

Laurie Salvador



Scams Aimed at Our Seniors

Elder Abuse: *Third in a Series*

Scams are often targeted at vulnerable and lonely seniors.

Scam Techniques

Many legitimate (and some not-so-legitimate) organizations hire firms to raise money for them. Here are some of their techniques.

- Repeated use of your name
- Only small amounts of money needed to activate your “winnings”
- Words such as “*you’re well on your way, you have made a smart choice, we can help you, mark your calendar, the choice of prize is yours, only our best customers . . .*”
- Tapping into superstitions
- Tapping into religious beliefs, such as miracle cures
- Legal-looking documents with red or gold seals
- Official-sounding departments or agencies
- Sending small gifts like wallet cards, key fobs, even a toque
- Suggesting a sense of urgency (You must act today or you will lose your chance!)

- Tugging at the heartstrings by using starving children or pets to stir emotion
- Photos of celebrities seen on TV (who are just waiting to meet you!)
- An official authentic-looking investment policy
- Handwritten (seemingly) personalized notes
- Statements that give the illusion that the entire amount will go to a worthy cause

I have seen many situations where the older person has been “talked into” donating funds as many as 20 times a month.

Telephone Scams

Telephone solicitations and scams are another form of abuse. Telemarketers prey on the elderly who are home alone and just need someone to talk to. I have seen many situations where the older person has been “talked into” donating funds as many as 20 times a month. Once you are on their list, they constantly call, asking for more money.

Telephone solicitors are mandated by law to stop calling if you ask them to stop. Simply say, “**Please take my name off your list and do not call me again. Thank you.**” You will have to say that to each charity that calls.

If they call again, you can report them to Canadian Marketing Association’s “Do Not Contact Registry” at www.the-cma.org/public. On that site you will find useful tips for protecting your privacy, dealing with spam, and identifying fraudulent offers.

The CRTC has begun the process of developing a national Do Not Call List. www.crtc.gc.ca

Report any telephone scam to PhoneBusters at 1-888-495-8501 or www.phonebusters.com, a great Website run by the RCMP.

Snail Mail Scams

If you receive mail that indicates you made a pledge but you didn’t, simply send it back with a line through the envelope saying “declined.” If they persist, you can report them or ask a friend to help you with this.

If you have concerns about the legitimacy of an organization, you can ask a friend to look on the Internet to find out who the organization is and what it does. Some organizations are bogus.

Report any mail scam to
1-888-495-8501 or
www.phonebusters.com.

Email and Internet Scams

For better or for worse, many seniors today are delving into the unknown world of the Internet. Boomers are encouraging parents to get “online,” principally because we all know it can help keep the mind active. To my delight, my parents recently started using a computer; they are taking courses to learn how to use the ‘Net for research, staying in touch with friends and family, and for games. What could be better?

The sad truth is that many seniors have become targets for Internet fraud. To give you a real-life example, a wonderful gentleman I have known and respected for more than 20 years has found himself hopelessly entwined in a series of Internet frauds that have caused him financial grief and embarrassment.

My friend began using the ‘Net at the age of 82; he learned how to watch his stock accounts, send emails to family members, and read the news on a daily basis. He is a retired professional, a man of great pride and integrity.

At some point in those early years, he was approached through an email with an offer that looked too good to be true. (*Note to self: If it sounds too good to be true, it is!*) He responded to the email, inviting further information. He was lead to bogus sites where the data looked truthful but, in fact, there was no substance to it.

From one site, he was appointed mentors named Ty and Wesley. He was told they would invest his money and would not make a cent unless he did. Hoping to make a few dollars, he willingly sent them money and gave them his credit card and Pay Pal information. Pay Pal is a fairly secure method of paying for things on the Internet, but not if the wrong person has your account number and password.

Soon, they were after him for more money, promising he could more than double his investment. One thing led to another and soon he was \$20,000

in debt. Having been a prudent investor all his life, he had no trouble getting a quick loan at the bank. The bank officer did not wonder what the money was for because he had been such a stellar client.

