

From: [National Sheriffs' Association](#)
To: [Edward Hutchison](#)
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National Sheriff's Association



February 2010

Haiti Recovery Scams

When considering making a donation to the Haiti earthquake relief effort, Attorney General Greg Zoeller reminds Hoosiers to be on guard for scams looking to prey on generous intentions.

Three things to remember to avoid Haiti recovery charity scams:

1. Some charitable organizations use names that are very similar to those of respected organizations and may not be charities at all. Make a donation by giving directly to a charity you know and trust.
2. Always pay by check, not cash, and don't feel pressured to make a donation immediately. Ask questions about the charity - legitimate organizations will mail you information about their programs.
3. Be cautious when giving online. Genuine charities do not send unsolicited emails and you should not click on links in spam messages soliciting donations.

For more information about charity scams or to file a complaint, please visit www.IndianaConsumer.com

Elderly / Senior Driving Issues to be Aware of in Phoenix, Arizona

When you operate a business that focuses on, works with and for Seniors, you receive a lot of questions. One that I hear very often about to driving. It might begin something like, "My grandmother demands the car keys and I feel she is unsafe" or "How do I really know if Dad's vision issues are challenging him enough for him not to drive?"

I recently found this wonderful checklist and information on the web site [aging-parents-and-](#)

elder-care.com. It is a great site and I enjoy their information. Please take a look at this article and their website. I think you'll find both quite valuable.

The first section describes good "evidence" to determine if a problem actually exists. I believe that we sometimes can over or under react based on our proximity to the situation. Either "Nah, that's just Mom. She's fine" or "I know the doctor and the Motor Vehicles people say Aunt Jane is fine, but I just don't believe them." are potential problems. Section 1 provides some objectivity.

The sections that follow are equally as valuable. They reflect important things to consider as well as resources with more information and assistance.

How does aging affect the abilities of elderly drivers?
A checklist on safe elderly driving

Watch for telltale signs of decline in the elderly person's driving abilities. Do they:

- Drive at inappropriate speeds, either too fast or too slow?
- Ask passengers to help check if it is clear to pass or turn?
- Respond slowly to or not notice pedestrians, bicyclists and other drivers?
- Ignore, disobey or misinterpret street signs and traffic lights?
- Fail to yield to other cars or pedestrians who have the right-of-way?
- Fail to judge distances between cars correctly?
- Become easily frustrated and angry?
- Appear drowsy, confused or frightened?
- Have one or more near accidents or near misses?
- Drift across lane markings or bump into curbs?
- Forget to turn on headlights after dusk?
- Have difficulty with glare from oncoming headlights, streetlights, or other bright or shiny objects, especially at dawn, dusk and at night?
- Have difficulty turning their head, neck, shoulders or body while driving or parking?
- Ignore signs of mechanical problems, including under-inflated tires? (one in 4 cars has at least one tire that is under-inflated by 8 pounds or more; low tire pressure is a major cause of accidents.)
- Have too little strength to turn the wheel quickly in an emergency such as a tire failure, a child darting into traffic, etc.?
- Get lost repeatedly, even in familiar areas?

If the answer to one or more of these questions is "yes," you should explore whether medical issues are affecting their driving skills.

Medical issues to consider

Caregivers need to know if the elderly person:

- Has had their vision and hearing tested recently?
- Has had a physical examination within the past year to test reflexes and make sure they don't have illnesses that would impact their driving?
- Is taking medications or combinations of medications that might make them drowsy or confused while driving?
- Has reduced or eliminated their intake of alcohol to compensate for lower tolerance?
- Has difficulty climbing a flight of stairs or walking more than one block?
- Has fallen – not counting a trip or stumble – once or more in the last year?
- Has had a physician told them that they should stop driving?

Adapting to changes

Driving is not necessarily an all-or-nothing activity. Some programs exist to help elderly drivers adjust their driving to changes in their physical condition:

AARP (the American Association of Retired Persons) sponsors the 55-Alive Mature Driver Program, which helps older people deal with issues such as how to compensate for vision problems associated with aging. And, the Association for Driver Rehabilitation offers referrals to specialists who teach people with disabilities, including those associated with aging, how to improve their driving.

