

# Vol 1 Issue 7

Sept 1, 2021

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## Inside This Issue

Bulletin Board

Poetry Corner

Coming Events

Five Star review

Writer's Corner

From the Bookshelf

Conference Update

Learning Opportunities

Backpage

And More



# Elk Grove Writers Guild

*Writers Helping Writers*

**Welcome to the EGWG newsletter.**



Elk Grove Writers Guild was established in 2018 as a critique group. Our main goal was to help writers become the best they can be.

To expand our efforts to reach our goal, we created this once monthly newsletter. In it we'll pass on information of coming events, membership news, and offer little bits of writing wisdom, poetry, memories, writing tips, and whatever news in the publishing that comes along.

We offer you, our readers, a chance to write and be published in this newsletter which is also available on our website.

All submissions are most welcome. If you're interested in seeing your work here, see the back page for submission information.

Come. Join us on our adventure.

## Contact Information

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## What's Happening?

**Conference Registration** will close on October 2, 2021.

Don't miss these two great events happening on October 9th, same place – same time. The Elk Grove Writers Guild Conference and the Arts Commission's Book Faire. Check the **Conference Update** column for information on both events.

Look on our website [www.egweg.org](http://www.egweg.org) for more information on the writers' conference and other events we're planning. And, as our fearless leader says, "Stay tuned."

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"First you write for yourself... always, to make sense of experience and the world around you. It's one of the ways I stay sane. Our stories, our books, our films are how we cope with the random trauma-inducing chaos of life as it plays out." Bruce Springsteen – *Born to Run*

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The Guild currently meets on the first Friday of each month. Because of Covid-19 we meet in a virtual setting. We gather as a Writer's Circle to talk in the language of writers. We gather to share what and how we're doing, what's new in the publishing world, and ask questions about problems we might be having in our works in progress.

Guild members post their WIP on Google Docs and share it with other members for critiques. The posted work is guaranteed to get a response. It is a great way to have input from other writers who will give you valuable insight on your work.

If you're interested in joining the guild, go to the Join page on the website. Fill out the membership application and send us your dues. If you'd like to see what we're about first, and want to come to our next virtual meeting, contact Loy Holder at [loyholder77@gmail.com](mailto:loyholder77@gmail.com) and you'll be invited.

The next meetings are scheduled for Sept. 3, 2021, and Oct. 1, 2021. With school year starting, the time for the meetings may change to allow the teachers and parents in the guild to fulfill their duties. Changes will be announced.

**Keep cool** and read on for the good stuff.

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## The Summer Academy of Writing

This was the guild's first year presenting the exciting and informative **Summer Academy**.

To say it was a success would be to down-play how pleased we are at the turn-out and content. So much so that we may be planning something more for later in the year or early next year.

We will let you know by email or in the newsletter.



“Writers aren’t people exactly. Or, if they’re any good, they’re a whole lot of people trying so hard to be one person.” F. Scott Fitzgerald – *The Love of the Last Tycoon*



## Last Month's Uncle Fred Contest

Winner Was

Lally Pia

**Congratulations Lally!!**

## \*\*\*\*Five Star Review \*\*\*\*



[Enter the Between \(4 book series\) Kindle Edition \(amazon.com\)](#)

**Enter the Between** (4 book series)

by [Margaret Duarte \(Author\)](#)

**Welcome to “The Between”, a place bound only by your imagination.**

Your guide: Marjorie Veil Sunwalker. Age: Twenty-eight. Destination: Unknown. Route: Fear.

*Enter the Between* will take you on an adventure beyond physics, and into the mystical. When you read this series, you will learn a new meaning to the word *freedom*.

**\*\*\*\*The Review \*\*\*\***

[5.0 out of 5 stars Captivating Verified Purchase](#)

Captivating series, from the first book of this series to this final book of the series! I've never read books dealing with the paranormal but the way in which Margaret Duarte captures the characters and their experiences makes these books come to life for a skeptic like myself. Buy the whole series from the “get-go.” You won't be disappointed!!!

## What's Uncle Fred up to Now?

### First Entry

#### Uncle Fred at the Pool

Poor Uncle Fred! He was banned from the community pool!

He bragged of his physique, but his logic did leak!  
His legs were so skinny, his trunks did a shimmy!

His martinis all sank, she left without thanks.  
Thinking he was so nifty, forgot his SPF 50.

With beet-red burns—he thought he would die!  
And he scared all the swimmers nearby!

