



Grandparent Scam



Lottery Scam



Medicare Fraud



IRS Scam



Identity Theft

Protect Yourself from Scams and Frauds

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What is Elder Abuse?



Physical

Sexual

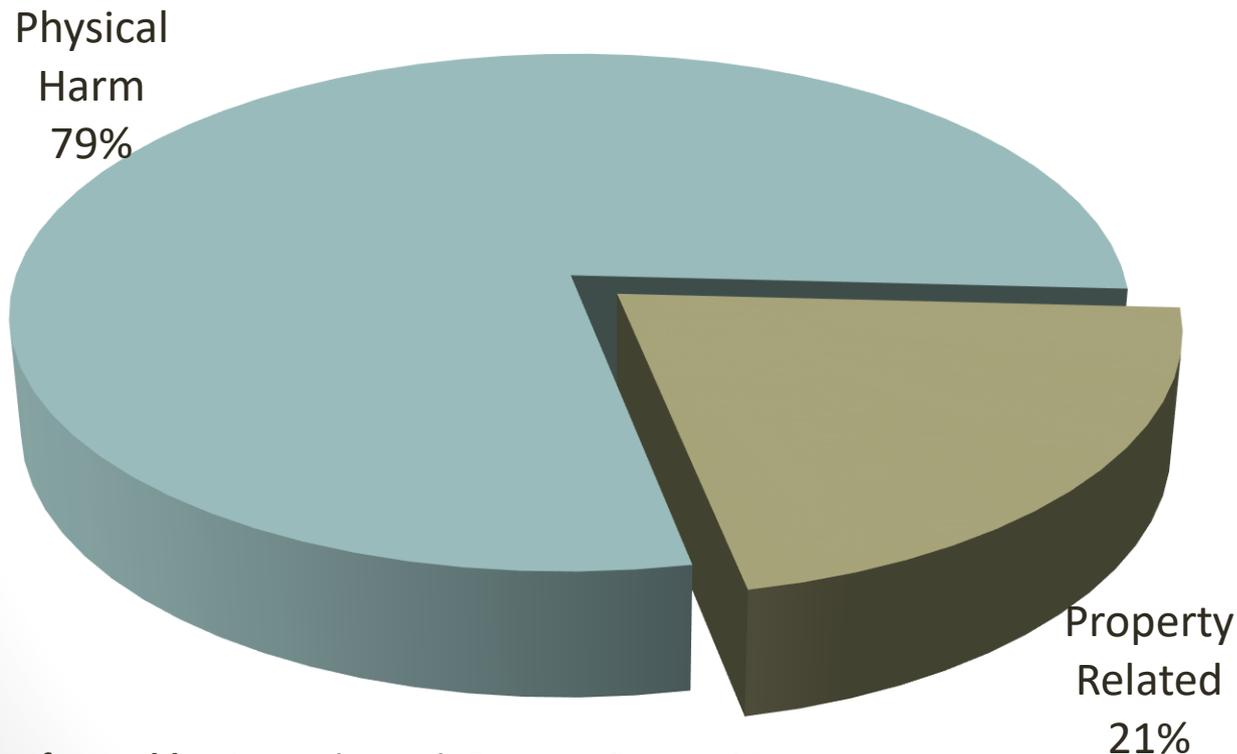
Neglect

Financial

Emotional

Snapshot of Elder Abuse in Sonoma County

Types of Elder Abuse Cases



NOTE:

85% of these crimes are committed by someone the victim knew.

15% were committed by strangers.

Source from Elder Protection Unit Sonoma County DA

141 Elder Abuse cases were filed from June 1, 2015 – May 31, 2016

TEST



True or False?

Local elder abuse cases are perpetrated by family or someone trusted by the elder.

TRUE

The majority of fraud and elder abuse cases involve someone who has had long-term, trusting relationships with their victims.

Common Scams

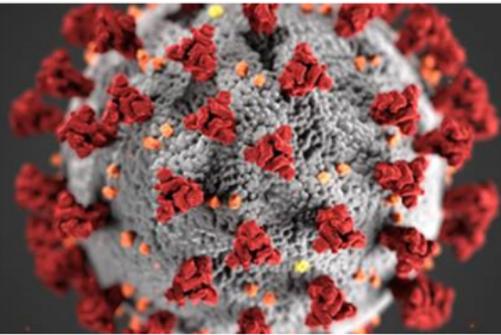


1. **Grandparent Scam**
2. **Lottery/Sweepstakes Scam**
3. **Romance Scam**
4. **IRS Scam**
5. **Jury Duty Scam**
6. **Brace/Medical Equipment Scam**
7. **Medicare/health insurance fraud**
8. **Internet fraud/Computer Repair**
9. **Social Security Number compromise scam**
10. **COVID-19 Scams**