There are many ways for elderly drivers to adjust so they are not a danger to themselves or others. Among them are:

- Avoid driving at night and, if possible, at dawn or dusk
- Drive only to familiar locations
- Avoid driving to places far away from home
- Avoid expressways (freeways) and rush hour traffic
- Leave plenty of time to get where they are going
- Don't drive alone

Other forms of transportation

Encourage your loved one to rely more on public transportation. This will reduce their time behind the wheel and help prepare them for the day when they can no longer drive. Many cities offer special discounts for seniors on buses and trains, and senior centers and community service agencies often provide special transportation alternatives.

How to get them to stop

If you feel strongly that your parent cannot drive safely, you have little choice but to get them to stop driving. If they agree without an argument, wonderful. If not, you have several options:

- Stage an intervention. This approach, commonly used with substance abusers, involves confronting the elderly driver as a group of concerned caregivers. The group should include family members, health care workers and anyone else respected by the senior. The intervention needs to be handled firmly but with compassion in order to break through the senior's denial of the issue.
- Contact the local Department of Motor Vehicles and report your concerns. Depending upon state regulations and your senior's disabilities, it may be illegal for them to continue to drive. The DMV may do nothing more than send a letter, but this might help convince your parent to stop.
- Take the keys, disable the car or move it to a location beyond the elderly person's control. Leave the headlights on all night or disconnect the battery to disable the car. But if your loved one is likely to call AAA or a mechanic, you have no choice but to eliminate all access to the car. While this may seem extreme, it can save the lives of seniors, other drivers and pedestrians.

Related Resources

AARP (formerly the American Association of Retired Persons) offers the highly recommended Driver Safety Program for older people. To find a class near you, visit [AARP's Driver Safety](#) page online, call toll-free at 1-888-227-7669, or write to them at 601 E Street NW, Washington, DC 20049.

The Association for Driver Rehabilitation offers referrals to professionals trained to help people with disabilities, including those associated with aging. Visit [The Association for Driver](#)

[Rehabilitation](#) online and click on Directory in the left hand menu, or contact them at: P.O. Box 49, Edgerton, Wisconsin 53534, 1-608-884-8833.

The USAA Educational Foundation, AARP, and the National Highway Traffic Safety Administration developed a very informative booklet, "Driving Safely While Aging Gracefully." ([To view it online, click here on elderly drivers.](#)) It describes many of the physical changes associated with aging, and includes tips on coping with them so that older people can remain safe drivers.

National Legal Resource Center Website Launched

HHS Assistant Secretary for Aging Kathy Greenlee has launched a new Web site for the National Legal Resource Center (NLRC). The NLRC was created in 2008 by the Administration on Aging (AoA) to empower legal and aging services advocates with the resources necessary to provide high quality legal help to seniors who are facing direct threats to their ability to live independently in their homes and communities. The new Web site can be accessed at <http://www.nlrc.aoa.gov/>

[Senior safety program gets state and local help.](#)

By VIRGINIA RANSBOTTOM
Tribune Staff Writer

PLYMOUTH — Police chiefs and officers from each town in Marshall County recently joined the sheriff, state attorney general, county prosecutor and the Council on Aging to officially sign an agreement to work together to keep senior citizens safe.

The three-fold collaborative agreement between law enforcement, senior support services and senior citizens recognizes the Marshall County TRIAD as the state's 31st such program.

"We're making a statement today that we are going to stand up and take care of senior citizens and reduce the fear of victimization," said Marshall County Sheriff Detective Lt. Ward Byers, who will serve as Marshall County TRIAD president.

To be considered as part of the national TRIAD program, Marshall County TRIAD built a network to alert senior citizens of crimes and scams targeting them.

A speaker's bureau was established to provide education topics on identity theft, home protection and personal safety.