Mary Pat Smith

### Second Entry

#### Uncle Fred, the Babysitter

*Ring! Ring!*

“Hello,” Uncle Fred mumbled in a groggy, New-Yorker voice.

“Hey Unc, it’s Karo. Can you babysit the twins today?”

“Sure. C’mon over.” He hung up, head nodded once, then bleary eyes closed.

*Ding-dong!*

“Thanks for watching the babies, Unc Make sure they don’t crawl anywhere dangerous, though, ok?”

“Yeah, yeah. I got things under control. Go have fun!”  
He shoed her out.

Two hours later...

*Ding-dong!*

No answer. The door was unlocked.

Karo walked in to Uncle Fred snoring on the couch.

She panicked! Where were her children?

Whew! They were upstairs laughing.

Kathy Marshall

### Third Entry

#### Uncle Fred – in the Pool

Connie watched him from the deck on the opposite side of the pool. "Uncle Fred" they called him, though most at the pool party were older than 30, long past the need for the formality of "Uncle". It was the annual Interdependence Day party, an adult affair. The booze flowed freely.

Connie snickered as Fred lewdly complimented every human in a bathing suit who passed by his chaise. Mostly he was ignored or offered another drink.

"Help! I've lost my ring in the pool!" Connie registered the cry at almost the same moment that Uncle Fred jumped to action.

"I'll get it." Fred dove into the pool. He was not as sprightly as when Connie divorced him two decades ago, but still had that spontaneity Connie loved, and that eventually drove them apart.

Fred was an erratic and inefficient swimmer but managed to cover the pool bottom quickly. He came up for air every minute or so, and a random person would shout, "Did you find it?" followed by Fred's downturned thumb as he bobbed in the pool and dove again.

There was a sudden sharp sound of firecrackers, a scream, and a cacophony of slightly dangerous fun echoed off the pool. It was only after the commotion died down that a woman shrieked, pointing at Fred floating face down in the pool. Two men dove in and swam him to the edge; others helped raise him out. Clearing the water from Fred's mouth, they began to pump his chest. Unconsciously, one of the men opened Fred's clenched fist. A ring spilled out.

Connie rushed to his side, glanced at his face, and yelled, "Stop!" She pointed to a red dot in the middle of his forehead. Gasps punctuated the murmuring of the crowd. It was only then that Connie saw the small revolver a few feet from his body. "This is the last time Fred will ever get to swim in this pool."

John Maliga

## Uncle Fred's Troubles Contest is Over.

Wouldn't you know it. Finally, at the close of the contest I get more than one entry. Because there is more than one, I've asked an impartial teacher to judge these. The winner will be announced in the October Newsletter.

Thank you to all that entered and had fun with our favorite bumbling uncle.

\* \* \* \*



## From the Bookshelf

### Mania Artistry

by Kathy Kanika Marshall

The older I get, the fuzzier the delineation between artistry and mania...

I was raised in the home of an artist/educator named Mary Ellen Carter Marshall. Even though she scraped by on \$425 per month in child support after my parents divorced in 1966, mom always had ink pens, paper, cheap fabric, and yarn for my sister, brother, and me. We honed our creativity from a meager existence. I made and sold stuffed alien dolls as a teenager, and crafted posters for various organizations during Black History Month. My younger, taller, more modelesque sister was an excellent tailor. My six-years-younger brother was mechanically inclined from birth, could fix anything, and invented several useful tools for Sacramento firefighters. If we wanted to give someone a gift, we had to make it from whatever was around the house.

Graduating mid-term from Johnson High School, I whizzed through Sacramento City College, then Sacramento State College. I married in 1979 and bought a house. Fatigued from taking serious coursework for sixteen years straight, I enrolled in fun classes in 1980, finding Spanish, Mexican Civilization, and pottery stimulated my desire to create. However, as confident as I felt with drawing, sewing, and crocheting, I stank to high Heaven at making bowls. Sac State had manual kick wheels back then and I couldn't get the hang of them. The universally recognized genius of my famous sculptor-potter-teacher, Ruth Rippon, didn't rub off on me. I produced embarrassing, misshapen, plates and bowls, compared to Ruth's magnificent casserole dishes and life-sized sculptures that can be found to this day in public spaces. So, I cheated.

