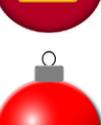
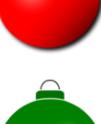


The 12 Frauds of Christmas, the Scammer Gave to Me...



-  **12 Counterfeit items**—Be careful when purchasing brand name items, especially when sold at deep discounts. Some examples include Coach and Michael Kors, as well as many athletic brands.
-  **11 Phone Scams**—During the holiday season there is an uptick of phony phone calls; Grandparent's Scam, IRS, Travel & Microsoft tech support just to name a few.
-  **10 Fake Charities**—To determine the legitimacy of a charity, you can check its name & reputation at the [Wise Giving Alliance](http://www.give.org) website, www.give.org.
-  **9 Fraudulent Credit Card Charges**—With the switch to chip-enabled EMV cards, identity thieves are moving to opening new fraudulent accounts with stolen Social Security numbers.
-  **8 Bogus Romances**—Beware of someone you meet online who immediately wants to start communicating through personal email or text messaging.
-  **7 Travel Scams**—Phony offers of accommodations with too-good-to-be-true prices snowball during the holiday vacation season.
-  **6 E-cards with Malware**—Around the holidays, a very common ploy for cyber criminals is to send fake e-greeting cards with malicious files attached. Opening that e-card may lead to your bank account being emptied.
-  **5 Phishing Scams**—Phishing email messages are designed to steal your identity. They may appear to come from your bank, Microsoft, or from someone in your email address book. If you are unsure who sent the email, don't open it.
-  **4 Shady Resellers**—Every year, holiday shoppers fight over those “must have” items. When stores sell out, often times you can find them on Craigslist or Ebay for an exorbitant price. Beware of the scammers who will take your money, but never send you the merchandise.
-  **3 Fake Websites**—It is very easy to recreate a website. Look for red flags such as unsecure URL addresses, http instead of https. Never pay with money grams or wire money.
-  **2 Temporary Holiday Jobs**—Advertised online, these applications are designed to harvest your personally identifiable information and often ask for that skeleton key to your finances: the [Social Security](#) number.
-  **1 Identity Theft While Shopping**—While you're struggling at the mall with lots of bags, identity thieves see an opportunity to steal your wallet. ID thieves are also hard at work trying to steal your identity online. Place all packages and valuables in your trunk.



TRENTON, OH

A Chicago man was sentenced on Nov. 1, 2016, by Judge Pater for scamming a Trenton senior out of almost \$40,000. He was given probation and ordered to pay back the entire amount within 5 years, otherwise he will serve 3 years in prison.

Asst. Butler County Prosecutor Gloria Sigman told the court that the investigation revealed that \$100,000 went directly to Mr. Hall, and another \$356,000 was wired to Costa Rica, involving a total of 16 elderly victims. Prosecutors in counties where the other 15 victims live have been notified and can proceed on behalf of those victims.

HAMILTON, OH

A call came through the SCAM hotline from the daughter of an elderly Hamilton couple. She was afraid her parents had been SCAMMED by a contractor who knocked on their door and told them they needed a new roof. Hamilton had just been through a

pretty bad wind and rain storm and her parent's roof had suffered damaged. They contacted their insurance company and received a check for \$6,400 for a new roof that they in turn signed over to the "contractor". Once the contractor had their money, the couple never saw him again. Fortunately for them, the Prosecutor's investigators were able to track down the perpetrators and the couple got their money back. They were very lucky because most of the time the money is never recovered. Here's a few things that could have tipped them off to the SCAM:

- The contract was visibly altered and had 2 different company names on it. The perpetrators were using a reputable company's contract that they had carelessly changed.
- The couple gave the contractor payment in full before the job ever started. Never pay a contractor a large amount in advance. Give them a reasonable down payment and the rest when the job is complete.
- This was a door-to-door solicitation. The couple signed the contract on the spot without getting any references or any other written estimates. Never sign anything

before doing your research.

For more information on hiring a reputable contractor visit the Federal Trade Commission's website at www.consumer.ftc.gov/0242-hiring-contractor.



Open Door Insert Fraud!

