

Scams, Con Men, and Frauds: Beware!

Scam artists. Con men. Frauds. Call them what you will, but this ever-present threat continues to cause havoc for the elderly and other victims.

Scam artists are generally nonviolent, but the pain they cause is real and lasting. They prey on trusting people who might be gullible, and those who they believe won't put up a fight if the scammer is caught. They often try to pass themselves off as legitimate city workers, repair persons, or handymen. These criminals target their victims in **public places, at home**, on the **telephone**, and via **internet/e-mail**. Provided here are several examples of this activity, as well as tips for protecting yourself and your loved ones.



The best advice is also the oldest: Beware of strangers! Be wary of strangers engaging in conversation as you exit the bank, grocery store or shopping area. Be cautious of any unsolicited stranger who offers services, such as repairs, medical assistance or financial errands. Always check references and discuss it with a family member, neighbor or trusted friend.

Residents should never let strangers into their homes under any circumstance, unless they can verify legitimacy. If residents observe any suspicious people or activity they should call law enforcement immediately. If approached by anyone on the street regarding a transaction or business arrangement, i.e., car dent repair, painting or lawn fertilizer services, especially if they are asking for money up front, call law enforcement.

State laws, [Los Angeles County Ordinances](#), and the [San Dimas Municipal Code](#) all require **business licenses** for businesses and solicitors, and prohibit the collection of unlawful donations. Legitimate business persons will carry the business license. Check with your local city or county government to verify business licenses. The California Department of Consumer Affairs at 800-952-5210 or www.dca.ca.gov will verify the license status of any contractor.

If you are contacted by anyone claiming to be from any lottery, say you are not interested and hang up immediately. Personal details should never be released or confirmed over the phone. If contacted by a bank, *they already should have your information*; never volunteer it. If you donate to charity, initiate the gesture on your own and beware of charity organizations that solicit over the phone.

With a surge of identity theft cases, consumers are urged to take extra precautions to secure their personal information:

- Do not imprint Social Security or driver's license numbers on your personal checks.
- Never give out your Social Security number or credit card account over the telephone unless you initiated the call.
- Shred financial documents, including promotional "pre-approved" credit card applications and ATM receipts.

- Do not leave outgoing mail at your mailbox for the postal carrier to pick up.
- Keep track of and review all of your bank/credit card statements and credit profile for irregular activity.

If you suspect that you or someone you know is an elder abuse victim (either financial or physical), contact your local law enforcement agency.

Here are several examples of scams and fraud activity:

The “auto dent repair” scam is common. Criminals wait in parking lots or troll neighborhoods to find people willing to let them do unlicensed body work on their cars. They often do careless work and end up inflating the price. In one case, two men approached an 85-year-old man at his home and offered to fix his dented car. The man ended up paying them \$7,000 in cash to repair \$200 in damage. The crooks returned a few days later demanding \$9,000 to finish the work. They drove the man to his bank, but the teller refused to let him withdraw more cash. They dropped off the victim in another neighborhood to hitch hike back home. In another incident, two men blocked a woman’s car in a grocery store parking lot and tried to persuade her that they could fix the big dent in her rear bumper and the dent in her front bumper as well as some minor scratches for only \$200. When she told them, “Not today. No money,” they said, “No problem, we’ll follow you to your ATM, but we’re only here today, and the price is only good today.”

Many nomadic organized criminal groups use **power of persuasion** to commit burglaries. In a “ruse entry scam,” burglars distract their victims while crime partners steal cash and jewelry items within the home. In one recent case, a man led the resident to the side and rear of the home, and told the resident a neighbor's home had water in the basement and his crew needed to dig a hole. While the resident was out of the home, accomplices entered and took cash. The victim told police the man was on a cell phone the entire time he was explaining what work needed to be done. In another incident, a woman was sweeping her garage when a car pulled into her driveway with at least four people inside. The woman was escorted by one man to the side and rear of her property and told the crew was trimming trees for the power company. The woman said she saw an identification card on his jacket and that he was talking on a walkie-talkie while he pointed to where his crew was going to trim. Three other individuals entered the home and took cash and several items of jewelry.

