, cyber criminals have more information than ever before, with the ability to reach you through unsecure public Wi-Fi, your email inbox, via text message, and more.

According to a Scam and Robocall Report from T-Mobile, Americans lost an estimated \$39.5 billion to phone scams in 2022. Lucky for you, there are several ways to protect and safeguard your personal information to help prevent scammers from scammin’ this holiday season.

1. **Avoid Public USB Ports:** Traveling by plane this holiday season? The FCC warns that cyber criminals can download malware to public USB charging ports to gain access to your information. Prevent this by using an AC power outlet instead.
2. **Beware of Charity Scams:** It’s the season of giving, but the FCC warns many cyber criminals take advantage by creating fake charities staged as real nonprofit organizations to gain access to your payment information. Woof. To prevent this, don’t click on suspicious email or text links and verify the organization is registered at the National Association of State Charity Officials or Better Business Bureau’s Wise Giving Alliance before donating this holiday season.
3. **Screen Your Calls:** Scammers are continuously upping their game, with total robocall attempts up 75% from 2021 to 2022. Detecting whether an incoming call is a potential scam isn’t always easy, but T-Mobile’s Scam Shield app makes it simple. Free to all T-Mobile customers, Scam Shield enhances your scam-blocking protections so you can say goodbye to scam calls. In 2022 alone, Scam Shield identified or blocked 41.5 billion scam calls in the T-Mobile network. That’s a whopping 1,317 calls identified or blocked every second. With Scam Shield, when the net-

work detects a potential scam call, it is flagged and displayed as “Scam Likely” on your device. Customers who want even more protection can download the Scam Shield app or dial #662# from their T-Mobile smartphone to enable Scam Block, which automatically blocks any calls that match the database of scam calls. Take that, tricksters. To learn more, visit t-mobile.com/scamshield.

4. **Shop Smarter Online:** According to Statista, 57% of holiday shoppers plan to use their smartphone to make holiday purchases this year, and scammers are onto them, ramping up activity during the two weeks before Christmas. To minimize any cyber Grinches trying to steal your personal info, monitor your financial accounts regularly for suspicious charges and sign up for your bank or credit card company’s text or email notifications to stay on top of fraudulent activity.
5. **Use Secure Tools:** Safeguard your online accounts with Multi-Factor Authentication, which requires users to enter two different kinds of information to log in, like a password and one-time PIN code. It’s like having a digital bouncer to make sure only you get into your accounts. Another protection is a password manager, giving you the ability to securely store passwords across multiple platforms and websites. The tool also provides an auto-fill password function and a new password generator.

To learn more about the industry’s top fraud trends and how to stay protected from scammers year-round, check out T-Mobile’s Scam Shield Report found at t-mobile.com/news.

While cyber threats are on the rise, you can sleigh scams by staying vigilant and incorporating these best practices into your life this holiday season.

What to look for when you need a lawyer



(StatePoint) Let’s face it, no person or business gets a thrill out of hiring a law firm. Fortunately, peer-reviewed rankings have simplified the process.

Best Lawyers, which has been tracking trends and innovations in the legal industry for more than four decades, serves as a trusted resource for identifying what it takes to be a preeminent law firm in the United States. Their recently released 14th annual rankings of Best Law Firms, found at bestlawfirms.com, provides keen insight, not only into the most successful law firms, but also the key factors to keep an eye out for when going through the reliably trying task of retaining counsel.

Here is some of Best Lawyers’ advice:

1. **Does the firm use the latest technology?**
Right now, even the legal profession is abuzz about generative Artificial Intelligence (gen AI) tools. With its ability to parse information more quickly, gen AI offers the immediate potential to automate routine tasks such as research; summarizing long, complex content; and writing first drafts of simple documents such as NDAs. All of which can save both time and money.

And smart firms are closely watching regulations and any risks that this new technology may bring, all while using it for the benefit of the firm and its clients.

assessed by its peers, ultimately helping consumers make better-informed decisions.

Why is this important? At its heart, a robust peer-review process like Best Lawyers’ asks legal professionals to answer this key question: “If you had a legal issue and could not represent yourself, what firm would you hire?” This peer-review method is critical, and offers a straightforward way to help identify the most trusted firms.

3. **Does the law firm embrace diversity?**

Today’s leading law firms know that to be successful, the makeup of their staff should represent the communities they serve. Inclusion is a necessary element of well-rounded representation because a team with different backgrounds and experiences will bring diverse points of view to solving clients’ unique and complex challenges.

Fortunately, in recent years there has been an uptick in law firm diversity. In 2023, 21.6% of attorneys were members of traditionally underrepresented ethnic groups, according to an American Lawyer survey. That’s up more than 20% from the same survey just three years prior.

As a consumer, consider asking a law firm about its diversity track record. In fact, the best law firms will not only expect the question but welcome it.

How families can protect generational wealth

(StatePoint) A home is often the most valuable asset a family can own. It serves as a wealth-generating opportunity for current and future generations as the home’s value appreciates over time. Yet, for hundreds of thousands of people who inherited their land and homes from family members, these assets could be at risk.

Many families have experienced problems with properties that have been passed down without a will or estate plan. These properties are referred to as heirs’ property. If the deed for a property is in the name of the deceased relative and a will does not exist, it results in a “fractured” or “tangled” title shared among all multiple family members or “heirs.” This makes it difficult for heirs to maintain and manage the property in several ways, like securing a loan or selling the property. Additionally, heirs’ property owners are often cut off from accessing governmental repair and rebuilding programs and property tax relief programs.

A key driver of heirs’ property is a lack of formal estate planning. Unfortunately this issue disproportionately impacts Black and Latino Americans. According to a 2023 national survey from Caring.com, only 29% of Black and 23% of Hispanic respondents had a will or other estate planning document, compared to 39% of white respondents.

“In some families, money, and particularly estate planning, is a taboo subject, but it needs to be discussed. Assets can easily be lost if steps aren’t taken to protect them,” says Stacy Spann, head of Housing Access and Affordability Philan-

thropy at Wells Fargo. “One of the ways we can help close the wealth gap in many communities is by empowering people to maintain home ownership from one generation to the next.”

Here are some tips to get you started:

1. **Start planning today.** You do not have to be older or wealthy to create an estate plan.
2. **Take an inventory of all your assets.**
3. **Create a will.** You will want to provide specific instructions on your wishes for all your assets.
4. **Designate beneficiaries.** You can set up beneficiary designations for your banking and investment accounts, personal property and real estate.

Wells Fargo’s Heirs Property Initiative is providing \$3.6 million in grant funding to 20 organizations across the country to support work addressing issues of fractured or tangled titles. Housing and legal assistance nonprofits are offering free access to resources designed to keep families in their homes and on their land so that homeownership is preserved for future generations. These resources include legal assistance for people who need help creating a will or who are already facing heirs’ property challenges, as well as expert advice about tangled titles, estate planning, real estate taxes and more.

Beyond building generational wealth, taking steps to protect it is essential. With proper planning, diligence and time, you can pass down assets to loved ones that will open the door to new opportunities and advantages.



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