FAIRFIELD, OH

James Boswell of West Chester, has a history of scamming the elderly and getting away with it. But that's not happening in Butler County. He has pled guilty to a Felony 5 for scamming a 97 year old woman out of \$3,490. Thanks to Detective Brian Rednour and Asst. Prosecutor Gloria Sigman who not only convicted this fraudster, but is getting the victim her money back.

The way it happened is pretty typical of this type of scam. Boswell, a "blacktop" contractor drove around until he found his elderly victim; we'll call her Lilly. Lilly is 97 years young, healthy, but has trouble seeing.

She was outside working in her front yard when Boswell approached her. He explained that she needed the end of her driveway fixed and he could do it for her right then. While he was talking with her, 2 guys who were with Boswell started the job. They haphazardly poured the blacktop and didn't complete the job correctly. As soon as they finished, Boswell immediately demanded payment for services that Lilly didn't authorize. Even though Lilly didn't want them to do the work, she felt obligated to pay. She lead James into her home to get her checkbook so she could pay him, but Lilly couldn't see clearly to write the check. Lilly was very trusting, so she signed the check and gave it to Boswell to fill in the amount. However, before he wrote the check, he looked in the check register to see how much money she had and cleaned her out except for \$200. Later that day, Lilly's niece came to check on her and Lilly told her what happened. She didn't know how much he had written the check for, so her niece contacted the bank to get a copy of the check. When they found out he had taken most of her money, the niece contacted the police. The officers took the report and Det.

Rednour was assigned the case. He talked to Lilly and she could tell him exactly what happened, but she couldn't identify the thieves. Her vision just wasn't good enough. Det. Rednour didn't have a lot of hope in catching these guys, but fortunately for Lilly she had a caring neighbor who watched out for her. While the two were working on Lilly's driveway, her neighbor approached them and asked for their business card because he needed some concrete work done. They tried to imply they new Lilian, but the neighbor knew better because anyone who knew Lilly called her Lilly, not Lilian. The detective was able to put together a line-up and Lilly's neighbor identified Boswell. When contacted by Det. Rednour, Boswell tried to immediately refund Lilly's money because he knew he had been caught. In the past, other states let Boswell off with no conviction because he paid restitution. However, not in Butler County. Not only did Boswell pay upfront restitution, but he has been convicted of a felony.

WEST CHESTER, OH
Adult Protective Services (APS) contacted the Prosecutor's office about a call they received from a daughter who was very

concerned about her mother Helen. She explained that her mother had recently lost her husband, 8 months prior, and was vulnerable and emotionally unstable. The daughter, we'll refer to as Sarah, stated that Helen was contacted by an online predator soon after setting up her Facebook account. Since then she has wired him over \$150,000 under the guise of a loan that would be paid back with interest when he was paid for a business deal worth \$3.5 million. He claimed the \$150,000 was for taxes. He told Helen that he was going to deposit the entire \$3.5 million into her bank account and they would get married and live happily ever after. Unfortunately, there was no convincing Helen that this was all a scam. In addition to her daughter, Adult Protective Services, West Chester Police Department, and Butler County Magistrate Hider all tried to talk with Helen about their concerns for her safety and finances, to no avail. Helen became furious with her daughter for invading her privacy, and telling everyone that this person was not real and a "bad person." All Sarah wanted to do was protect her mother. She was willing to jeopardize her relationship with her mother just so she could protect her mother's assets. After

all, Helen was only 68 and had a long life ahead of her. Now, after several months of a very strained and volatile relationship with her mother, Helen texted Sarah and informed her that she had left the area to drive across the country to Las Vegas and San Diego. She claimed to be with family members, but Sarah discovered otherwise. Apparently, her mother never left. Helen still believes that the online predator is real and there is a pot of gold at the end of the rainbow waiting for her in Las Vegas. The sad truth is that when she finally realizes she has been scammed, she will have gone through all of her money, and suffered yet another broken heart.



