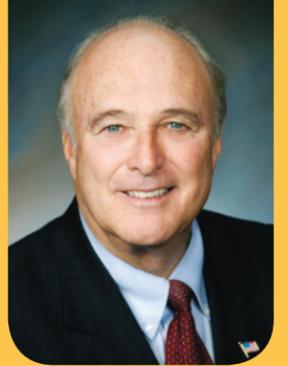


Breaking News



Prosecutor Gmoser Declares April "Senior Awareness Month"

"You've won \$7.5 million. All you have to do is pay \$7,500 in taxes."

"Can you hear me?"

"Pay \$5,450 for taxes or we will sent a federal agent to arrest you."

A Common Thread of All Scams... The Four "C's" Call | Communication | Con | Crime

Spring is here and so are the scammers. Of course they work year round, but springtime brings out an increase in their activity that preys on the elderly. The stories I hear of money lost are tragic and the solution is education that needs to come from more than the tragic news reports. I believe in total population immersion in the nature of scams so I am designating April as **Prosecutor's Senior Awareness Month** with a description of a number of the most frequent scams and how to protect against them. Each scam described will focus on the 4 "C's" required for a successful scam. These are: **Contact, Communication, the Con and the Crime.** All scams have these factors as a common thread on how a scam proceeds. The elderly are most at risk.

Their generation is one of basic trust in humanity and generally, they have financial resources. The elderly are also more accessible and more likely to be available for contact during the day while scammers are plying their trade.

Lastly, the elderly are often embarrassed by being scammed and often do not report. They worry that someone may think they are no longer capable of handling their own financial affairs so they simply suck

it up and take the loss. Scammers are ruthless and work without a sense of guilt. Given a chance, they would scam their own mothers out of their last nickel and blame their mothers for allowing it. Such ruthless acts are made possible by modern technology and can touch someone by phone or computer many thousands of miles away and make it appear that they are a legitimate caller. So, forewarned will be forearmed regarding these heartless criminals.

Regrettably, it is the only means available to stop the problem. Of course, prosecutions continue when these criminals are caught, but that is a rare event. The U.S. Attorneys and State Attorney Generals are doing their part by taking down the most sophisticated and widespread operations with excellent results, but the cottage industry of the small timers continues unabated leaving education the only real solution. That is why I am making myself available to any organizations who would like me to come out during lunch or after hours to speak about how to avoid becoming a victim of a scam. To schedule, please call my Community Outreach Director, Susan Monnin, at (513) 887-3471. April also

brings the income tax deadline so income tax scams will be the first installment in the series.

Pay or you will be arrested!

Most of us are aware of the IRS scam, but people are still falling for it, especially when threats are made. We begin to doubt ourselves when frightened.



The Income Tax Scam highlights the practice of scammers to utilize current events. Scammers are opportunists and every popular or unpopular event is an opportunity for a scam. Income Tax Scams are a perfect example. Tax scammers do not look for victims in September. They start in April when many are thinking about the tax filing deadline and are thus, more willing to believe that a call is from the I.R.S. Remember the 4 "C's". With the first "C" representing the scammers' contact; the "c"all.

Typically, the caller identifies as an I.R.S. agent and the caller I.D. being

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Other Examples of Common Scams

Medicare/Healthcare Scam

"Hello, I am calling from the U.S. Department of Health in Washington D.C." Immediately the caller has your attention and it must be true because the caller I.D. shows the correct area code. You continue to listen. Next, the caller says never give your social security number to a stranger, but you are merely asked to confirm your Medicare number so your medical coverage will not be interrupted. This seems reasonable and the caller even seems to be protecting you by the admonition. Lastly, the caller tells you that their records show you have seen a doctor lately, which you have, giving you a secure sense that the call is legitimate. How else would the caller know, if it was not true. The caller continues that without confirmation of your Medicare number or a new revised number, your doctor may not get paid and cause you problems.