Locally, a man approached a senior citizen at his home and offered to buy a dusty old car in the driveway, offering more than the car was worth. When the resident said he was not sure if he had the pink slip, the suspect offered to help search the house to find it. While they were speaking, a woman approached holding a young girl, asking if the girl could use the restroom. The suspects were very persistent, made aggressive efforts to enter the man’s home, and tried to separate themselves from the victim and each other within the home.

In another suspicious case, four people, including two teenage girls and two adults, got out of a minivan in a residential neighborhood. The driver, a woman in her mid-50s, approached nearby children and

began asking questions about the houses in the neighborhood. When an adult intervened between the children and the woman, the “visitors” left the area.

Many scams go beyond questionable business practices and involve intentional misconduct. These frequently involve minor construction projects such as siding, roofing, painting, and paving jobs. One tactic employed is claiming to have excess material. For example, a man approaches a resident whose driveway is in need of repair, and claims they are working down the street and have excess asphalt. For cash, they will repair the driveway. They will either take the money and run, or lay the asphalt in a shoddy manner. Either way, the quality of work performed will not be worth the money given, and the material may not be the quality that should be used. Often, after scammers have secured a job, they will claim more material was required to finish the job, and bully the customer into giving them more money. This recently happened to an elderly couple. The original paving job quote was for \$4,000, but when they were finished the elderly victims were bullied out of \$10,000.

House painting: In this scam, the perpetrator paints the exterior of a structure using an inappropriate paint, such as interior, water-based paint. When the homeowner inspects the job, it looks sufficient and the homeowner will pay the worker. It is not until several days later that the low quality job is noticed, but the worker has left the area.



Persons posing as home repair contractors will sometimes propose “payment first, work later.” In this scam, a traveling worker will partially complete a job, request payment, then never return to finish the job. In a similar scam, a person will make initial contact with a home owner, perform exterior home improvements without the homeowner's permission, then demand full payment for an incomplete job. Many times the original “contract” is simply a home owner accepting the con's business card

without requesting any services.

[As reported in the San Gabriel Valley Tribune](#), a man and woman scammed a senior citizen out of \$6,000 by selling her fake diamonds. A woman was approached by the suspects at a shopping center; the suspect showed the victim clear stones resembling diamonds. A second suspect helped “prove” the diamonds were real. After stopping by the victim's house with her so she could drop off groceries she had purchased, the female suspect accompanied the victim to her bank where she withdrew the money and gave it to the woman in exchange for the stones. The “diamonds” were later determined to be worthless.

[Also reported in the San Gabriel Valley Tribune](#), a man with an African accent approached an elderly male victim at a store and conned him into believing his relative had died in a 9/11 plane crash. He had two hundred thousand dollars that he inherited and wanted to donate since he was “an African national and his visa was expiring.” The victim ended up giving \$6,600 of his own money. The suspects left the elderly victim with a useless “prayer rag” that contained wadded up paper.

Prosecutors say a South Florida family of gypsies stole \$40 million in a fortune telling scam, warning victims if they didn't follow their advice, terrible things would happen to them or their loved ones. Eight people were arrested. Victims who were going through vulnerable phases in life forked over cash, gold coins and jewelry. The defendants promised victims they wouldn't spend the money, but then refused to return it.

If someone comes to your door and it isn't anyone you know – be wary! Ask for a business license, contractor's license, references, and proof of insurance. If someone approaches you in a parking lot, walk away and tell them you will call security or the police. Another good answer is, "When I am ready to do that, I will seek out a reputable local company." If you are unsure of a caregiver or other business person, call the police to help you verify who is "safe." It's a harmless mistake if they turn out to be legitimate. Always get a **written estimate** for the complete job. This is **required under state law**. Use reputable contractors. Ask for, and check, references. Check with the Better Business Bureau to see if any complaints have been issued. Don't be pressured into making a quick decision. No reputable contractor will use this tactic. If you feel you are being scammed or bullied into doing something you don't feel is right, or if you have any questions, call law enforcement immediately.