You see, I had begun exploring my Afro-American heritage in 1976 when people kept asking if I was mixed (race). I yearned to uncover my ancestral truth, including our ties to slavery. In the research process, I went crazy over African culture. Wait! I had books of African sculptures *and* bags of clay at home. Why not roll the terracotta as I would thick pie dough, then shape it into African masks and figures? I became a clandestine artist, secreting my Afrocentric artworks into the clay drying room at school. Unsuspecting lab assistants fired my clay pieces to ceramic perfection in the huge school kilns. I painted masks using the school's five-gallon vats of color glazes. *Somehow*, my masterpieces snuck into the lab to be fired a second time. Playing with clay was so therapeutic and satisfying. It reminded me of making mud pies as a child. But the fun classes became a mere memory when life happened. I completed a Master's Program, got promotions at work, and had a couple of kids. I was too busy to play with clay, or art of any kind.

Fast forward to 1990. I was on maternity leave, but soon learned I was not cut out to be a stay-at-home-mom, like Donna Reed. The creativity bug bit me again, enticing me to take every clay class offered at Cosumnes River College. Art director, Yoshio Taylor, frowned at my continual use of the "F" word in class. "F" stands for "functional"—a forbidden word. He wanted students to create sculpture for art's sake. Personally, I see nothing wrong with artsy pieces that can also be functional. Our unspoken battle continued. Since I always took fun classes for credit/no-credit, grades

## Mania Artistry – Continued

we're not an issue. Luckily, I inherited a small kiln from an artist cousin, making it possible to fire and glaze my masterpieces at my home studio. We soon had one-hundred masks on the wall, and dozens of clay figurines draped with African fabric, standing on the piano.

My husband asked, "Don't you want to sell those things?" Kathy, being a natural introvert, conjured a gregarious alter ego, a Gemini twin, named Kanika. Thus, my Kanika African Sculptures art business was born... right before my husband and I had to divorce in 1994.

I believe positive and negative things happen for a reason. The art business helped me make ends meet once I became a single mother of two boys. Weekend craft and art gallery shows led to positive notoriety, awards, and much needed \$\$\$\$. But working a full-time, and transporting heavy sculptures to galleries takes a toll, mentally and physically. I retired in 2012, after thirty-six years of government service. My art business blossomed and evolved to welding with recycled steel, making larger and heavier outdoor artworks. Some are kinetic sculptures that dance in the wind, sparkle in the sun, and bring color to a garden or indoor setting. The flip side was lower back pain. Bummer. Something had to change.

In 2016, during my sixtieth year of life, I panicked. Decade birthdays often create an internal dissonance. One the one hand, it's wonderful to be retired, having enough money to travel and enjoy life. But the grim reaper stands by the back door, reminding us that time is not on our side. I had been collecting family history information since 1976, admittedly, in a disorganized fashion. I hadn't really done much with the hundreds, maybe thousands, of documents I'd collected. Anxiety brought on the all-too-familiar palpitations and irregular heartbeats I had experienced several tough times in my life. Again, something had to change.

On October 1, 2016, a call-to-action webinar—for African Americans to write our family stories—put everything into perspective. It suddenly dawned on me that I could transition the research, analysis, and technical writing techniques I'd developed during my day job and taught to others there. With slight alterations, I could use my quick start writing method for publishing family history books. I gladly gave up

multiple annual art shows and spent *all* my free time analyzing hundred-years-old documents, family stories, and DNA testing results. I craved to learn what happened to my formerly enslaved ancestors. My Kathy Lynne Marshall twin rose to the occasion, demanding that I publish one book per year. Wanting to help others do the same, I'll be presenting my hints and tips at the October 9 Elk Grove Writers Conference.

Kanika was bored. She wanted to create. The Verge Center for the Arts sponsors an annual Sac Open Studios Tour, which in 2021 would be comprised of about 200 fine artists. Out of the blue, they asked if Kanika would agree to be a featured artist. My inner twins hugged in agreement, honored to have been asked. I invited my art buddies, Rosalyn Parhams, and Jeleana Johnson, to join me in my Elk Grove garden studio on September 18-19. More information about the Art Tour is contained in the following flyer, and on [www.KanikaMarshall.com](http://www.KanikaMarshall.com).

If you are interested in finding out more about the studio tour, or my upcoming *The Marshall Legacy in Black and White* book presale, or the Elk Grove Writers Conference, I invite you to [join my monthly newsletter](#).



**The Elk Grove Writers Guild** is planning now for events in 2021 and beyond. The guild is searching for speakers for upcoming events.

If you're interested in joining the guild's speaker roster, contact Loy Holder at [loyholder77@gmail.com](mailto:loyholder77@gmail.com).



