

Authorities, BBB warn against scams targeting senior citizens

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No matter the type, scams targeting senior citizens have run rampant across the state of Ohio.

Dick Eppstein, president of the Better Business Bureau of Northwest Ohio, said his bureau has been “extremely aggressive” when it comes to addressing senior scams — which he claims has become “a nightmare of epidemic proportions.”

With over 40 years with the bureau, Eppstein says he has seen cases of senior scams where men and woman have been duped out of staggering amounts of money.

“I’ve talked to people who have lost their life savings,” he said.

In part to bringing awareness in regards to scams, Eppstein says he travels the area, speaking to seniors about potential scams and what they should be looking for if and when they are hooked in by a potential con.

Seniors come from an era before technology so now it is not needed or embraced by them, making them easy prey, Eppstein said.

So educating them on tools used by scammers — such as social media — helps to quell their chances of falling for a con.

“One of the things I talk about in my speeches is privacy,” he said. “I tell them it’s gone. In addition to privacy, which is gone, the idea of long distance is gone as well. The bad guys know all about you. They know all about your family, they know all about how much money you make and where you live now because of the Internet and social media.”

Lorain police Sgt. Michael Failing says his department uses social media sites to get the word out regarding scams in their jurisdiction. Although Facebook and Twitter are seldom used by seniors, family members tend to relay the information, thwarting scammers from targeting their senior relatives.

“We try to tell them if you have someone calling like that ask another family member,” he said. “You should run it by someone else before you start sending money out to a third party. Call the police department if you have to and our dispatch will advise you as to what to do.”

Elyria police Capt. Chris Costantino said along with Lorain, his department also opens up its resources to investigate and help seniors from being scammed. Although they are not seeing a high volume of complaints, he said the department has had its “fair share” of them.

The most important thing when dealing with potential scam victims is conveying the message that “if it sounds too good to be true, it probably is,” he said.

Costantino added that his department has also developed relationships with area banks who will contact the Elyria Police Department if a scam is suspected. By noticing it early, the risk of money being sent without getting anything in return becomes nil.

“Sometimes they will call us if they feel someone is being taken advantage of,” he added.

Joe Tomsic, CEO of the Lake County Council on Aging, said the agency holds regular seminars on the issue, most recently in March at the Mentor Senior Center. About 35 seniors attended a Crime Safe event to learn how to prevent becoming victims of crime. The seminar featured members of the FBI, Lake County Probate Court, and Mentor and Mentor-on-the-Lake Police Departments covering topics including identity theft, computer crime, scams and home break-ins.

“I’m finding the education we’re putting out there is working,” he said.

As the CEO of the council since 2012, Tomsic said he has seen an increase in seniors reaching out to alert the council about new scams that they have successfully avoided.

The agency also operates six nutrition sites across the county. The site coordinators often act as the “eyes and ears” for council and hear about news from the elderly clients, Tomsic said.

“They in turn let us know and then we can get the word out,” whether it be through its radio show, e-newsletter or other mediums, he said.



Tomsic added that it is especially important to educate the elderly about these issues, as they are targeted more than other groups. "They're the ones who are thought to have a lot of money in their accounts," he said. "It's not always strangers who are the ones perpetrating these crimes."

Eppstein says the BBB deals daily with seniors who come to its facility with piles of notifications from scammers stating they've either won something or that they are delinquent on a specific payment.

Threats from mock-government agencies and "fancy-colored" sweepstakes notifications that are visually appealing to seniors, draws them into the belief they've either won large sums of money or they are facing prosecution if they do not pay their alleged debt, he said. In the past, Western Union was the preferred way for scammers to get their victims' money, but a partnership with the BBB has deterred con-

artists from requesting payment that way.

Now, Green Dot cards — prepaid MasterCard and Visa cards — distributed by the Green Dot Corp. has become the preferred method of money transferring. Once the money has been put onto the card, getting it off is as simple as getting the number from the back of it from the potential victim, going to any bank in the world and then withdrawing it. No questions asked, Eppstein said.

"Criminals love these Green Dot cards," Eppstein said. "The crooks don't send seniors to Western Union anymore because they'll be talked out of it. It's overwhelming how seniors are being cheated by conartists, literally from all over the world. It's all just a horrendous swindle."

Eppstein says scamming the elderly has become commonplace and easy for con artists, because building seniors' confidence into believing the alleged "legitimacy" of the swindle is simple. By nature, Eppstein says seniors are more trusting because they come from an era when you could trust people.

"And they're also easier to confuse," Failing said. "Once you get that confusion-factor going in there, they don't know what to do, so they just readily hand over their money."

Beyond their trusting nature, scam artists target seniors because of their financial stability, Eppstein said. An accumulation of "a lifetime of money," which tends to be liquid, makes them profitable targets.

"You can't make any money cheating young people in their 20s," he said. "Usually, seniors have certificates of deposit and things they can cash in to send these scammers money. And if you are a senior, you are a target. They're going to come after you."

"And once they get their claws into you, they will continue," Failing said.

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