

Two police officers recently visited Lifespan about an elderly individual they had just spoken with at a bank. The officers were called to the bank after a teller, who became suspicious of a series of recent, large withdrawals, asked her customer why he needed the money. His answer... “to pay taxes and customs duty for winning a prize in the Canadian lottery.”

Convinced that he had won the lottery, the customer had already paid a Canadian “lawyer,” who was “overseeing” the monetary distribution, more than \$5000. The officers convinced the victim not to send any more money until they could determine the legitimacy of the lottery winnings. Needless to say, when the police contacted the “lawyer” what they found was a scam artist using a disposable cell phone to communicate with his list of “suckers” (his term, not ours).

Every year Americans lose an estimated \$40 billion dollars to telemarketing fraud and mail scams with identity theft the fastest growing form of financial abuse and exploitation. More than 50% of those victimized are age 50 or older – a disproportionate number because people 50 and older constitute one-third of the population.

Statistics prove that once someone falls prey to a scam, they are even more likely to be victimized again. There is no one reason people are susceptible to these crimes, and research suggests that no one is immune. No particular educational degree, not financial status nor finesse ensures immunity. It also is true that financial losses in later life are harder, if not impossible to recoup, and in a society which equates money with choice, con artists are not only robbing bank accounts, they also are potentially robbing people of their independence.

Lifespan recently was awarded a Consumer Fraud Protection grant to take our expertise in financial exploitation to a national audience. In the next 12 months, we will conduct 100,000 phone interviews with older adult around the country to alert them to fraud and scams. The people we are calling have been identified by AARP as being at risk because they have already been scammed or because they fit criteria that may make them more vulnerable. Their names may have been found on a call list that was seized when a telemarketing ring was exposed, or they are known to be isolated or recently widowed. We will educate about fraudulent telemarketing, and we will give tips on how to avoid being victimized by scams. The intent is to turn the tables on con artists.

Lifespan’s call center will utilize a peer to peer approach so we are seeking volunteer interviewers. We need older adults to reach out to other older adults to provide the awareness and education that will allow them to “just say no” to scams and fraud. We need volunteers who believe that “never again” should an 87 year old woman lose \$21,000 to a scam artist as occurred in another recent case.

Why volunteer for this project? Perhaps you know someone who has been “taken.” Perhaps you have received one of the “the check is waiting for you at the border phone calls,” perhaps you would just like to help someone else avoid the pain and turmoil of losing thousands of dollars, or perhaps you can identify with Lifespan’s volunteer motto,

“Do Good. Feel Good!” If you are interested in learning more about this project or if you need assistance because of fraud or a scam, call Lifespan at 244-8400.

And remember, when you are called or approached by someone you don't know, rely on the simple truth that, “If something looks to good to be true, it probably is.”

604 words

By Maureen Murphy
Manager of Lifespan's Consumer Fraud Prevention Project
mmurphy@lifespan-roch.org