LOCAL SCAMS FROM DA CONSUMER FRAUD WEBSITE

1. FTC Chairman Joseph Simmons is trying to contact you
2. Fed Ex is trying to deliver a package to you
3. County-sponsored program to assist with home repairs
4. Covid 19 scams
5. IHSS scams
6. Donating to Charities after a Disaster
7. FEMA/disaster relief fraud





Coronavirus (COVID-19) Pandemic:

— The FTC in Action —

CONSUMERS

BUSINESSES

ENFORCEMENT

RESOURCES

REPORT A SCAM

AVOID CORONAVIRUS SCAMS

- Don't respond to texts, emails or calls about checks from the government.
- Ignore offers for vaccinations and home test kits.
- Be wary of ads for test kits.
- Hang up on robocalls.
- Watch for emails claiming to be from Public Health, the CDC or WHO.
- Do your homework when it comes to [donations](#).

Watch Out!



AUSTIN PROCESSING CENTER
P O BOX 15264
AUSTIN TX 78761-5264

NEWSPRINGMILLSMAILBOX
13151 WOODTREK
HOUSTON TX 77015

CP 2000
Wrong

Notice	CP2000
Tax Year	2015
Notice Date	2016-08-26
Social Security	3365243365
To contact us	3365243365
Your Caller ID	336524
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Changes to your 2015 Federal Income Tax Return

Balance due: \$325.00

As a result of examination we have made adjustments to your federal income tax return for the tax year ending 12-2015. As a result, you owe the amount indicated above.

Please pay immediately to avoid additional interest and penalties.

Summary

Balance before this change	\$0.0
Increase in tax	\$325.0
Balance due	\$325.0

What you need to do

If you agree with the changes we made

- Send us your payment as soon as possible for the total amount due indicated above. Make your check or money order payable to "I.R.S." and mail it to the address indicated on the payment coupon.

If you do not agree with the changes

- You may send us your payment immediately to avoid additional interest and penalties. Please write a short explanation telling us why you disagree and enclose it with your payment. If we determine you did not owe this balance, we will process the refund with your next income tax refund or credit it to any future balance due you may have.

should be United States Treasury

Wrong

From: @outlook.com>
Sent: Tuesday, December 10, 2019 10:04 AM
To: @schsd.org>
Subject: raserose

i am well aware is your pass words. Lts gt straight to the purpose. Nöt on person has compensated m to check about you. You do not know me and you ar probably wondering why you are getting this mail?

i placed a softwår on th website and dö you knöw what, you visitd this sit to . While you wer viwing videos, your web browser initiatd working as a Remöt control Desktop having a key logger which provided me accessibility to your screen as well as cam. immediately after that, my software gathered every one of your contacts from your Messngr, FB, and emailaccount. after that i mäd a vido. 1st pärt shows the videö you wer watching , and next part shows th rcoring of your wbcam, ya its you.

You actually have a päir of options. W ar going to go through these choices in details:

Very first option is to nglet this mail message. in that case, i am göing to send out your video to all your your contacts and also think cöncrning th awkwardness you will definitely gt. Moreövr if , just how it will affect?

Number 2 option is to giv me \$1437. Lts náme it as a donation. in this situation, i most certainly will without delay eliminate your video föotag. You can go on your daily life lik this nver happend and you will not ever har back again from m.

You'll make the payment via Bitcoin (if you dö not knöw this, sarch 'how to buy bitcoin' in Google search engine).

BTC addrss:



Scan the QR code with mobile to get the address.

Shöuld you ar thinking about going to the authorities, very wil, this mail can not be traced back to m. i have covred my steps. i am not trying to charge you a huge amount, i want to b paid. You now have two days to make the payment. i have a special pixel in this e-mäl, and nów i knöw that you have read through this message. if i dö'n gt the BitCoins, i dfinately will snd out your video recording to all of your contacts including family members, coworkers, and so forth. Having said that if i do send i will destroy the recording right away. This is the same as the

Protect yourself



1. Risk can be from strangers and from those closest to you.
2. Do not isolate yourself—stay involved!
3. Tell solicitors: “I never buy from (or give to) anyone who calls or visits me unannounced. “
4. Shred all documents with your credit card number.
5. Sign up for the “Do Not Call” list (1-888-382-1222)
6. Use direct deposit/online banking.
7. Never give your credit card, banking, Social Security, Medicare, or other personal information over the phone unless you initiated the call.
8. Be skeptical of all unsolicited offers.