He became a marked man. He was soon bombarded with similar offers, which again seemed too good to pass up. After all, he wanted to make back the money he had lost. He received merchandise by courier that he had not ordered. He received plates and tapes and CDs, with demands for payment.

**For better or for worse,
many seniors today are
delving into the unknown
world of the Internet.**

By then he was confused about what he had ordered and what he had not. He did not want a bad credit rating so he kept on paying the invoices. The sad thing was he was too embarrassed to tell his family about this situation and his wife was completely unaware because she suffers from mild dementia.

Again he approached the bank, this time for \$82,000. To that point, he had made interest-only payments on the first loan but the bank was willing to lend him more money secured by an “in-house” mortgage on his house. That meant no third party, such as his trusted Notary friend, would have asked him what the funds were for, nor would his wife be given professional legal advice.

The third time he needed more funds, the bank officer finally began to wonder why my 90-year-old friend and client was incurring more and more debt. Thank goodness for that.

At this stage in his life, my dear friend is very much in debt and the savings he had carefully amassed over his lifetime are lost.

He is ashamed.

During his recent hospitalization, a charge for \$3000 was put through his credit card on Pay Pal. The scammers charged a trip. The credit card company was very reluctant to cancel the payment because it was for travel!

After hours on the phone, the children of my friend were able to convince the credit card company that those charges were bogus.

In the past month, my friend has received over 120 pieces of mail soliciting money through supposed lottery winnings, charitable (questionable at best) organizations, sweepstakes, and unlikely windfalls.

So, readers, if you or any other person you know is using the Internet, please make sure you are aware of the many scams out there.

Here are some of the most common.

A person unwittingly “clicks” on something interesting or enticing. Personal information is passed on to other scammers and soon many more emails come pouring in. Personal information on people who fall for these scams is sold to similar organizations worldwide. Much more mail (email and snail mail) arrives.

Many promises are made—good luck, good health, more wealth, friends, and so on. Here are examples.

- Someone from an African nation, usually Nigeria, will email you to say he has come into a very large sum of money and requires you to assist in its transfer to Canada by giving your bank account number. You will be paid a handsome fee for handling the transfer.
- An email will invite you to join a club or invest a small amount of money for a very large return in a real estate project in the United States (which does not exist).
- Emails will offer products of every description, usually Viagra. If only .01% of the millions of people who receive the email actually respond and buy, the sender makes hundreds of thousands of dollars. Usually, they are only soliciting a small amount such as \$20. Clicking on Yes leads to many more requests for funds in increasing amounts.

Do not respond to any email unless you know the source.

Take a course to learn how to prevent “spam” (unwanted and

unsolicited email) from entering your world through the Internet.

Never give your credit card or bank account information to anyone via the Internet. If it is a legitimate company, it will have a toll-free number you can call to discuss how you will pay for a service or item you have legitimately ordered.

Protect Yourself

To find out how to be taken off email mailing lists, log on to the Canadian Marketing Board Association at www.the-cma.org. Click on the box at the right side: "Do Not Contact Service." Fill in the registration form.

You can research any registered Canadian Charity by going to the Charities directorate: www.cra-arc.gc.ca/tax/charities/. Review their financial statements and decide if they are spending the money wisely.

We must do more to prevent this terrible invasion of our privacy and manipulation of people who are lonely, desperate, or even just naïve. When you witness this type of fraud, try to get as much information as you can and then report it.

The Internet can be a wonderful tool and entertaining, too. Learn to use it wisely and protect yourself, just as you do when walking alone on a street at night. Take appropriate precautions. ▲

BC Coalition to Eliminate Abuse of Seniors (BC CEAS)

Voice: 604 437-1940
www.bcceas.ca

BC Association of Community Response Networks

Voice: 604 660-4482
Fax: 604 688-2247

Obtain a copy of their excellent brochure, "Be Clear . . ."

edcrns@telus.net
www.bccrns.ca

Laurie Salvador is a founding partner of Salvador Davis and Co., Notaries Public, in Sidney-By-The-Sea, BC. Her practice includes many senior clients.

Voice: 250 656-3951
lsalvador@notaries.bc.ca