Happily you comply only to find out later your social security number was used to invade your bank account and wipe you out. What you did not know is that your Medicare number IS your social security number and everyone over 66 years of age has probably been to a doctor lately. The caller knew your age by looking you up on "birth date dot com" or a similar search and knew you likely had seen a doctor lately to lend legitimacy to the con and hence the crime. Like the I.R.S. scam, the government or any of its agencies will never call you and ask for identifying information. Never let your concern for your health care coverage override your knowledge that such calls are scams- nothing more and nothing less.

Grandparent Scam

This scam has received many news reports, but victims still fall prey and they

are usually the elderly. This scam was conceived by criminals who read a true story about a young lady who went to Mexico on a spring break from college, got drunk and ended up in a Mexican jail. Too embarrassed to call her parents, it was reported she called her grandparents to send \$5,000 to get her out of jail and back home. Scammers then used this story to imitate a grand child, call the grandparents and plead for money to get home. All that was required was a wire transfer, green dot money card or MoneyGram card for thousands of dollars to seal the deal. Usually it never takes long for the victim to find that the child is safe and sound and never locked up. The Ohio Attorney General calculates that the average loss for this scam is \$7,500.00, sometimes more and sometimes less, but

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A Common Thread of All Scams... The Four "C's"

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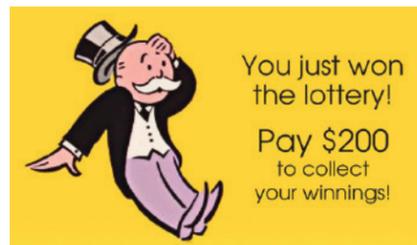
manipulated to appear as legitimate when, in fact, the call can be coming from anywhere in the world.

After the contact comes the **"c"ommunication**. There are a variety of stories the tax scammers use. One is that you owe money. Another is you need to verify your social security number and date of birth. Both are false, but the caller can be very convincing. Some threaten prosecution, others claim to be lending a helping hand, but the motive is always the same to convince you to give up your money by some means of an untraceable transfer or by divulging your social security number and birth date to seek your tax refund even if one is not owed to you. Those practices represent the **"c"on** and the **"c"rime**. For this scam to be successful, the caller encourages communication to gain your confidence. This scam can absolutely be avoided if you will now repeat after me aloud and believe **"THE I.R.S. WILL NEVER CALL AND ASK FOR MONEY OR YOUR IDENTIFICATION OR THREATEN YOU-NEVER!"** This statement needs to be burned into your mind and acted upon. Whenever such questions are asked, the only immediate response should be to hang up. If you do not, you may be on

the way to purchase a moneyGram card or making a wire transfer to a scammer or have your identity used for thefts and learn too late that you should have followed this advice. This will stop the con in its tracks and eliminate the crime. You will be doing your part to eliminate one citizen from the ever growing victim list of this scam. Remember and follow what you learned as a child, "never talk to strangers".

You have won \$7.5 million!

Perhaps you may recall the actor Clint Eastwood's famous question "Do you feel lucky?" It is a question lottery and sweepstakes scammers take advantage of with this widespread scam. These scammers know that it is the hope of everyone to be lucky and that many will believe that lucky lightning will strike them with a bonanza of free winnings when the scammer makes contact. These imposters are clever and convincing. They do their research. Usually they find you first on a computer search and check available information such as your age and relatives. Perhaps they will also find employment and military service information to use for common ground



to lead you to believe that the scammer is legitimate and that you really have won a prize. If you continue to believe in the ruse you will be the prize for the scammer and not the other way around. Once the scammer has you convinced that you will receive a windfall by being the lucky one selected, even if you never bought a lottery or sweepstakes ticket, you will be required to part with money via a green dot card, MoneyGram or wire transfer. In one case, I received a call asking if he really won millions and should pay a taxi driver \$5,000.00 in cash for the insurance to bring the millions to his door? It took some time to unravel his belief and avoid being

taken for a ride. Another common approach is to convince you that all that is necessary is to prepay the tax on the winnings which are then never received. The take away from this is this: **YOU NEVER HAVE TO PAY MONEY TO RECEIVE WHAT YOU HAVE WON**, if lucky lightning really does strike. If you have to send money for any purpose to receive winnings, it is a scam and nothing more. Knowing this proves again that knowledge really is power.