Elk Grove Writers Guild

*Writers Helping Writers*



## Conference Update

### Elk Grove Writers Conference, October 9th, 2021

- **Program schedule:** 7:30 check-in; 8:15 to 9:00 AM, Keynote with Joey Garcia; Morning Classes from 9:15 - 12:00 Noon. Lunch Noon to 1:30 PM; Afternoon classes from 1:30 - 4:15 PM; Questions and Answers 4:30 - 5:15. Close - 5:15 PM. Receive your Event Program Schedule at the door.
- **Plan when to visit** the Conference Book Store off the hallway in the Veterans Hall. Danita Moon will be there to sell books for the presenters while they're speaking.
- **Or check out the Book Faire** on campus from 10 AM - 4 PM.
- **Venue Address:** The Center at District 56, 8230 Civic Center Drive, Elk Grove.
- **Directions to the venue:** At the intersection of Elk Grove Blvd and Big Horn, turn south onto Big Horn, then right onto Civic Center Drive. Watch for the "Parking" sign on your left just before the District 56 Campus, pull in and follow the crowd.
- **The final filing date for the Elk Grove Writers Conference is October 2, 2021.** Space is limited. Don't delay.
- **Stay tuned for announcements to sign up for an appointment** with Gini Grossenbacher, Editor/Publisher, JGKS Press Publishing House and Jennifer Chen Tran, Literary Agent with Bradford Literary.
- For more **information on the Conference**, go to [egweg.org/conference](http://egweg.org/conference) or email Loy Holder at [loyholder77@gmail.com](mailto:loyholder77@gmail.com). For more **information on the Book Faire**, email Nan Mahon, [nannosecond@comcast.net](mailto:nannosecond@comcast.net).

### The Book Fair Contest

On October 9th, 2021, the Elk Grove Arts Commission will be doing a Short Story Contest during the combined Book Fair & Elk Grove Writers Guild Conference. Here are some details of the Short-Story Contest:

- First place prize - \$200. Second place prize - \$100.
- Fiction or nonfiction, 2000 words or less.
- **The deadline for submission was August 1, 2021 at 5:00 PM.** No submissions accepted after that date and time.
- Winners will be announced on Saturday, October 9, 2021 during the Book Fair.

More information on the Book Fair go to Elk Grove Arts Commission Website at [Great Read Book Fair - City of Elk Grove \(elkgrovecity.org\)](http://GreatReadBookFair-CityofElkGrove(ElkGroveCity.org))



**Both the writers' conference and the book fair will be presented on October 9, at District 56 by the City of Elk Grove, the Elk Grove Arts Commission, in partnership with the Elk Grove Writers Guild.**

## Writer's Corner

### The August Meeting Topics Discussed

#### **Facebook groups for Children's book Authors and Illustrators:**

[Children's Book Authors and Illustrators: Publishing, Marketing and Selling](#)

[Children's books and illustrations](#)

[Children's Book Writers and Illustrators](#)

**Be cautious if considering using Fiverr for illustrations or covers. Their artists are freelancers, and a few might be using stolen artwork that may get you sued.**

[Cover artists can be found here.](#) These people are all vetted, and you can search for artists by genre.

[Video walkthrough of publishing to KDP](#)

**A few other helpful Facebook groups where you can ask questions of professionals:**

[Trauma Fiction](#) - Loy, you can ask here what injury would look serious but allow her to leave the hospital sooner.

[Cops and Writers](#)

[Legal Fiction](#)

Judith recommended [Take Off Your Pants](#) for going from pantsing to plotting.

Karen Trinkaus

**Great advice for all writers, in all genres:**

"The most important part of a story is the ending. No one reads a book to get to the middle." Mickey Spillane

**Mickey Spillane** sold more than 180 million books & made his protagonist, Mike Hammer, a household name. Beginning with *I, The Jury* in 1947, Spillane became the best-selling private eye novelist of his time.

When Mickey Spillane decided to pursue a writing career, he started as a comic book writer in the 1940s, writing adventures for *Captain Marvel*, *Superman*, *Batman* and *Captain America*. He originally developed Mike Hammer as a comic book character called **Mike Danger**.

Ranked the fifth most translated author, seven of Spillane's books made the list of the 20th century's 25 bestselling fiction titles.

Spillane admitted he wrote for the money and liked to think he represented "the chewing gum of American literature."

Some critics labeled his work **garbage**. However, Spillane pointed out his garbage sold well.



**California is Burning** – Be careful with Fire!

Our thoughts are with those who have lost everything in this year's terrible fires.