A pill drop at the Senior Expo collected 96 pounds of unused prescription and narcotic medications.

"TRIAD is a perfect partnership for consumer protection," said Attorney General Greg Zoeller. "In the past 10 months, there's been an incredible spike in consumer scams, and the fastest-growing crime in the state is identity theft."

Zoeller looked forward to working with law enforcement to alert potential victims and provide assistance for those victimized.

Sheriff Jon Van Vactor said networking with state and national resources on potential scams can help to keep it out of the area.

"These crimes don't start here, they start in another area and show up here," Van Vactor said.

"But if we know about them, we can educate the public before and be better off."

Four years ago, Van Vactor worked to get TRIAD off the ground with AARP Marshall County Chapter president Ben Leslie and Anna Corbett, of Miller's Senior Living Community.

"But then the jail project got in the way," he said. "Happily, they stuck by me and Detective Byers accepted the assignment to move it forward."

Leslie wanted to bring the program to Marshall County after noticing Elkhart County TRIAD giving Project Lifesaver wristbands to help locate people with dementia if lost.

"Greene County provided wood for seniors out in the country," he said. "And a TRIAD in Arizona saved a woman's life while making a well-being check on seniors out in the country."

For Marshall County TRIAD, Corbett is exploring the idea of providing a beacon light on seniors' front porches that flashes to alert a dispatched ambulance.

"And we've had great support from area banks on ways to reduce victimization of seniors," Corbett said. "That's where scams get noticed the most."

The TRIAD program was also applauded by U.S. Rep. Joe Donnelly, State Sen. Ed Charbonneau and State Rep. Nancy Dembowski during the signing ceremony at the Life Enrichment Center.

"Things can happen with a great sense of cooperation," Dembowski said.

"During these economic times when grappling on how to stretch an investment, this is a common-sense program for the protection of seniors."

Beware: Fake Grandkids Calling for Cash

If someone claiming to be a relative asks you to wire money for an emergency, be suspicious. Scammers have already bilked 'grandparents' for more than \$3.5 million.

Common scams targeting the elderly

I just got a call from someone claiming to be my granddaughter. She said she was in Montreal and had been in a car accident. She said her credit card wasn't working in Canada. She asked me if I could send her \$4,000 by Western Union so she could get her car fixed and get home. She promised to pay it back as soon as she could.

I asked her where her husband was, and she said he didn't go with her. She didn't want to tell him she'd been in an accident. When I asked if her parents knew about it, she said she didn't want to tell them yet either.

I said I didn't have \$4,000 but could send her \$1,000. She said that would be OK. When I went to Wal-Mart to send the money, the clerk got suspicious when she found out I was wiring money to Montreal. She said Montreal has a reputation for fraud, and she asked if I was absolutely sure it was my granddaughter who had called. Come to think of it, I wasn't sure at first which granddaughter it was, and she didn't volunteer her name. But I was embarrassed to ask my own granddaughter who she was.

So I came home without sending the money, and now I don't know what to do. If it's my granddaughter, I can't leave her stranded in Montreal. After all, I promised the money.

If it's not her, I sure don't have that kind of money to send to crooks. What should I do? I have the phone number where she is waiting for the money. -- Martha

Dear Martha:

Here's your first clue: The person who called you said her credit card wasn't working in Canada. I've traveled to Canada and several other countries recently, and I have yet to find a country that isn't more than willing to take my credit card. This caller was really hoping you'd be naive to think she could get away with that story.

Your next clue might be the character of your real granddaughters. Is it like them to travel in a foreign country without telling their immediate families? Do they have a habit of calling you and asking for large chunks of money? Let's hope not.

Most young people now have cell phones. Have you tried calling and e-mailing your granddaughter? I'll bet you'll find her at home or at work, far from Montreal and unaware that you are worried about her. Here's why I'm so sure.

The clerk at Wal-Mart was right. Montreal has been the center of several money scams lately, including one called the grandson scam. It sounds exactly like the scenario you describe. Hundreds of seniors have fallen for this scam operated out of money-transfer stores, and among them they have lost more than \$3.5 million.