Other Examples of Common Scams

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always a total unrecoverable loss to the grandparent. It is also a scam that is seldom reported because it takes a fair amount of courage to overcome the embarrassment of being taken in for such a sizeable loss or the possibility there may now be a reason the grandparent cannot be trusted to manage financial matters without a court appointed guardian. In these cases the love of a grandchild immediately overwhelms the unsuspecting victim which can be overcome by paying attention to how this scam works.

The solution is in your eyes now. Learning about this scam will help you avoid it and simply hang up. Nevertheless, if still unsure simply call the child even if the caller says it's the one and only call the caller can make from the Mexican jail. Or, call the parents of the child and you will probably find the child is safe at home or in school.

This scam also has many variations on the theme such as a call that the child is in need of emergency medical treatment with emergency funds needed immediately. Remember, forewarned is forearmed.

Charity Scams

Charity scams are common and the easiest to protect against. The contact is always for a claimed wonderful purpose that

only you can help. The caller pulls on your heart strings before pulling on your purse strings. Often the charity is represented to be an organization you may feel guilty about not contributing to or even fearful if you do not contribute. Because it does not represent an immediate family disaster, you may be more cautious and require more convincing. Perhaps you even ask the caller what percentage of money actually goes to the charity and expect a truthful answer. Although, why should you believe anything a stranger may say. The answer is you shouldn't. The best answer to any call by a claimed charity is to simply hang up. If you feel compelled, ask the caller to provide contact information regarding the charity, then hang up and verify the existence of the charity through the Office of the Ohio Attorney General. He will be more than glad to help with this information and the phone number for that division of his office is 614-466-3181. You can also use Charity Navigator at charitynavigator.org (Ph: 201-818-1288) or other such services on a computer to check the background and rating of legitimate charities. Taking the time to do so will also give you time to rethink your own ability and needs before sending money even to a legitimate charity. Remember, the caller is never the charity, legal or illegal, and is paid based only on how much money can be squeezed out of you so you should never feel guilty for verifying any solicitation.

Pay Up or Else Scam

This scam is unique in that the contact is always from someone claiming to represent a government agency. The person is an imposter, but sounds convincing with detailed information of the debt you owe. This scam preys on those who want to believe that callers are honest so there must be some debt there right? Wrong. If you are a business owner such as a restaurant, the caller tells you your critical water or electric service is about to be disconnected and this is your last minute chance to avoid business interruption. Like other scams, the scammer tries to convince you that your only salvation is to wire money or via some other non-traceable method such as a money dot card or MoneyGram. As with other scams, you have to defend by knowing and believing that government service agencies- water, sewer, electric, etc.- never call and ask for debt payment. Often, the call is made after the normal closing hours of the service provider so you cannot call to verify. Importantly, such a late hour call should be a tip off that the call is bogus. If you feel the need to, call the next day, but never send money. When such a call is made it is a scam. Scams are now a part of our history and as one wise person said if we do not learn from history, we are doomed to repeat it.

Pay Now or Go To Jail Scam

This scam again preys on those who want



to believe that callers are legitimate and not criminals. The contact is made by a legitimate sounding voice who claims to be calling to give you a last chance to avoid arrest for something you could have done such as not paying a parking ticket or buying prescription drugs from a foreign source claimed to be illegal. How the callers know such details is intriguing. Records of outstanding unpaid parking ticket or even those paid are public records and available to scammers. People who buy prescription drugs in foreign countries are never aware that the mailing lists of such companies can fall into the hands of scammers. When the call is made for a parking ticket you are told that unless payment is made immediately, you will be arrested within hours and that prosecution can only be avoided by an immediate wire transfer or other untraceable means such as a green dot card or moneyGram to pay the parking ticket. When the call is made to claim you are being arrested for dealing with a foreign drug company which is claimed to be illegal, the caller encourages you to beg for mercy to avoid the embarrassment of an immediate arrest. Then the soft hearted imposter relents and tells you that for a small administrative fee and a promise never to do it again, you will be let off the hook. If you are taken in, you send the money by wire transfer or other non traceable means and it is lost forever- con and crime complete. Like all other scams burn it into your mind that no legitimate government agency will ever call for money or threaten prosecution if money is not sent. All such calls are scams. There is no chance these calls are legitimate so never take the chance that they are.

