



Have you been getting more and more unsolicited phone pitches lately? You're not alone. Along with the increase in capabilities of electronics, worldwide crooks get more sophisticated every day in offering phony deals.

Some of the calls are recordings, while others are from live solicitors at phone centers. Many speak in accented voices, usually indicating they're from areas of Asia and Africa, and English is their second language.

The best reaction is to hang up immediately without speaking. Asking questions or getting angry will only add to your confusion and may cause later trouble. With the thieves' growing capabilities, it's possible for them to record your voice and use it to access your bank and other financial connections.

And most important, if you do respond to an unsolicited call, never, ever give credit card nor other personal info by phone.