## Poetry Corner

### THE OFFSPRING

My mother was a werewolf,  
My father an old vampire.  
Except for sharply pointed teeth  
There wasn't a better sire.

An accident -- it's what I am --  
Between two bestial beasts  
Who took a little R & R  
From hunting human feasts.

Wolf howls filled our dusty halls.  
The bats all flew with dad.  
I slept all day and played each night.  
Such happy times we had!

Our favorite game was hide and seek  
And they searched high and low  
While I hid in the greenhouse shed  
Beneath the sunlamp's glow.

Then silver bullets hit their mark.  
And I miss my family.  
Still, those slayers were very good.  
Delicious and savory.  
Barbara Barrett

### THE MOON

Each month the Muses spin a globe  
To illuminate the night.  
With stolen rays from a sleeping sun  
They weave it full and bright.

But in a jealous rage the sun  
Unwinds the silver rein  
And from this battle in the sky  
The moon will wax and wane.  
Barbara Barrett

## Odds and Ends

### Is it a Blurb or a Synopsis?

The words blurb and synopsis, although often used interchangeably, are not the same. A synopsis or summary is not a blurb, and a blurb is not a cut-down version of a synopsis with the ending chopped off to create mystery.

A **synopsis** is a **professional tool** used to attract an agent, editor, or publisher to the plot and story. A synopsis consists of the beginning, the middle, and the end of a story.

A descriptive **blurb** is a **sales pitch** or advertising copy, designed to attract a reader and convince them to buy your book. The blurb isn't there to tell the reader everything that happens in the story. All it must do is convince the reader to consider buying the book.

While it's essential to create a solid novel with well-rounded characters, strong goals, and a great plot, a polished blurb is what will sell your book

## People Want to Know



**Do you have a Facebook page, website, or other social media you'd like to advertise here?**

**Send your information to Penny Clark at [turlockpenny@yahoo.com](mailto:turlockpenny@yahoo.com)**

## Coming Events and Opportunities

**The 2021 Sac Open Studios** will be a hybrid virtual and in-person art sales program.

In-person open studios tours will be held Saturday-Sunday, September 11-12 & 18-19, 2021.

Note: All participating artists will be required to enforce mask wearing and social distancing verbally and with signage at their studios during the in-person tour.

Check with Sac Open Studios for open tour sites.

<https://sacopenstudios.com/directory-map/>

Our own Kathy or Kanika Marshall is on the list. Go visit her.

“Atticus told me to delete the adjectives and I’d have the facts.”

Harper Lee – *To Kill a Mockingbird*

## More Odds and Ends

### 5 Character Clichés NOT to use in a Story.

1. The character peers into a mirror and describes himself. This is lazy, too personal, and usually inaccurate. Use one or two of the most essential attributes and let the rest trickle out through the story. Another character might refer to a feature or two, but let the reader use their imagination to fill in the blanks. A few examples:  
He was 6’4” and had learned to duck when going through doors.  
He enjoyed the view of her blond curls bouncing as she ran toward him.  
She stared at his blue eyes and shuddered as they darkened with desire.
2. If your character has a mentor figure in it, don’t kill him off just to get the character to act in a certain way, or force him into an adventure.
3. Don’t make the secondary character turn into a traitor. It’s a cheap twist and is overused.

4. The love triangle has been overdone. Unless you’re going for a polyamory twist.
5. Teenagers against the nation’s government in a *them vs us* trope. No, just no.

### 4 Most Important Things in Creating Characters

1. Keep a list of all secondary and stock character’s names. It will save you time when trying to remember how that one character’s last name was spelled when you need it later in the book.
2. Be careful of what you name your characters. Names mean something. For instance, don’t do like I almost did and name a character Hunter Jaeger, which translates to Hunter Hunter. I called a private eye Sam and had to listen to Sam Spade references until I made it a joke between the main character and his best friend. Names can be strong or weak. If you use a full name, such a Michael, Frederick, or Henry, then use a three or four-letter nickname: Mike, Fred or Rick, and Hank. Short names have punch.
3. Map out your character arc journey. It will help keep you on track.
4. Pick the right secondary character for your protagonist. They need to be together often and should be in a *brother from another mother* relationship, or a romantic interest.

\* \* \* \*

“A man who tells secrets or stories must think of who is hearing or reading, for a story has as many versions as it has readers, Everyone takes what he wants or can from it and thus changes it to his measure. Some pick out parts and reject the rest, some strain the story though their mesh of prejudice, some paint it with their own delight. A story must have some points of contact with the reader to make him feel at home in it. Only then can he accept wonders.” – John Steinbeck, *The Winter of our Discontent*

## Food for Thought

“The purpose of a storyteller is not to tell you how to think, but to give you questions to think about.”