SAFEGUARDS RULE WORKSHOP
Check out agenda for July 13 online event

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TAKE ACTION



File a Consumer Complaint



Report Identity Theft



Get Your Free Credit Report



Register for Do Not Call



Get Consumer Alerts



Order Free Resources

<https://www.ftc.gov/>

Screen Your Calls Before You Answer Them



COVID-19 BEST ▾ REVIEWS ▾ NEWS ▾ HOW TO ▾ FINANCE ▾ HEALTH ▾ SMART HOME ▾ CARS ▾

Google's Call Screen feature can tell spam callers to get lost. Here's how

Google Call Screen uses Google Assistant to answer incoming calls, talk to the caller, and provide a transcript of what the caller's saying.

- Check with your cellphone provider for such features/Apps (usually at no cost to you).
- How about landlines?

Avoiding Medicare Scams

Common schemes include billing for services never delivered and selling unneeded devices or services to beneficiaries.

- **Protect your Medicare number as you do your credit card numbers and do not allow anyone else to use it.**
- Be wary of salespeople trying to sell you something they claim will be paid for by Medicare – like Genetic Testing.
- **Review your Medicare statements to be sure you have in fact received the services billed.**
- Report suspicious activities to **1-800-633-4227**.
- **Contact your local Senior Medicare Patrol program**
www.smpresource.org



Have you been a victim?

- **Talk to someone you trust**
- Call your bank and/or credit card company
- **Cancel cards linked to the stolen account**
- Reset your personal identification number(s)
- **File a police report**
- Get Legal Advice at **707-340-5610** or call Adult Protective Services **(707) 565-INFO**



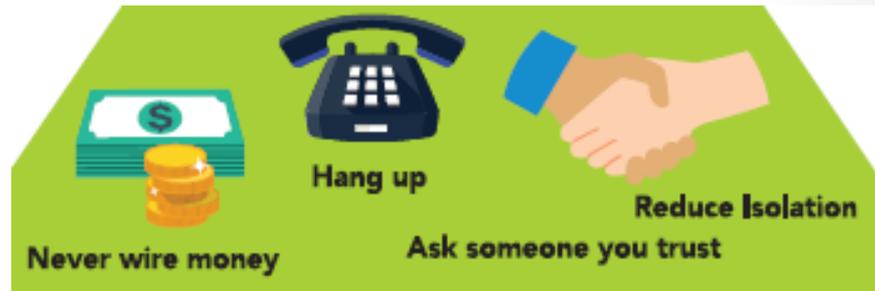
TEST

Your trusted family member, financial advisor, or Power of Attorney is paying your bills and managing your money – do you review your account statements?

YES!

Theft is most common with those who have given control to others and did not review their statements. In addition to your own review have others who can provide a system of checks and balances so that no one person has total control over your finances.

Prevention



1. **Hang up/don't carry on conversations**
2. **Never wire money by any means**
3. **The longer you stay on the phone, more likely scam will succeed.**
4. **Ask someone you Trust**
5. **Stay connected**
6. **Look out for each other.**



Civil Remedies:

1. Restraining Orders for financial abuse
2. Powers of Attorney and other estate planning
3. Conservatorships
4. Small Claims Actions

Legal Aid of Sonoma County offers free legal assistance to seniors age 55 and over.

Call 707-340-5610 to schedule an appointment.

All discussions are confidential.

EMBEZZLEMENT: POWERS OF ATTORNEY/CONSERVATORSHIP/TRUST

- POA/conservatorship/trust is NOT a license to steal
- Just because a POA/conservatorship/trust was used to steal money does not make it “simply a civil matter”



CONTRACTOR FRAUD



- Asks for excessive deposit up front
- Frequent “Change orders”
- Permits never pulled/paid for
- Work below industry standards

**CONTACT CSLB or
DA CONSUMER FRAUD UNIT!**

Know Who to Call

1. Local Law Enforcement, APS, Ombudsman, DA's Office Elder Protection Unit
2. Department Of Consumer Affairs
3. State Contractors Board
4. FBI – ic3 for internet crimes
5. AARP Fraud Watch Blog
6. Senior Medicare Patrol
7. US Postal Inspectors
8. Federal Trade Commission

SCAMMED? REPORT IT!

If someone has taken your money in a scam, it's a crime. Report the theft to local law enforcement such as the Sheriff or police department.

If you're not sure, talk to someone.

In the community, call:

Adult Protective Services
(707) 565-5940

If resident in a long term care facility, call:

Long-Term Care Ombudsman
(707) 526-4108

#kNOwAbuseReportAbuse

HELP US !!



Those who choose to attend presentations are often better at protecting themselves from being a victim.

Share our message with others!!!

Elder Justice Partners