Authorities shut down one scam, but you can be sure another one is coming. The next fraudsters might try the same tack -- or think of something new.

Here's how you can keep from getting scammed by phone:

- Don't give personal information to anyone who calls you. I had someone purportedly from my bank call the other day. After we chatted about lowering my interest rate (that got my attention!), he asked for my account number. I thought that, since he called me, he should already have it. I asked if I could finish this business at a branch. "Oh, this is a telephone-only opportunity," he told me. I said, "No, thanks, then."
- If someone claims to be a friend or relative, be very sure it is him or her. Many voices sound similar on the phone. A caller might even use the right name and know a few other details. It's amazing what can be found on the Internet. Ask a few questions only a friend or relative would know, such as the name of a pet.
- Beware of calls that play off people's sympathy or greed. According to the e-mails I receive, I win a lottery in the United Kingdom several times a week. I just have to send money for processing fees and I'll be rich. Sure. Especially since I've never entered a lottery here or anywhere across the Atlantic. Many scams play off sympathy and greed at the same time, begging you to help a rich widow move her money into the country or telling some other sad story. Forget it. Nobody legitimate pays strangers to move money around.

I don't see any good reason to call the number in Montreal, unless you want to give the caller a piece of your mind. She has probably called a hundred other numbers by now, hoping for an easier score.

If your real grandchildren do call you sometime with a genuine emergency, they won't feel bad if you ask a few identifying questions or request time to think about it before you send money. It's too bad we have to be suspicious nowadays. But by protecting ourselves from fraud, we'll have our money around when we do need it for ourselves and our families.

This article was reported by Sally Herigstad for CreditCards.com.

FOR IMMEDIATE CONSIDERATION

Contact: Media Coordinator, karen@idtheftcenter.org, 858-693-7935 x 104

Recession to Cause a Rise in Scams, Thievery and Hacking
ITRC and Robert Siciliano Predict 2010 Identity Theft Trends

The Identity Theft Resource Center® (ITRC) and Robert Siciliano have joined forces to expand the pool of knowledge about identity theft issues. As nationally recognized experts in this crime, they have come up with their Top 10 predictions for what the nation might expect in the area of identity theft in 2010 and beyond.

The recession will lead to more scams. "Whenever our nation has faced a difficult time, thieves have found a way to use the problem to their advantage," explained Robert Siliciano. "In my adult life, I've never seen more variations of old scams and the degree of sophistication in newer scams"

Criminals will take advantage of increasing unemployment rates by tricking desperate people searching for job listings. These fake job listings and work-at-home scams will eventually end with the job seeker providing Social Security Numbers (SSNs) to criminals. "If the job description is not one that you would see printed on a business card or you are asked to front money, it's a scam," continued Siciliano.

Additionally, we will see the increase in the number of individuals - who have no criminal history - begin to explore the crime of identity theft for financial gain. "For these thieves, it will be about quick money.

Once desperate people max out their credit limits and wreck their own credit histories; they will start to use Social Security Numbers that they can easily access," said Jay Foley, ITRC Executive Director. These new identity thieves will take advantage of low tech methods – stealing credit card numbers, dumpster diving, making phone calls, or phishing for credit card numbers. These techniques may also include placing ads in auctions and Craigslist for phantom products for sale to get either credit card numbers or cash.

Desperation will lead to more child identity theft and "all-in-the-family" cases, as well as the fraudulent use of numbers belonging to close friends, roommates and fellow workers. It has long been documented that a significant percentage of identity theft cases are perpetrated by people close to the victim. We predict that this number will increase during these tough economic times.

"The ITRC has noted that nearly 10 percent of its case load, for the past six months, involved child identity theft issues," stated Linda Foley, ITRC Founder. "These cases often involve more varied components of identity theft than ever before," she continued. "It's as if people have finally realized that a child's SSN can be used for more than just opening a line of credit."

