



**FEBRUARY 2010**

**FROM WELD COUNTY DISTRICT ATTORNEY KENNETH R. BUCK  
FOR THE C.A.S.E. PROGRAM**

# **FRAUD ALERT!**

## **STRATEGIES FOR SENIORS**



Seniors often find themselves specifically targeted by con artists, and the reasons are several. Seniors are likely to have little or no debt and have access to retirement funds, investment funds or other significant sources of income. Since scammers are looking for “easy” access to money, seniors often seem like the most logical prospect.

There are other factors that make seniors likely to be victims of scams. Seniors are often retired and therefore more likely to be at home to receive calls from fraudulent businesses or charities; they are more likely to be at home to answer the door when a “traveler” stops by to scare someone into a “needed” phony repair on a driveway or roof.

Some seniors feel isolated from friends or family, be that from illness or limited ability to leave the home. Thieves know how to build trusting relationships with seniors in these situations. Others seniors may fall into a comfort level of security, especially if they are living in an assisted living center or nursing home where employees actively care for them; in those situations, the resident may not take the same precautions they would otherwise take if a stranger was entering their home.

**PROTECT YOURSELF AND YOUR FINANCES:** Don't leave checkbooks or wallets unsecured — even in your own home. It only takes a second for someone to steal a credit card or pull out a few blank checks from a checkbook (and if they pull them from the middle of the checkbook, it may be weeks or months before you notice that checks are missing).

**PROTECT YOUR ACCOUNTS:** If someone is overly interested in your finances, it may be a red flag worth paying attention to. If someone asks about your account balances, locations or numbers, they may be trying to use that information to access your finances. Open financial statements immediately or check accounts on-line often and make sure the deposits, withdrawals and charges are correct. If you notice unauthorized transactions, contact your financial institution immediately. Discrepancies on financial statements may indicate that someone has either stolen your identity or is fraudulently accessing your accounts.

**UNPAID BILLS:** Review your monthly statements and make sure payments are being applied to your account. If you notice unpaid balances, ask a family member for assistance with looking into the matter. Get the police involved if you need to. Don't be embarrassed, be proactive.

**ISOLATION:** Many times a fraudulent caretaker will isolate a senior from family and friends. It's easier for a thief to commit a crime when there isn't anyone around to question their actions. If you notice that it is increasingly difficult to make contact with family or friends who are in the care of a caretaker, investigate the reason.

Being a victim of fraud is nothing to be embarrassed about. Human nature being what it is, though, we know that many victims of fraud feel that they “should've known better” or that they were “stupid” to fall for what hindsight tells them was an obvious scam so they suffer in silence. If you think you know someone who falls into this category, talk with them, find out what is going on. We need to work together to educate and look out for each other in order to protect ourselves against fraud.

**Contact your local police agency if you think you are a victim of a crime.  
To contact the Weld County District Attorney's Office, call (970) 356-4010 ext. 4702.**