Home Improvement Scam

Every spring warm weather brings out a wandering tribe of scammers intent on promising much for very little and at your great expense. These are door-to-door scammers look for outside work even if work does not need to be done. Spotting bogus roof and driveway problems are their stock and trade. They prey on the elderly because for the elderly their home is their most important asset and they usually can not do repairs themselves. One case I prosecuted tells it best. A man came to an elderly person's door and convinced the elderly owner that her chimney flashing was leaking and he could fix it for \$2,500. He claimed to have completed the repair and was paid in full. Later, when she proudly told her adult son how well she was protecting her home, she learned that the metal work was actually done with a \$5.00 can of silver spray paint to make it look like a metal repair and the chimney flashing was not leaking in the first place. This case has a happier ending than most. The scammer was caught, it was his second offense and he was sent to prison to reconsider his line of work. The point is that door-to-door solicitations must be done with great care, preferably



with verified references, perhaps a second opinion of the needed repair and a written contract including the price and a completion date. NEVER PAY IN ADVANCE for anything including materials or agree to pay in advance. Doing so makes you a gambler and like a gambler with a problem you will pay in advance and then keep paying more and more in the hope that the job will be done which does not happen. These scammers also work in teams and before long you will allow them into your home and while distracted by one have your belongings stolen by the other. Thus, never let workmen into your home unless there is specific work to be done and in a specific area beyond which the worker is not permitted.

Reverse Mortgage Investment Scam

The reverse mortgage investment scam is one of the most sophisticated and usually attacks the elderly. The reason is simple. Unlike their children and grandchildren, they may have substantial equity in their home. In fact, they may have no mortgage at all and own its entire value for the purpose of getting a loan. A reverse mortgage is one type of loan in which a homeowner deeds real-estate to a lender in exchange for an equity cash payout for the entire value of the home and with the right to live in the home usually for the life of the borrower. There are many details, but the basics are usually the same. Scammers who understand the system contact home owner with all the promises often seen on t.v. advertisements. The goal of this scammer is to beat you to the cash payout either by intercepting it or convincing you to invest in a further "get rich quick" scheme that will only benefit the scammer. An example of one such method is to sell you an annuity which is a contract to pay over a period time and with an interest rate that is too good to be true. When an annuity is purchased, the seller receives a commission and you receive the payout over time. When you realize that you will have died from old age before receiving any real benefit, it is too late to cancel. As with all financial phone scams the solution is to seek the advice of a professional financial advisor with references and your tax preparer and attorney, if you have one. If not, find one!

Won an Almost Free Vacation Scam

You are so lucky. The caller tells you that because you have stayed at one of their motels in the past you have been selected to receive 75% off of a weekly rate with all other expenses paid. It even includes travel, entertainment, meals and gratuities. This is too good to be true, but you are blinded by the offering. The caller continues that to pay for the remaining 25% all that is needed is your credit card number, expiration date and security code, but you are instructed not to say the numbers over the phone. Because of this warning you think the caller must be honest. Instead, for secrecy you are told all that is required is to use the phone key pad to enter the required information and

you dutifully comply. You are further told that it will take ten days to process and that when you receive the vacation package simply call the enclosed



number to confirm the transaction or not at all if you decide not to make the trip and wish to cancel. Wow, what a deal you think. Ten days go by and nothing is received. Then ten more and still nothing. But you do receive your credit card bill and find that you card has been maxed out with unauthorized charges and you finally put two and two together. You have been scammed. The solution is simple. When offered free stuff over the phone especially, consider it is a scam and hang up. Interestingly, these scam callers are actually recorded and you are not being prompted by a live person so do not feel any hesitation in slamming down the receiver or pushing the cancel button on your cell phone. If it is too good to be true, it is not true—just a scam.

Romance/Sweetheart Scam

We are communicating more and more electronically whether by email, texting or Facebook and we're developing relationships through dating services with people we've never met in person. While there are conveniences to having access to these services, there are drawbacks too.