Medical identity theft, while not a new crime, will reflect the distress of those who have become unemployed. High COBRA premiums, growing individual medical insurance costs, or the inability to afford insurance or medical care, will cause a spike in this area of identity theft. Even the Social Security Administration has noted an increase in uninsured people using the coverage of a friend, relative or even a stranger to get medical care.

Insider theft in the coming year will increase due to the failure to follow simple security protocols in the workplace. This will create opportunities for thieves to gain access to personal identifying information retained in databases or paper files. Additionally, the lack of computer security measures and the increasing skill levels of hackers will lead to larger and more financially harmful breaches. "It is foolish to think that just because one sophisticated hacker has been arrested, that large, extremely damaging hacking events won't continue to occur," said Linda Foley. "These thieves are educating young protégées on high tech methods to

access “secured” information and will continue to coordinate malicious attacks from their jail cells.”

More individuals will discover that they have become identity theft victims as they apply for government assistance and/or benefits. Not only will their own SSNs be used, but they may be temporarily denied benefits due to the use of their child’s SSN which has been used fraudulently. This type of identity theft, identified as “Governmental Identity Theft”, may be associated with complications with the IRS, Social Security Administration, Departments of Motor Vehicles, Medicare and Welfare.

The number of cases of criminal identity theft will continue to grow. This type of crime is defined as the use of an individual’s personal information to avoid being tied to their own criminal record. “In the current environment, the effects of criminal identity theft on the victims will be more apparent with the loss of employment, loss of benefits and the increased number of arrests of victims ranging from failure to appear warrants for traffic citations all the way to felony level crimes,” predicts Jay Foley. “Criminals will continue to exploit the weaknesses of the current system and revictimize the individual whose information has been used.”

The meteoric rise in social media use has also created a launch pad for identity thieves. “Social media identity theft happens when someone hacks an account via phishing, creates infected short URLs or creates a page using photos and the victims identifying information” explains Siciliano. “My prediction for 2010 is that the increase in social networking activity, along with a user’s failure to implement security and privacy settings and protocols, will lead to an increased exposure of not only the user’s personal information but possibly that of their “friends”.

We predict an increase in identity theft crimes and the number of victims over the next two years unless significant changes are made in information security. “Our most important asset is our identity. And we are functioning under a completely antiquated system of identification with wide open credit and few safeguards to protect the consumer. When state governments agree with federal agencies on effective identification and industry comes together, not to profit from the problem but to solve it, only then will we prevail,” according to Siciliano.

About Robert Siciliano

CEO of IDTheftSecurity.com, Robert Siciliano is a member of the Bank Fraud & IT Security Report’s editorial board, Security consultant to Intelius.com and on the consumer advisory board for McAfee <<http://www.mcafee.com/us/>> . Additionally, in a partnership to help raise awareness about the growing threat of identity theft and provide tips for consumers to protect themselves, he is nationwide spokesperson for uni-ball in 2009 (uniball-na.com provides for more information). A leader of personal safety and security seminars nationwide, Siciliano has been featured on "The Today Show," "CBS Early Show," CNN, MSNBC, CNBC, FOX News and others. Numerous magazines, print news outlets and wire services have turned to him, as well, for expert commentary on personal security and identity theft. For more information, visit [Siciliano's Web site](#), [blog](#), and [YouTube page](#). Reach him at Robert@IDTheftSecurity.com or (617) 329-1182.

About the ITRC

The Identity Theft Resource Center® (ITRC) is a non-profit organization established to support victims of identity theft in resolving their cases, and to broaden public education and awareness in the understanding of identity theft. It is the on-going mission of the ITRC to assist victims, educate consumers, research identity theft and increase public and corporate awareness about this problem. Visit the ITRC website www.idtheftcenter.org. No-cost Victim Assistance toll-free hotline: 888-400-5530

2010 METLIFE FOUNDATION COMMUNITY-POLICE PARTNERSHIP AWARDS

MetLife Foundation and the Local Initiatives Support Corporation (LISC) are partnering for the ninth year to recognize, sustain and share the work of innovative partnerships between community groups and police to promote neighborhood safety and revitalization.