Brandon Sanderson – *The Way*



Is it too soon for Christmas Cookies?  
People want to know. Me, I want to know.

## SUBMISSIONS

Do you have a poem, a special memory, a favorite author’s quote, flash fiction, a **response to a writing prompt**, or a book coming out in 2021? If chosen (probably will be) it will be printed in the next issue and will be available on the EGWG website.

**Do you or your group have an event coming up?** Send me info, at least a month in advance, and I’ll publish it.

### **Address for submissions**

[turlockpenny@yahoo.com](mailto:turlockpenny@yahoo.com)

Please, use Garamond – 12 for submissions. Send in **word not** PDF. Thanks.

**Do you know someone who would enjoy this newsletter?** Send their email address to

[loyholder77@gmail.com](mailto:loyholder77@gmail.com)

Continue reading for Important public service Announcement.

## September

Sept. 2 is VJ day, the effective end of WWII.

Sept. 6 is Labor Day.

Sept. 6-8 is Rosh Hashanah – Shalom y’all.

Sept. 13 National Penny Clark Day – Yay me!

Sept. 22 is the Fall Equinox – First day of Fall.

## A Few More Writing Prompts

- Helen still has breakfast with her late husband Joe.
- Describe your idea of the perfect vacation. When, where, and why.
- Write a poem about an awkward or perfect moment.
- Write a eulogy for your first pet.
- Describe a forest or house fire. Use all your senses.

## **Glorious Fall Colors**

**Coming soon to your neighborhood.**



**See y’all next month**

## PUBLIC SERVICE ANNOUNCEMENT

If you haven't had anyone try to scam you, just wait. Your turn will come.

From **Bank America** comes these reminders of what to look for.

### Trending scams and How to Know the Signs

Criminals are always looking for new ways to obtain your personal and financial information by:



Pretending to be your bank

Don't transfer money or provide personal information to someone you don't know via a call, text, email or pop-up. We will never ask you to do this.



Asking you for remote access

Never grant device access or download apps at the request of unknown companies or individuals.



Posing as a legitimate company

Scammers often pose as a legitimate business, such as Amazon or PayPal. Be sure to call to verify any email or other request for

money using a number from a trusted source.

### Let's fight scams together

The most common types of scams will target you through fake emails, text messages, calls, letters or even someone showing up at your front door.

By knowing what to watch out for, we can help you identify fraud events before they happen.

[Check out new scams](#)

### Know the red flags

You may be:

- Instructed to not trust Bank of America or your financial institution, or to respond to questions in untruthful way
- Pressured to send money
- Threatened with law enforcement action
- Told to purchase gift cards and provide codes as a form of payment
- Asked to cash a check for a stranger or send money via wire transfer

## Elk Grove Writers Guild Newsletter – Plus 2

- to deposit a check that overpays for something you're selling, then send the difference elsewhere

If you authorize a transfer or send money to a scammer, there's often little your bank can do to help get your money back.

### Know the best ways to avoid being scammed

**DON'T RESPOND:** If you're not 100% certain of the source of the call, email, or text, then hang up the phone, don't click on the link in the email and don't reply to the text message.

**DON'T TRUST CALLER ID OR ANSWER PHONE CALLS FROM UNKNOWN NUMBERS:** If you recognize the caller ID but the call seems suspicious, hang up the phone. Phone numbers can be easily spoofed to appear to be from a legitimate caller.

**DON'T GIVE OUT YOUR INFORMATION:** Never provide any personally identifiable information unless you're absolutely certain the person and reason are legitimate. Remember: Bank of America will never ask you to send us personal information such as an account number, Social Security number or Tax ID over text, email or online.

**RESEARCH AND VALIDATE:** If the individual or organization seems suspicious, make sure the request being made is legitimate by calling the organization through an official number from their website or consulting with a trusted family member or friend.

**Editor's Hints:** If you get a call from a supposed grandchild or young family member, saying they're in trouble and asking for money. Think of a question only they and the family would know. Where did you go on vacation last year? How many times have you been to Disneyland? What was your first pet's name. Don't ask anything that can be found easily on the internet, former addresses, full names etc.

For other suspicious emails, if you check the sender's email address and it's a random list of numbers and letters, you can be 100% certain it's a scam.