Seniors, like their children and grandchildren, are beginning to use on-line dating services more and more. We're living longer and many of us don't want to spend our retirement years by ourselves. And why should we? But we have to be careful! Scammers can hide behind a face and profile that is actually someone who has no idea they're identity has been stolen. It's called "Catfishing".

It starts out fairly innocently with just casual conversation, but you soon discover your new friend and you have a lot in common; reading, love for Italian food and going to church. In the beginning, you may only chat for a few minutes, but as time progresses it turns into hours and all of a sudden you're chatting into the wee hours of the morning. It's so exciting to have someone to talk to rather than sitting alone waiting for family to show up or call. Your new friend is excited too and wants to meet you, but there is one problem. They're stuck in



another country and don't have access to their money to buy a plane ticket home. They ask you for a loan just until they return to the United States, and they will pay you back. You hesitate, but find yourself at the bank wiring the money. Then something else happens and they need more money, so you wire it to them. Situations keep occurring where you wire more and more

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Examples of Common Scams

Continued from Page 3

money until your money is gone. The \$75,000 you had in the bank, as well as the \$150,000 in your retirement accounts. All of a sudden you begin to realize you've been scammed. You should have listened to those nagging thoughts in the back of your mind, but you wanted to believe it. Unfortunately by the time you stop thinking on the emotional side of your brain, your money is gone and there is no way to recover it.

Now you can't reach the person you've been chatting with every day for the last 2 months. They have disappeared with all of your money and your heart. How could you be so gullible? What will your children think? How embarrassing! You don't want to tell anyone because you don't want them to think you're incompetent, but you have to because your money is gone.

Why didn't you listen to your gut when you thought it was wrong?

Funeral Home Scams

Sadly, some senior scammers may strike at a time when a widow or widower may be most vulnerable. There are disreputable funeral homes that are in the business to capitalize on a family member's unfamiliarity with the considerable cost of funeral services and may add unnecessary charges to the bill. In one common example, a funeral director may insist that a casket, usually one of the most high dollar funeral expenses, is necessary when a direct cremation is performed even though a cardboard casket rather than an expensive display or burial casket is most commonly used.

Scammers read obituaries and call or attend the funeral service of a complete stranger to take advantage of a grieving widow or widower. Claiming the deceased had an outstanding debt with them, a scammer may try to extort money from

a surviving spouse to settle the claimed (fake) debt. Another common method of preying on a widow or widower is to utilize what information can be found, following the basic information found in a newspaper or funeral home obituary, to obtain further identifying information and begin to engage in identity theft by opening credit accounts in the decedent's name.

Funeral Homes have also been known to take advantage of seniors who want to have all of their ducks in a row, making it easier on family members when they die. Pay In Advance may seem like a good idea, but it's usually an easy way to get ripped off as the consumer. The funeral home is supposed to guarantee a set of goods and services, but when it is time to plan the funeral, many times some of those items are unavailable, or funeral homes claim they need to be compensated for inflation. In certain circumstances, the funeral home has disappeared leaving loved ones stuck with paying the bill.

Josh Slocum, executive director of the Funeral Consumers Alliance, doesn't recommend purchasing a prepaid funeral plan. Instead, he says to set up a "payable upon death" bank account. It will earn interest, be available for an emergency, and still provide financial support to your family when you pass away.

Funeral homes are required to follow regulations outlined in the Federal Trade Commission's Funeral Rule which can be found at <https://www.consumer.ftc.gov/articles/0300-ftc-funeral-rule>.

Counterfeit Drug Scam

Who doesn't want to save money? Even with a prescription plan, prescriptions can be very expensive which is why it can be tempting to seek other alternatives for purchasing medications.