Further information and a link to the full RFP is available at: <http://www.lisc.org/metlife>

Preliminary Application Deadline: February 26, 2010

AWARDEES WILL RECEIVE MONETARY GRANTS RANGING FROM \$15,000 TO \$25,000. Case studies about award-winning partnerships will be disseminated throughout the community development and law enforcement industries. Previous winners have used award money to pay for special patrols, trainings & equipment for officers.

Cash grants will be awarded in the following two categories:

Neighborhood Revitalization Awards (Six at \$15,000-25,000): These awards celebrate exemplary collaboration between community groups and police that yields crime reduction as well as economic development outcomes, such as real estate development, business attraction and job growth.

Special Strategy Awards (Five at \$15,000): Community and police partners who have achieved significant accomplishments in one of the following areas will receive awards:

- Applied Technology
- Aesthetics and Greenspace Improvement
- Drug Market Disruption
- Gang Prevention & Youth Safety
- Seniors & Safety

For further information please contact: Mona Mangat, 212.455.9357/csi@lisc.org.

Brothers offer a way to Lighten your Load at the Mailbox
From The Washington Post
By John Kelly
Tuesday, January 5, 2010; B02

Last month, I wrote about the [excessive junk mail](#) that Fairfax's Jack French estimated he receives every year: close to 3,800 pieces from charities asking him to help fund this or that cause, or end this or that disease.

And that doesn't even count the catalogues that pile up. Why, just the other day I received a catalogue devoted to prom dresses -- and I'm not even going to the prom! (Oh wait, it's for my daughter.)

My former colleague Tracy Thompson suggested that Jack check out the Web site called 41pounds.org. It's named for the amount of junk mail the average U.S. adult receives each year, said Sander DeVries, co-founder of the site. Sander and his two brothers run a network support business in Ferndale, Mich., north of Detroit. In 2006, tired of all the direct-mail solicitations they were receiving, they researched how to get their names off the various lists.

"There wasn't a way just to do it in one fell swoop," said Sander, 26.

They had to visit various Web sites, fill in forms, and send e-mails. Some retailers required a signed postcard. But they persevered. When they were done, they weren't receiving junk mail. They sent a cheat sheet on how others could do as they did to about 100 friends and family members.

Said Sander: "We got all these responses back: 'This is great!' "

No one ended up doing it. It was too much work. That's why Sander and his brothers will do it for you. Their service costs \$41 and covers one address for five years, with as many names as there are at that address. So far more than 20,000 people have signed up.

"We guarantee that 85 to 90 percent of your junk mail will stop," Sander said.

Fifteen dollars of the fee is given to one of the charities you choose from a list of nonprofit groups that 41pounds.org works with, including Habitat for Humanity, Trees for the Future and the Carbon Fund.

Sander said it's an odd experience getting practically nothing in the mailbox and admits that 41pounds.org isn't for everyone.

"My grandma actually said, 'Honestly, I would sign up, but that's the only mail I get.' "

Here are some other services: Visit <http://www.optoutprescreen.com> to stop getting those preapproved credit card offers. Visit <http://www.catalogchoice.org> to reduce the number of catalogues. The Direct Marketing Association's <http://www.dmchoice.org> can help you control what sort of solicitations you receive.

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Additionally, we will see the increase in the number of individuals - who have no criminal history - begin to explore the crime of identity theft for financial gain. "For these thieves, it will be about quick money.

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Fraud Alert: Classified advertisers targeted by scammers

Attorney General Greg Zoeller urges Hoosiers to follow simple precautions to eliminate risk

INDIANAPOLIS – Attorney General Greg Zoeller, the Hoosier State Press Association (HSPA) and the Indiana Broadcaster’s Association (IBA) are reminding Hoosiers how to spot and avoid scams that use online and print classified advertisers. While the vast majority of classified ads are legitimate, it is important to remember a few basic tips to avoid problems as scammers continue to develop new tricks.