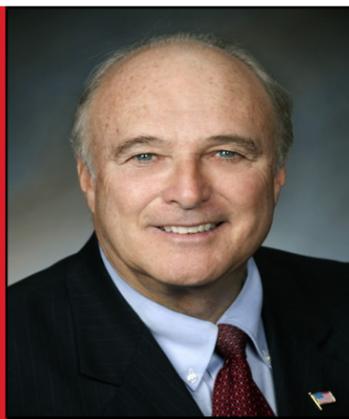
"Well hello there good-looking"

MONROE, OH
Grandma and Grandpa hated to do it, but decided it was necessary to hire a Private Investigator to find out what their grandson had done with \$170,000 they had given him over the last year

and a half. They thought they were paying for rehab and medical bills, but as it turns out Jordan had used most of it to support his heroin habit. Jordan went to great lengths to con Grandma and Grandpa, even calling them and posing as a Psychiatrist requesting more money for him to stay in an in-house drug treatment program. In a more unusual situation, Grandma



and Grandpa had separate checking accounts, so Jordan would con and lie to both Grandma and Grandpa getting money from each of them. Neither knew the other was sending money to Jordan. Once caught, Jordan admitted he knew what he was doing was wrong, but said he could not kick his addiction. He felt remorseful and checked himself into a drug treatment program, however when asked by Judge Spaeth if he checked himself in because he really wanted help or because his scam was uncovered. Sadly, the defendant replied positively to the latter. The Judge sentenced him to 7 years in prison, 1 year shy of the maximum sentence.



Michael T. Gmoser
Butler County Prosecutor

A Word from the Prosecutor

Hello and Happy Holidays! I hope you find the Breaking News informational. While I don't want to put a damper on the holiday season, I want the seniors of Butler County to be informed and educated about current scams and those that escalate during this time of year.

The best way to protect yourself from telemarketers is to let your voicemail pick up and only talk to those you know. Do not think you cannot be scammed because these perpetrators are good at what they do. According to Truecaller, a provider of mobile communication applications, approximately one in 10 American adults lost money to a phone scam in 2015 for a total loss of \$7.4 billion. That's a lot of hard-earned money!

The telephone is and has been one of the most common weapons used by scammers. So, the Federal Trade Commission has recently made it easier for you to spot telephone scams and fraudulent telemarketing schemes by making it illegal to ask for and accept the following three types of payment options:

- **Wire transfers, such as Western Union, MoneyGram, and RIA Money Transfer**
- **Cash reload cards, Money-Pak, Vanilla Reload, and Reloadit**
- **Remotely created electronic checks, which means a telemarketer can no longer ask you for the numbers at the bottom of your check to make a payment**

If these questions were asked, you know it is a scam!

Protect yourself from these predators! Do not be caught off-guard and give them personal information. We cannot possibly catch everyone, but you can keep them from taking your nest egg by staying abreast of the latest schemes.

If you feel you have been a victim of a scam or financial exploitation, please call our hotline at 1-888-662-3673. My Community Outreach Director, Susan Monnin will assist in any way necessary to get you the help you need.

The Silent Killer Among Retirees *by: Brian Stoffel*

What is it?

Its negative effects are equal to **smoking 15 cigarettes** a day, **being an alcoholic**, or **never exercising**. And it is twice as bad for retirees as **obesity**. But almost no one talks about this silent killer in retirement. What is it?

In one word: **loneliness**

In 2013, Merrill Lynch and Age Wave (MLAW) conducted a study asking **pre-retirees** what they would "miss most about work when they retire." By an enormous margin, "a reliable income" was the most popular answer.

When following up with **currently retired** folks about what they missed most, the answers were starkly different. While "reliable income" was still relevant, "social connections," "having purpose," and "mental stimulation," accounted for 65% of the most pressing losses retirees face.

If you take the advice of current retirees and learn from their experiences, you know that living near family and friends is vital to your physical and mental health in retirement.

For more information visit: <http://www.fool.com/retirement/general/2016/05/27/the-silent-killer-among-american->

Depression is not a normal part of aging. UPLIFT can help.



UPLIFT *fact sheet*

The UPLIFT program helps individuals identify opportunities to create positive change that can improve their well-being. This program is designed to increase participation in social, physical and other pleasant activities which result in an improved mood, reduced anxiety and an increase in overall quality of life.

In spite of the changes people experience as they get older, depression is not a normal part of aging. While it is true that everyone experiences ups and downs, some people struggle to maintain a positive outlook as they get older.

Program participants report significant improvement within one month. After just four weeks of working with a counselor, participants are more optimistic and more engaged with friends and family. They also experience improved physical health and more energy.