

NATI NEWSWIRE

SENIOR SAFETY ISSUES

Planning Ahead For Secure Surfing

(NAPS)-Online shopping is a great way to get a jump on holiday gifts. But before you shop, read the following list-and check it twice.

The Federal Trade Commission (FTC), the nation's consumer protection agency, encourages shoppers to follow these tips to steer clear of holiday grinchies.

. Use anti-virus software and a personal fire-wall and keep them up-to-date. Anti-virus software scans incoming communications for troublesome files. Look for anti-virus software that recognizes current viruses as well as older ones; can reverse any damage; and updates automatically. If you have a broadband connection, you may want to run a fire-wall to block communications from unauthorized sources.

. Make sure your Web browser and operating system are up-to-date. Your Web browser security setting should be high enough to detect unauthorized downloads, for example, at least the "Medium" setting for Internet Explorer. Operating systems such as Windows or Linux may offer free software "patches" to close holes in the browser or operating system that spyware, hackers, or phishers could exploit.

. Don't e-mail financial information. E-mail is not a secure method of transmitting credit card, checking account or Social Security numbers.

If you initiate a transaction and want to provide financial information through an organization's Web site, look for indicators that the site is secure, such as a lock icon on the browser's status bar or a URL for a Web site

that To make seasonal shopping merrier and safer, check to see if shopping sites feature a security icon. begins "https:" (the "s" stands for "secure"). Unfortunately, no indicator is foolproof.

. Be cautious about opening any attachment-even if it looks like it's from a friend or co-worker -unless you know what it contains. If you send an e-mail with an attached file, include a text message explaining what it is.

Don't click on links in pop-up ads. They could install harmful files on your computer.

For more information about protecting your computer and your personal information online, visit www.ftc.gov/infosecurity.

To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357);TTY:1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S.and abroad.

Website of the Month

The helpful content at:

www.OnGuardOnline.gov

includes tips, articles, videos and quizzes. The site shows you how to report spam or scams and how to sign up for periodic computer security alterations while its interactive quizzes are a fun way to help you figure out how savvy you are about computer safety.

Fraud: Recognize It. Report It. Stop It.

Produced in cooperation with Competition Bureau Canada

Fraud by telephone, Internet and mail is a serious international problem. It steals your money, your identity and even your self-respect. Protect yourself by learning to recognize fraud.

The Face of Fraud: It's Not Who You Think.

Believe it or not, there is no typical fraud victim, but research finds that fraud victims are likely to be educated, informed, relatively affluent, and involved in their communities.

Scammers don't care about your age, race, income, or geographic location. They just want your money.

You Wouldn't Fall For It?

Thousands of people are defrauded each year. Scam artists use the latest trends and sophisticated techniques: professional marketing materials well-crafted and researched telephone scripts, which are traded among criminals a friendly tone and "generous" offer to put you at ease believable answers to your tough questions an ability to impersonate legitimate businesses, charities, and causes expertly using your own emotions against you They are professional criminals: They know what they're doing and, unfortunately for their victims, they do it well.

You Can Protect Yourself.

Identity theft is the fastest-growing type of fraud. Crooks can do bad things using your good name. Protect your precious personal information. Ask all marketing, research, or charity callers for: detailed, written information that you can check out yourself time to think about the offer. Scam artists pressure you for an answer, saying the offer will expire or go to the next person if you don't act now valid references and a way to contact them a call-back number. This is not fool-proof. Seasoned crooks are happy to give you a cell phone or unlisted number where a colleague is standing by to finish taking your number.

The Best Way to Help Stop Fraud Is to Report It.

If a scam artist has contacted you or if you've

been defrauded, contact the FTC at www.ftc.gov or 1-877-FTC-HELP. We gather evidence, identify fraud trends and alert law enforcement throughout the U.S., Canada, and abroad. By reporting your experience, you can prevent others from becoming victims and help put an end to fraud.

The NCEA has created a series of **elder abuse video PSAs** featuring actor William Mapother.

The PSAs are posted on the home page of the NCEA web site (www.ncea.aoa.gov) and can be downloaded, or you can contact us to request a DVD.

We encourage you all to use the PSAs in your presentations, outreach events, conferences; you can link to the PSAs from your agency web sites; and we encourage you to reach out to your media contacts to see if stations in your area are willing and able to air them.

2008 Triad National Conference

Please join us for the 2008 Triad National Conference. We are including Registration information for the long-awaited 2008 National Triad Conference, being co-hosted by Virginia Triad. Please email Terri Hicks at terrih@sheriffs.org or seniors@oag.state.va.us with any questions you might have.

National Triad Conference Registration Form

http://www.vaag.com/CONSUMER/TRIAD/TRIAD_Conferences.html

We are anticipating over 500 attendees from all across the country at the conference! Be sure to register and make lodging reservations early!

We look forward to seeing you in Williamsburg!

Helping People Protect Their Federal Benefits

Last year, 700,000 Social Security and SSI checks were reported lost or stolen.

Despite the potential for problems, millions of people still receive their federal benefits by paper check. You can help let people know that there are safer ways to get their money.

Throughout National Crime Prevention Month, National Triad will be working with the U.S. Department of the Treasury to help people choose a safer way to get their federal benefits. Treasury recommends two safe and easy payment options: direct deposit to a bank account and the **Direct Express** Debit MasterCard.

Direct deposit: For people with a bank account, direct deposit is the best way to get federal benefit payments. Money goes straight into the account each month, so there's no need to wait for the mail. With direct deposit, the money is on time, every time. To sign up, call toll-free (800) 333-1795, visit www.GoDirect.org or go to your bank or credit union.

