

## **DID YOU GET CONNED? SPEAK UP!**

I spoke to a civic organization last week in Clinton. At the end of my presentation, a question and answer session followed. One of those attending asked me a very good question, one I pondered on since. I will paraphrase the question – how do you overcome the reluctance or embarrassment of senior citizens who have been scammed or defrauded, to report these things, or at least tell someone about it?

The point behind the question needs to be mentioned. Some seniors think if they tell someone about getting defrauded, their family will take steps to more closely control them, or accuse them of terminal gullibility, or “losing it”. They think the family will move them into a nursing home, lock up the checking account, take away the car keys, etc. So they clam up and just suffer the loss.

Well, here are few things everyone should know, especially senior citizens, about fraud:

**First** – Fraud happens across the age spectrum. It is not confined to senior citizens. I’ve talked to fraud victims as young as 21 years old, and as old as 98 years old. I think it is true some specific types of fraud are targeted at senior citizens, such as lottery scams, however crooks are not selective as to whom they steal money from.

**Second** – If you get scammed, it is not a reflection on your intelligence or your capability. Since I took this position in 2012, I talked to dozens of senior citizens, among many other ages, who fell for some scam. With one exception, none of those senior citizens showed any signs of dementia, lack of awareness, or “losing it”. Many of those who suffered some of the greatest losses were very educated, community involved, and “sharp as a tack.” It just happened that a particular scam at a particular time caught them unawares, not exercising their customary judgment. I recall investigating one complaint when I worked as a police detective. A Clinton medical professional, long practicing and held in high regard, lost \$15,000 to a lottery scam. Someone convinced him he won a great deal of money in a European lottery, and needed to pay fees to claim his prize. And he continued to work productively and competently afterwards; he was just that much poorer.

**Third** – If you don't report it, or tell someone about what happened, no one can help you. I refer again back to when I worked on the police department. From time to time, we'd learn about someone getting victimized some way or another. When we asked that person about it, they told us, "I didn't think you could do anything about it, so I didn't report it." This always frustrated me, so I told them, it's true we won't solve all crime, but it's just as true, we can't solve a crime that's never even reported to us!

In many scams, the victim is re-contacted over and over again, by the same crook, or others, trying to milk the scam even more, or working another scam on the victim. By reporting this, or confiding in someone, you just gained an ally to support you in resisting these repeat attempts. When you don't report it, it can give crooks the impression you are vulnerable and a worthy target. Sometimes we need other people to make us realize we need to make a better choice next time.

**Fourth** – There is a chance of getting your money back. I must tell you it is a small change, but if you don't tell someone, it is no chance. Here are two true stories to show my point:

- A retired Clinton medical professional lost \$4800 in the grandparent scam in 2009. He wired the money via a wire transfer service, Moneygram. In September 2014, he got a check for \$4000 as partial reimbursement for this loss. The US government sued Moneygram for their sloppy, close to criminal handling, of these wire transfers, and won a settlement of \$100 million. Because this man reported his loss to law enforcement, we were able to contact him to file his claim for this settlement
- For the past couple of months, a lot of folks have been receiving checks from the Iowa Attorney General, representing their portion of another lawsuit settlement filed against companies who sold buying club memberships. That lawsuit came about after folks complained about these memberships.

Especially with scams involving wire transfers, prompt reporting might get your money back. If we act quickly enough, sometimes we can block the transfer before the money is lost. This has worked for me several times.

**Fifth** – By letting others know about something, you help everyone. I encourage everyone to contact me about scam attempts, even when they

lose nothing. People tell me, "I got this call, I knew it was a scam, but I want others to know about it, because they might fall for it." That's exactly the right spirit. The better informed we all are about these things, the better armed we all are to prevent or resist them. Even if the only people you tell about are your coffee klatch friends, you just alerted that many more people.

Bottom line. Don't be afraid to speak up if this happens to you. Everyone is better off if you do.

## **CURRENT SCAM TRENDS**

The Senior Medicare Patrol, an organization with the mission of combating Medicare fraud, and fraud against seniors in general, reported Iowa seniors receiving calls from someone asking if they suffer from back pain. If you answer yes, the caller will try to sell a back brace, claiming they "work with Medicare". Senior Medicare Patrol says these calls are illegal in several ways. If you get one of these calls, hang up right away. Let me know about it. Don't give anyone your Medicare number just because they say they "work with Medicare". That means nothing.

The IRS phone scam only seems to be gaining in momentum. Half of the calls I received so this month of December are from folks reporting they received phone messages to call the IRS because, "this is your final notice before we file suit against you" or "because of legal action against you, contact us immediately".

The call-back numbers often show a 202 area code, from Washington DC, but it is all a hoax. The IRS does not leave phone messages about legal action. If there is a tax issue, you will see it first in mail from them.

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433, or email me at [randymeier@gapa911.us](mailto:randymeier@gapa911.us).

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