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DESCHENE: Scammers go to any extent to prey on the elderly

Education your best protection against exploitation

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BY ROBERT DESCHENE | 0 comments

The voice on the phone is youthful and scared: "This is your grandson, Michael. I need your help. I'm in jail in Arizona and got arrested for drugs. Please don't tell mom and dad. I need bail money. This police officer can explain."

So begins a common scam to exploit seniors.

In the end, the victim sends thousands of dollars to an untraceable source, and police have little chance of ever finding the offender or recovering the money.

Financial exploitation is one of the most harmful forms of elder abuse. Seniors are targets for many reasons - they tend to live more isolated lives, with no one to consult for advice; they likely have considerable life savings available to exploit; they belong to a generation where you helped your family without hesitation, and presumed that most strangers you met were trustworthy. Finally, recent scientific research shows that our brains physically change as we age, making us less able to detect suspicious people and behavior.

These scammers troll the internet, public records or even unshredded trash to learn personal facts about seniors (such as their grandchildren's names) and shamelessly use the information to gain the senior's trust or to collect more private information by manipulating emotions of love, guilt, hope or fear.

The scammers count on the senior becoming so distraught that they will not take the time to check out the facts before acting.

Education is protection.

The best way to prevent the harm is to educate and inform each other about the threat. If anyone asks you for private information or for money, you should do nothing until you verify their identity. If a contact is legitimate, they should be willing to let you check them out. Do not succumb to false pressure or guilt tactics - instead, stop, think and confirm.

Corroborate their identity through a reliable outside source, such a phone directory or a web search. If you are not Internet-savvy, call a family member who can assist you. Simply googling a telephone number (obtained through caller ID) can reveal complaints against a known scammer. If still in doubt, call the Consumer Hotline of the Massachusetts Attorney General's Office at 617-727-8400.

The old maxim is still our best protection: "If it sounds too good to be true, it probably is." Scammers are creative. The National Fraud Information Center (www.fraud.org) is a good resource on the latest elder scams, which include:

"Credit Card Company Alert": Noting "excessive use" on your credit card, and asking you "to validate your card number before we can tell you more."

"Prize Winner": Promising to cut your prize check as soon as you send money to cover "handling fees" or "taxes."

Phony magazine "invoices": Asking for your credit card information to pay for magazines you did not order.

"Pre-paid" vacations: Requesting that you "pay in advance" for a "discount" vacation package that seems too-good-to-be-true.

"Government agency" contacts: Asking for private information, such as your Social Security number, scammers often masquerade as government agents and use official looking documents to gain your trust.

"Instant Refund from the IRS": Promising you fast cash, but instead hooking you into a very high-interest loan.

"Medicare Prescription Drug Plan": Stating that you might lose Medicaid coverage if you do not join, a boldface lie.

When it comes to elder financial fraud, it's important to have regular family conversations, so everyone is aware of their vulnerability. If you think you or a loved one has been the victim of an elder scam, call the Massachusetts Elder Abuse Hotline at 800-922-2275.

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