



**Grandparent Scam**



**Lottery Scam**



**Medicare Fraud**



**IRS Scam**



**Identity Theft**

# Protect Yourself from Scams and Frauds

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Sonoma County Elder Protection Unit  
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Senior Advocacy Services

# What is Elder Abuse?



**Physical**

**Sexual**

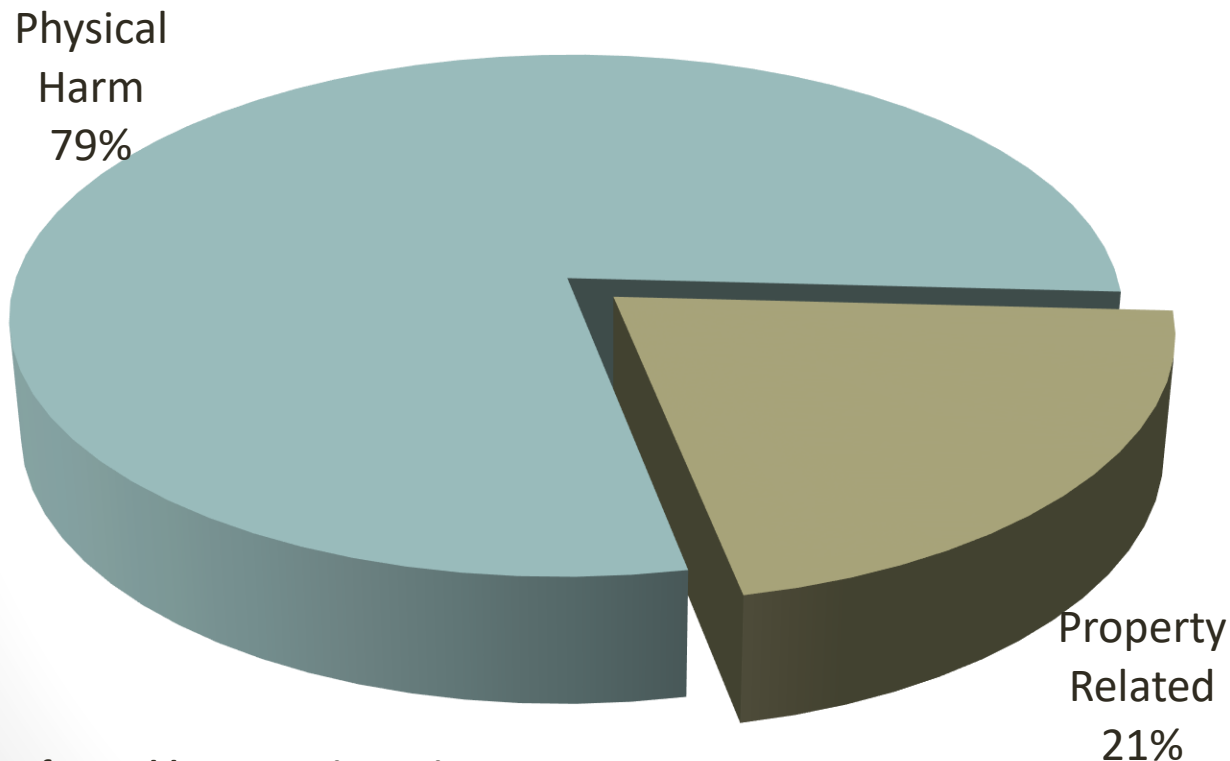
**Neglect**

**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



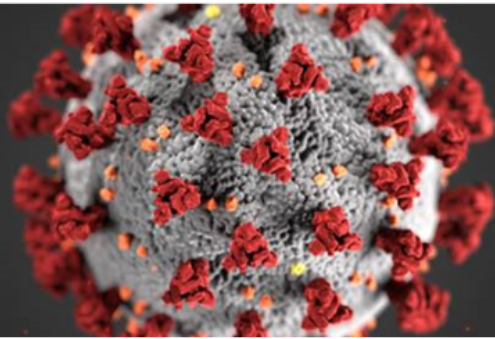
1. **Grandparent Scam**
2. **Lottery/Sweepstakes Scam**
3. **Romance Scam**
4. **IRS Scam**
5. **Jury Duty Scam**
6. **Brace/Medical Equipment Scam**
7. **Medicare/health insurance fraud**
8. **Internet fraud/Computer Repair**
9. **Social Security Number compromise scam**
10. **COVID-19 Scams**

