

Common Elder Abuse Scams:

Following are several scams that snare seniors, and links to resources on how they can protect themselves:

“You’re a Sweepstakes Winner!” Elder gets a call or letter saying they have just won a big “prize,” but must first send money for “taxes” or fees before getting their prize.

Bypass Bogus Sweepstakes: If you receive a letter, e-mail or phone call implying that you've won a sweepstakes, **be careful**. Some con artists use the lure of a big sweepstakes prize to convince unsuspecting consumers to send in money to claim a "prize" they've won. Sometimes the con artists tell consumers they need to pay a fee to cover the taxes or service charges on their winnings. Most times the prize is just a scam. The newest version of this scam involves crooks who use names of government agencies and legitimate phone numbers to deceive consumers. See the [Federal Trade Commission](#) for a [Consumer Alert](#) with tips on how to avoid bogus sweepstakes scams.

Avoid Contractor Capers: You are falsely told that your roof needs replacing at a cost of thousands of dollars. Or workers just "happen" to be in your area with some leftover paving material from "a job down the street." Or someone drops by and offers to trim your trees for a bargain price. **Don't fall for it!** These scams usually result in substandard work from unlicensed contractors who disappear after they get your money. Call the Contractors State License Board at (800) 321-2752 for a copy of "What You Should Know Before Hiring a Contractor" or visit the Board's Web site at www.cslb.ca.gov.

Doing unsolicited home repair work. Typically working in teams of two or more, scammers scour neighborhoods with a high concentration of older residents, or even track recent widows and widowers through obituaries and death notices then appear on their doorsteps claiming to spot something in need of fixing -- a hole in the roof or clogged drainpipe, for example.

The scammers demand payment up front, and then often claim that their initial investigation reveals a more serious problem, with a more expensive solution. The "work" they do is unlicensed and often shoddy, such as applying paint to a roof to make it appear as if it has been tangibly fixed.

In a twist on this scam, one alleged worker might distract the elder while another enters the house to steal money and other valuables.

Charging excessive amounts of money. Smooth-talking scammers first convince seniors that they need some goods or services then seriously overcharge them -- often hiding the high

cost in extravagant schemes involving interest and installment payments. This tactic is often used for products that many older people might find essential to their quality of life, such as hearing aids and safety alert devices.

Utility Inspector Scam: Phony “Utility Inspector” comes to elder’s home, distracts elder while the house is burglarized.

Fight Phony "Phishers" and Other Identity Thieves: You may get a call from an "inspector" or "officer" with the bank who asks you to help catch a criminal by confirming your account or credit card number or by withdrawing money. Or you get an e-mail telling you to confirm your account information, and it looks like it's from your bank and sends you to a Web site that looks like your bank's. **Don't take the bait!** Never give out account or password information unless you made the call or went to the company's secure Web site yourself. Legitimate companies will never ask for such information this way, by phone or e-mail. See our [Office of Privacy Protection](#) for more tips.

Telemarketing or mail fraud. The U.S. Department of Justice estimates that dishonest telemarketers take in an estimated \$40 billion each year, bilking one in six American consumers -- and the AARP claims that about 80% of them are 50 or older. Scammers use the phone to conduct investment and credit card fraud, lottery scams, and identity theft. Scammers also use the phone to sell seniors goods that either never arrive or are worthless junk.

Disconnect from Telemarketers: If you are tired of receiving telemarketing calls, you can help **pull the plug** by registering your number with the [National Do Not Call Registry](#). For more details on your rights and how to avoid telemarketing scams, see the Department of Consumer Affairs' [Basic Facts About Telemarketing](#) consumer guide.

Bank Examiner Scam: Elder gets phone call asking the elder to give a cash deposit to a “bank detective” trying to catch a crooked teller at the elder’s bank.

Using fraudulent legal documents. Many scammers cloak their actions in legal authority, procuring a power of attorney or will or other legal document giving them access to a senior's property. They get seniors to sign these documents by lying to, intimidating, or threatening the seniors.

Getting money or property through undue influence or fraud. Many seniors have been duped into parting with their homes or other property because a scammer convinces them it is for their own good. In one infamous case, three officials from the Detroit-based Guardian Inc. were found guilty of embezzlement and fraud after selling a client's house for \$500 -- to the mother of a company officer. The company also collected excessive fees from its wards, sometimes as high as 70 percent of their [Social Security](#) checks.

Check Out Charities Before You Give: You receive a phone call seeking donations for a charity. The caller sounds sincere, and the cause seems worthy, BUT you've never heard of the organization. It's best to ask that information be mailed to you so you can research the charity before you decide. If the caller refuses, **don't donate**, simply hang up. Above all, don't give out your credit card or bank account number! Be wary -- these charlatans also use names similar to those of reputable charities. To check on a charity and for tips on giving wisely, call the California Attorney General toll-free (800) 952-5225 (in California) or go to www.ag.ca.gov/charities. Check with your local Better Business Bureau before donating to any charity, and review their "Tips for Charitable Giving" on the BBB Wise Giving Alliance Web site: www.bbb.org/charity.

Fortune-Teller or Psychic Healer: Elder's money or jewelry is "cursed" and must be given to a fortuneteller to remove the "curse".

"You hit my car in the parking lot!" Crooks smear elder's parked car with tar while elder is shopping. When elder returns and drives off, crooks follow, and accuse elder of Hit & Run, pointing to tar as evidence of "damage". Crooks demand cash to keep from calling Police.

"Let's share this found cash" Stranger approaches elder with offer to share "found" cash. Elder is told to get "good faith money" of their own, which is then stolen by deception.

"Latin-Lotto" Scam: "Illegal alien" offers the elder a share of their "winning" lottery ticket - if the elder is willing to put up their own cash to help redeem it.

Gold Bar or Diamond Scam: "Foreigner" offers to sell elder a fake gold bar or diamond at a "big discount", to raise cash for a "family emergency" back home.

Selling bogus items. Among the most egregious of false sales ploys is dubbed "Rock in a Box." In them, a senior is sweet-talked into buying an item, such as a new color television, at a bargain price, that comes in a box that's suspiciously sealed. What the box actually contains is a well-padded rock.

Making pigeon drops. In a typical pigeon drop, two suspects approach an older person -- often in a retail shopping area or near an ATM machine -- and claim they have just found a package or wallet containing a large amount of money. One of the suspects volunteers to check with a "boss" offsite to get advice on what to do with the found money then reports that it came from an illegal source such as gambling or narcotics.

The scammers offer to split the money -- but only after the older person shows "good faith" by producing money of his or her own. When the scammers send the senior to the "boss" to get the promised share of the money, the senior discovers that there is no boss and the suspects have disappeared.

Faking an injury scenario. In this situation, a scammer claims to have a connection to law enforcement and tells an elder that a child or other close family member has been seriously injured or is in jail. The scammer then convinces the senior to give him or her money for medical treatment or bail.

Offering false prizes. A good example of this is the "You have won the lottery" scam operating out of Canada. In this scam, thousands of older people were bilked into believing they became wealthy overnight, but had to wire money in "fees and taxes" before they could collect the grand prize. In a joint crackdown, the U.S. [Attorney General](#) and the Solicitor General of Canada estimated the take from this mass-marketing fraud to be about \$1 billion a year.

In another version of this scam, con artists tell an elder that he or she has just won a huge cash prize, but needs to send in some money -- usually in money orders -- to free it up from customs officials.