"Effective consumer protection comes from giving Hoosiers information on how they can best arm themselves to avoid scams rather than waiting to receive complaints. It is too late to protect someone once they have become a victim," Zoeller said. "A consumer knowledgeable about typical scam techniques can protect themselves and avoid victimization. I appreciate the partnership with the Hoosier State Press Association and the Indiana Broadcaster’s Association in their support of my mission."

People who have placed classified ads have been victimized by scammers posing as legitimate customers responding to the ads.

Precautions to take when posting a classified ad:

- Whether posting an ad online or in print, watch out for offers to pay more than the advertised price for the item. Scammers will send a check and ask the seller to wire the excess through Western Union, often out of the country. The scammer’s check is fake and eventually bounces and the seller loses the wired amount. While banks and Western Union branches are trained at spotting fake checks, these types of scams are growing increasingly sophisticated and fake checks often aren’t caught for weeks. Funds wired through Western Union or Money Gram are irretrievable and virtually untraceable.

Precautions to take when responding to a classified ad:

- Do not send money for an item sight-unseen. In 2009, the Attorney General’s Consumer Protection Division received reports of Hoosiers responding to Craigslist ads selling cars for unusually low prices. The ads described an urgent situation to sell the car because of a military deployment and included pictures of a vehicle. Several people lost thousands of dollars when money was wired through Western Union to buy a car that didn’t exist.

Money wired through Western Union can be forwarded to branches all over the world, and it is nearly impossible to determine who retrieves it.

To prevent these and other types of scams from reaching Hoosiers, the Attorney General's office has a fraud alert program allowing anyone to sign up to receive emails and text messages about frauds, such as and scams. In an effort to expand the reach of the fraud alerts, Zoeller has partnered with the HSPA and the IBA to disseminate consumer protection messages through their vast network of Indiana newspapers, radio and television stations.

"The newspapers of Indiana are pleased to join in this program with the Indiana Attorney General's office to protect Hoosiers from deceptive practices," said HSPA Executive Director David Stamps. "Money lost to these criminals, often operating out of foreign countries, is a loss, not only to the victims, but to us all as a community. HSPA pledges its full support to efforts to curtail scamming operations."

Member stations and newspapers can now utilize and share the consumer fraud alert button on their websites, helping their readers and viewers receive timely information about frauds and scams directly from the state's Consumer Protection Division.

"The Indiana Broadcasters Association is pleased to partner with the office of the Attorney General's Consumer Protection Division to provide access to information from that office to be dispersed to Hoosiers around the State of Indiana. If we can, collectively, curtail the success of scammers in the state and in our communities through this partnership, this will be a powerful tool used to that end," said Linda Compton, President and CEO, Indiana Broadcasters Association.

Common red flags for many scams include:

- An unexpected genuine-looking (but fake) business or cashier's check arrives in the mail
- The seller of an item asks for a partial or full payment upfront, after which the goods will be shipped
- A "too-good-to-be-true" job offer involves receiving payments from customers, then wiring funds via Western Union or MoneyGram
- Buyer/Seller refuses to meet face-to-face before agreeing to a transaction
- An email or letter requests payment of taxes or costs in order to collect sweepstakes winnings. Payment usually involves Western Union or MoneyGram

Tips for avoiding classified ad scams:

- Make arrangements with people you can meet in person in a public place
- Be extremely cautious of requests to wire money via Western Union or Moneygram
- Remember that fake checks are common and banks hold their customers responsible for the funds
- Never give out financial or personal information such as bank account number, social security number, or birthday

To sign up to receive consumer fraud alerts, visit www.IndianaConsumer.com or an IBA or HSPA member website.

The Consumer Protection Division investigates complaints against professionals in various fields to ensure safe and fair commerce. Its work protects Hoosiers from businesses, medical professionals, and other service providers who may fall short in their responsibilities to consumers.

More Senior Safety related articles are located at www.nationaltriad.org; e-news section.

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