# LOCAL SCAMS FROM DA CONSUMER FRAUD WEBSITE

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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

NEWARK, NJ 07102-1000  
13151 WOODTREK  
HOUSTON TX 77015

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.

## 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*

Notice CP2000  
Tax Year 2015  
Notice Date 2016-08-26  
Social Security ~~336843868~~  
To contact us 1-800-829-1064  
Your Caller ID 336524  
Page 1 of 2 18G

*CP 2000*

*Wrong*

### Summary

Balance before this change	\$0.0
Increase in tax	\$325.0
<b>Balance due</b>	<b>\$325.0</b>

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

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 gitting this mail?

i placed a softwar on th website and dö you know what, you visitd this sit to . While you wer viwing videos, your web browser initiät 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 chöices 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 näme 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 know 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 äuthorities, very wil, this mail can not be traced back to m. i have covred my steps. i am not trying to charge you ä huge ämount, i want to b paid. You now have two ways to make the payment. i have a special pixel in this e-mäl, and nów i know that you have read through this message. if i dön't gt the BitCoins, i definitely 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 delete the recording as soon as possible. This is the guarantee.



# 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.



# FEDERAL TRADE COMMISSION

## PROTECTING AMERICA'S CONSUMERS

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[I WOULD LIKE TO...](#)

**SAFEGUARDS RULE WORKSHOP**  
Check out agenda for July 13 online event

The banner features a blue background with a large padlock icon in the center, surrounded by binary code and a world map. Navigation arrows are visible on the left and right sides.

### 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

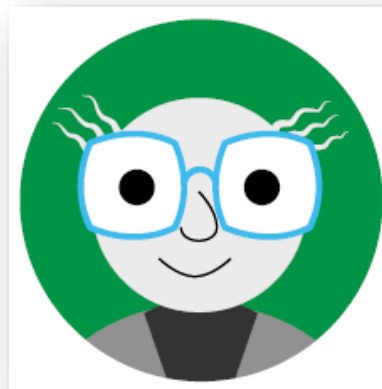
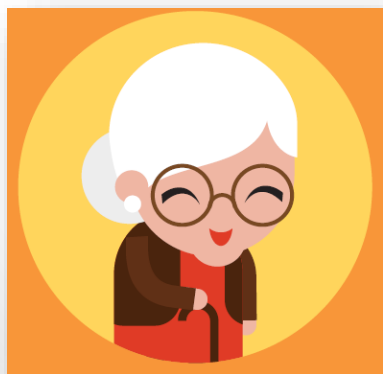
Common schemes include billing for services never delivered and selling unneeded devices or services to beneficiaries.

- **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](http://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**



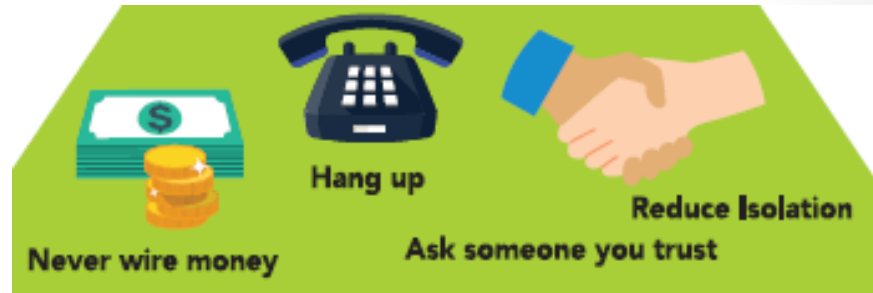
# TEST

**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**

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- 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

