



NEWTON POLICE DEPARTMENT
COMMUNITY SERVICES BUREAU
25 Chestnut Street
Newton, MA 02465



Eric M. Rosenbaum
Elder Affairs Officer
erosenba@newtonma.gov

Elder Affairs

Tel: 617-796-3660
Fax: 617-796-3687
TDD/TTY (617) 796-1089

NEWTON POLICE DEPARTMENT
CRIME WATCH BULLETIN
FOR THE ELDERLY

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The Newton Police Department is advising residents specifically the elderly to be on alert against fraudulent scams.

Below are the common scam names that have been taking place, and how they are used / prevented.

Elder fraud

Seniors aged 60 and older account for about 15 percent of the population in the U.S

According to some estimates, seniors comprise 30 percent of fraud victims.

Overview of topics

Recognizing senior scams

Protecting yourself from fraud

Steps to take if you become a victim

Resources and referrals

Why are seniors targeted?

Seniors can be more vulnerable

Some seniors are very trusting

Older people often believe the pitches they hear

Seniors have trouble spotting fraud

Older victims find it difficult to end unwanted telemarketing calls

Seniors are often reluctant to seek advice about financial matters

Generalizations about seniors

Have a lot of assets

Open to claims of quick profits to bolster their retirement savings

Have trouble remembering things

Isolated socially and desire company

Have strong values about politeness in dealing with others

Often avoid reporting that they've been scammed

Sucker lists

If you often respond to sweepstakes or contests, your name might be added to lists sold to con artists

A sucker list contains the names of people who have been, or are good candidates to be, victims of fraud
People on the lists may hear from crooks who claim they can help recover, for a fee, money lost to a con artist

Phishing

A term is used for emails that claim to be from your bank, a reputable business or a government agency
Criminals ask for personal information such as Social Security numbers or account numbers to steal funds and/or steal identities

Sweepstakes and lotteries

You're told that you've won a sweepstakes or the Canadian lottery

You're asked to pay for processing, taxes or delivery, or provide a bank account number to verify your identity

No one ever receives a penny except for the thieves

Charities

'Sound-alike' names can be tricky

Nonprofit and charitable groups must file IRS Form 990

Check 990s at GuideStar www.guidestar.org
Before you donate, check to see if the charity is legitimate
www.charitywatch.org: 773-529-2300

Telemarketing Sales Rule

No sales calls between 9 p.m. and 8 a.m.
Must tell you what company they are calling from and that they are selling something
No purchase needed to enter or win promotions, prizes or contests
Cannot ask for advance payment for credit services
No abusive or obscene language, threats or intimidation
Goods or services cannot be misrepresented or exaggerated
Telemarketers cannot withdraw a payment from your checking account without your written or recorded oral permission

Work-at-home scams

Do not respond—these offers are scams
If you respond, you'll be asked to pay for supplies upfront
Might ask you for your credit card, bank account or Social Security numbers for fraudulent uses

City / Town Water and Sewer Scam

Check to see ID's of the people claiming to do work
Check for a City vehicle with a city seal
Money is never requested on the spot by the city of
Newton

Grandson in distress Scam

Call another family member to verify story before
sending any money
Ask personal questions that only a family member
would know

Credit card fraud

Keep an eye on your credit cards at all times
Unscrupulous employees might steal the information
from your credit card and use it to make counterfeit
cards
Shred all credit card statements, receipts and
solicitations before throwing them away

Contractor fraud

Traveling contractors are rarely licensed or insured
and often take a large cash payment up front
They will probably never return to complete the work
When you need a contractor for a home improvement
job, get at least 3 estimates from reputable local
contractors

Investment fraud

Everyone would like to see his or her money grow faster

Crooks try to convince people to buy phony investments with promises of unusually high returns

Do your homework about investments

If you are targeted with questionable investment offers, notify the U.S. Securities and Exchange Commission (SEC)

Call your state attorney general's office to file a complaint

Checking investments

Check with the SEC before investing

Has the offering has been cleared for sale in your state? Call your state securities department

Check disciplinary actions against brokers with the Central Registration Depository (CRD)

Financial Industry Regulatory Authority (FINRA) may provide a disciplinary history on a broker or firm.

FINRA BrokerCheck: 800-289-9999 or www.finra.org

Pyramid schemes

Promoters recruit investors and use them to recruit more investors

Investors are promised a fabulous return, such as 20% a year

Some investors might receive money but eventually, the organizers run off with everything

Pyramid schemes are often called “investment clubs” or “gifting circles,” and can involve the sale of products or distributorships

ID theft

ID theft criminals use your personal information to apply for credit or government benefits

Your name

Your birth date

Your Social Security number

Your address

Your bank account or credit card numbers

Warning signs of fraud

Be suspicious if you hear

You’ve won a prize or free gift

You’ve been selected to receive a special offer

You must act immediately or lose out

You must pay for shipping your prize or free gift

Give us your credit card number and expiration date to verify that you are a credit cardholder

You’re asked for personal information

You’re asked to donate to an agency whose name sounds like a well known charity

You’re one of only a chosen few to receive this offer

A courier will come to your home to get your payment

Donut Hole \$250 Check Scam

Please know that “Any Medicare beneficiary who reaches the donut hole is automatically eligible to receive a rebate of \$250. The elder’s drug plan will contact CMS directly when this threshold is reached; CMS will issue the \$250 check directly to the senior during the next quarter.

There is NO application process; there are NO phone calls associated with the issuance of this check! Any contact/s, or attempted contacts, should be immediately reported to CMS (1-800-MEDICARE; 1-800-633-4227) and local police. COA staff may feel free to contact their SHINE counselor if you have any question/concern re: this email. Thank you. 5/14

Courtesy of Emmett Schmarsow, Prog. Mgr. COAs & Senior Centers, ELD on behalf of the SHINE program.

If you become a victim...

Call the police – **Newton Police Department (617) 796-2100**

You may need a police report to help you prove that you were a victim

Feel free to contact the **Newton Police Department Elder Affairs Officer, Eric Rosenbaum at 617 796-3660** with any questions or concerns. If you are reporting a crime, please contact the main number, **617 796-2100**

Contact your State Attorney General's Office

Attorney General's Office - Boston

One Ashburton Place

Boston, MA 02108

Phone: (617) 727-2200

TTY: (617) 727-4765

100 Cambridge Street

Boston, MA 02114

Phone: (617) 727-2200

Other emergency phone numbers...

Elder Abuse 24hr. Hotline

Phone: 800 922-2275

Springwell

Phone: 617 926-4100

Newton Senior Center

Phone: 617 796-1660

Newton Fire Dept.

Phone: 617 796-2200

This information was used with permission by Consumer Action.

Consumer Action

Consumer Action provides non-legal advice and referrals on consumer problems

Web site: www.consumer-action.org

Hotline: 415-777-9635

TTY: 415-777-9456

E-mail: hotline@consumer-action.org