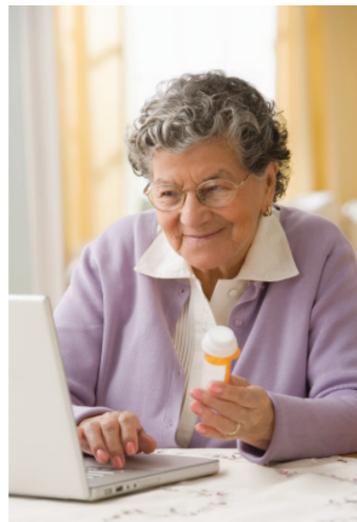
Most commonly, counterfeit drug scams operate on the Internet, where seniors increasingly go to find better prices on specialized medications. Americans 50 or older are responsible for 71 percent of outpatient prescriptions which is why they are a target for these scammers.

The danger is that besides paying money for something that will not help a person's medical condition, victims may purchase unsafe substances that can inflict even more harm. This scam can be as hard on the body as it is on the wallet.

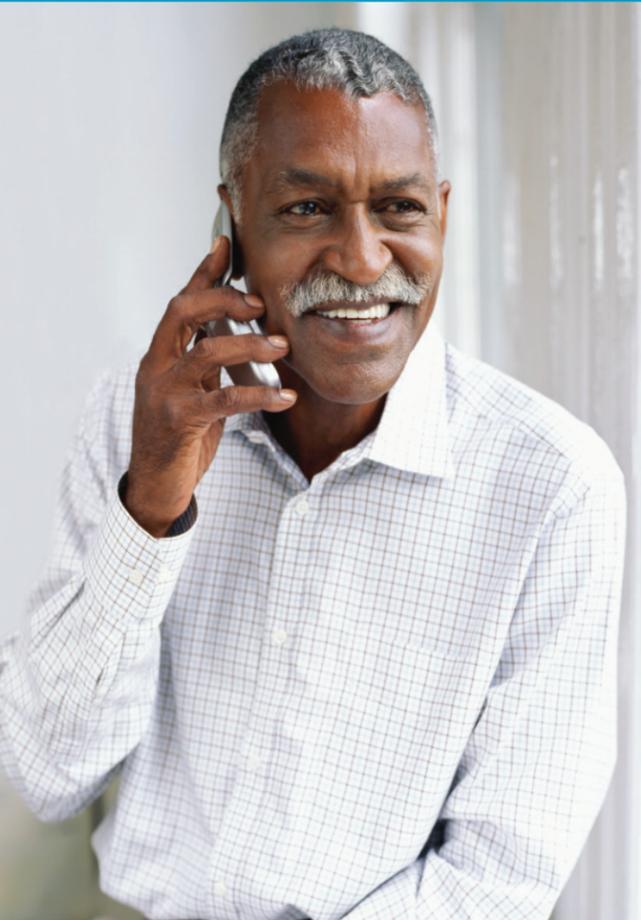
A 2014 report by the Government Accountability Office estimated there are 36,000 "rogue" Internet pharmacies, many selling drugs that contain too much, too little or no active ingredients. Sellers often advertise as Canadian to project an air of legitimacy, but a 2005 FDA study found that 85 percent were based in other countries.

If you receive information about discounted prescriptions, you should be skeptical of such offers. Counterfeit medicine is fake medicine and it may or may not have the active ingredient and/or it may have the wrong ingredients.

Bottom line is counterfeit drugs are illegal and may be harmful to your health. If you are having trouble paying for your prescriptions consult with your doctor. More information is also available at www.medicare.gov/your-medicare-costs/help-paying-costs/get-help-paying-costs.html.



Remember these important tips to help avoid a scam!



Be tight lipped and you won't get gipped!

Never Give Out Your:

- Social security number
- Bank account information
- Medicare number

Always:

- Report to the police if you think you've been scammed
- Tell a family member or close friend—don't be embarrassed
- Call the Butler County Prosecutor's Office Scam Hotline at 1-888-662-3673

If in doubt, go this route!

Hang up!

Confirm so you don't get burned!

Confirm:

- The identification of the caller
- If the Agency or Business is legitimate
- With a friend that the details of the call are legitimate

Forewarned is forearmed!

Signs of a Scam:

- You are asked to wire money to a stranger
- You are pressured to act NOW!
- You have won a sweepstakes you've never entered or heard of
- You have to pay to receive your winnings