Be on the lookout for situations to protect yourself and your loved ones from scams:

- Be cautious of strangers knocking on your front door, engaging you in a long conversation - their partner could be casing or breaking into your house from the back
- Beware of hiring strangers to work on your house - one worker may keep you talking while the other is stealing from you
- Always check caregiver credentials carefully - run a criminal background check or ask agencies to provide you with a copy of the actual report
- Be wary of a caregiver who enters into an inappropriate relationship with an elderly loved one
- Be wary of a caregiver who tries to isolate your loved one - if you suddenly can't reach your loved one on the telephone
- Beware of fortune telling scams - where you or your loved one is told that "evil" is close - but could be stopped with help from a gypsy
- Beware of strangers telling you their car has broken down - either knocking on your door and asking for your help or approaching you in a parking lot

Telephone, Telemarketing, Credit/Debit cards, internet and e-mail

Telemarketing fraud: According to the [Federal Trade Commission](#), criminals use the phone to commit many different types of fraud, including sweepstakes and lottery frauds, loan fraud, buying club memberships, and credit card scams. "Telephone scammers are good at what they do. They say anything and target everyone to try to cheat people out of money. They may call you and imply that they work for a company you trust, or they may send direct mail or place ads to convince you to call them."

[Who's Calling?](#) explains several deceptive telemarketing schemes, and how you can protect yourself against them. Register your phone number on the [National Do Not Call Registry](#). Registering can help limit the number of telemarketing calls you receive, so you can be more alert to calls you do get.

The telephone "bail/fine" scam: The victim receives a call from a person claiming that a grandchild or other relative is in jail in another state or Mexico. The caller pleads with the victim to send a wire transfer to provide bail money or payment of a fine. The caller provides the name and location for the wire transfer. The story turns out to be entirely fabricated, but the money is long gone.

In a telephone scam being used by inmates and others, inmates convinced residents to press certain buttons on their phone, allowing the caller to make long distance calls billed to the victim:

<http://nixle.com/alert/4881035/>

"Skimming" is a scheme where a device is used to capture account and personal information encoded on your **credit card** or **debit card** magnetic strips. "Skimmer" devices are mostly used in restaurants and bars. Make sure the cashier or restaurant server returns your card in a reasonable time frame. Keep track of bank ATM/debit cards and purchases and watch your statements for suspicious charges. When entering your PIN number at an ATM or cash register, shield the keypad with your hand so no one can see it.

The Federal Bureau of Investigation maintains a [comprehensive page of links](#) to resources, and descriptions of [fraud schemes](#). There are also specific pages about [crimes targeting senior citizens](#) and [internet and e-mail scams](#). These pages also describe *Phishing and Smishing Schemes*, where a fraudster poses as a legitimate entity (your bank or utility company) and uses e-mail and scam websites to obtain victims' personal information, such as account numbers, user names, passwords, etc. Smishing is the act of sending fraudulent messages to bait a victim into revealing personal information.



Refrain from accepting checks from unsolicited Internet-based communications or via mail. Report any suspicious Internet fraud schemes to the National White Collar Crime Task Force at 800-352-3221 or www.ic3.gov.

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Here are some tips from the FBI you can use to avoid becoming a victim of cyber fraud:

- **Do not respond** to unsolicited (spam) e-mail or text messages.
- **Do not click** on links contained within an unsolicited e-mail.
- Be cautious of e-mail claiming to contain pictures in attached files, as the files may contain viruses. **Only open attachments from known senders. Scan the attachments for viruses** if possible.
- Avoid filling out forms contained in e-mail messages that ask for **personal information**.
- Always compare the link in the e-mail with the link to which you are directed and determine if they match and will lead you to a legitimate site.
- Log directly onto the official website for the business identified in the e-mail, **instead of “linking”** to it from an unsolicited e-mail. If the e-mail appears to be from your bank, credit card issuer, or other company you deal with frequently, your statements or official correspondence from the business will provide the proper contact information.
- **Contact the business via telephone** that supposedly sent the e-mail to verify if the e-mail is genuine.
- If you are asked to **act quickly**, or there is an “emergency,” **it may be a scam**. Fraudsters create a sense of urgency to get you to act quickly.
- **Verify any requests for personal information** from any business or financial institution by contacting them using the main contact information.
- **Remember if it looks too good to be true, it probably is.**

"If you have a loved one and they need a conservator, you need to be actively involved in monitoring that process. You need to observe exactly what your loved one is signing and understand what they are agreeing to." - Jonathan Fielding, Director of Public Health, Los Angeles

Important contact numbers:

Los Angeles County Sheriff, San Dimas Station: (909)450-2700 or (626)332-1184

Call “9-1-1” for emergencies and “in progress” crimes.

National White Collar Crime Task Force (800)352-3221

California Department of Consumer Affairs (800)952-5210