Direct Express card: This new, Treasury-recommended prepaid debit card is available to anyone who gets Social Security or Supplemental Security Income (SSI) payments – no bank account required. There are no sign-up fees, no monthly fees and the card can be used to make purchases, get cash and pay bills. With the **Direct Express** card, the money is secure. Call (877) 212-9991 or go online at www.USDirectExpress.com to sign up.

[OPTIONAL: What can you do to help our members protect themselves? There are many ways to help:

- Include information on the benefits of direct deposit and the **Direct Express** card in your meetings, workshops or public speaking engagements.

- Post links to www.GoDirect.org and www.USDirectExpress.com on your Web site.

Distribute and display free informational materials at presentations and in lobbies.]

Help people protect their money and their peace of mind. Encourage those you serve to make the switch to a safer way to get their federal benefits today.

The ABA Commission on Law and Aging (Commission) prepared two facts sheets on durable power of attorney abuse for the National Center on Elder Abuse (NCEA). One is intended for consumers; the other is for law enforcement professionals. You can find them on the NCEA Web site at

http://www.ncea.aoa.gov/NCEAroot/Main_Site/Library/Publications/Publications.aspx or on the Commission's Web site at <http://www.abanet.org/aging/elderabuse.shtml>.

We hope that you'll share these fact sheets with clients and colleagues. They (the fact sheets, not the clients and colleagues) are copyrighted by the ABA but are meant for widespread dissemination. The ABA is generally very good about granting permission for use of its copyrighted materials but you should request permission to reprint or reproduce any ABA content by going to the online reprint/reproduction request form [here](#) (you can also access the link from the bottom of the Commission's Elder Abuse Web page).

DEBT ELIMINATION

Debt elimination schemes generally involve websites advertising a legal way to dispose of mortgage loans and credit card debts. Most often, all that is required of the participant is to send \$1,500 to \$2,000 to the subject, along with all the particulars of the participant's loan information and a special power of attorney authorizing the subject to enter into transactions regarding the title of the participant's homes on their behalf. The subject then issues bonds and promissory notes to the lenders that purport to legally satisfy the debts of the participant. In exchange, the participant is then required to pay a certain percentage of the value of the satisfied debts to the subject. The potential risk of identity theft related crimes associated with the debt elimination scheme is extremely high because the participants provide all of their personal information to the subject.

If you believe you may have fallen victim to this type of scam and wish to report it, please file a complaint with us.

<http://www.ic3.gov/complaint/default.aspx>

Used Cell Phones Save Senior's Sense of Security

"I want to commend the Southern Maine Agency on Aging, the 911 Cell Phone Bank.... Whoever first proposed the Sense of Security (S.O.S.) Project to provide recycled 911 only cell phone free of charge to older adults who need easy access to 911 in case of emergencies should receive public recognition and applause for initiating this program." - Senior Stanley Baron [comments](#) sent in by Mary Hadlock of the Southern Maine Agency on Aging in Scarborough, ME.

This long established program is building relationships between the sheriff's offices and the senior community all across America because it works.

Providing free cell phones to the sheriff's office that have been checked, boxed, fitted with two battery packs and a charger, the 911 cell phone puts help in the hands of vulnerable seniors when they need it most. It is also used by domestic violence shelters for victims of abuse—often those most in need of a cell phone, but without the means to pay for a monthly service.

"These phones reach help when it is most necessary", says Edward Hutchison, Triad Program Director of the National Sheriffs' Association. *"It is a vital link to help for anyone who can dial a telephone—and it's a free service offered by Triad. But the community must get involved to collect phones for this reserve bank of cell phones for these vulnerable individuals."*

The 911 Cell Phone Bank is used by sheriffs to create ambassadors/champions in their respective communities to;

- a) Outreach to local businesses (distributors, retailers, manufacturers, etc.) to collect used cell phones for older and vulnerable adults
- b) Outreach to local corporate partners in their respective counties to collect used cell phones or to sponsor 911 cell phone events within the sheriffs' community—wherein phones are collected AND distributed
- c) Reach out to the Chamber of Commerce to support the 911 cell phone effort within the community
- d) Follow up with Media Exposure via Print/Press Conferences, such as the free Triad PSA's available for download

"When we request emergency phones, they come all boxed up in working condition. The 911 Cell Phone Program has been so successful for us we were even able to furnish a crisis center for victims of abuse using some of these funds. We send all the donated phones to the bank." - Sue Sauro, Osceola County/FL Sheriffs Office

COUNTERFEIT CASHIER'S CHECK

The counterfeit cashier's check scheme targets individuals that use Internet classified advertisements to sell merchandise. Typically, an interested party located outside the United States contacts a seller. The seller is told that the buyer has an associate in the United States that owes him money. As such, he will have the associate send the seller a cashier's check for the amount owed to the buyer.

The amount of the cashier's check will be thousands of dollars more than the price of the merchandise and the seller is told the excess amount will be used to pay the shipping costs associated with getting the merchandise to his location. The seller is instructed to deposit the check, and as soon as it clears, to wire the excess funds back to the buyer or to another associate identified as a shipping agent. In most instances, the money is sent to locations in West Africa (Nigeria).

Because a cashier's check is used, a bank will typically release the funds immediately, or after a one or two day hold. Falsely believing the check has cleared, the seller wires the money as instructed.

In some cases, the buyer is able to convince the seller that some circumstance has arisen that necessitates the cancellation of the sale, and is successful in conning the victim into sending the remainder of the money. Shortly thereafter, the victim's bank notifies him that the check was fraudulent, and the bank is holding the victim responsible for the full amount of the check.

If you believe you may have fallen victim to this type of scam and wish to report it, please file a complaint with us.

<http://www.ic3.gov/complaint/default.aspx>

1450 Duke Street, Alexandria, VA 22314
800/424-7827 phone 703-519-8567 fax
www.sheriffs.org

