

- Always ask for and wait until you receive written information about any offer or charity.
- Check out unfamiliar companies with your county or state consumer affairs agency.

Home Diversion Burglary

This scam usually occurs during the spring, summer or fall when residents are working outside. Most individuals working in their yard do not lock the doors to their homes. One individual will approach the victim and occupy his/her attention while a second subject enters the victim's home and steals cash, jewelry, etc.

Another home diversion technique is for perpetrators to come to a residence and ask for a drink of water, use a bathroom, or use a telephone for an emergency to gain entrance to a home. The subjects will then attempt to divert the victim's attention while an accomplice searches for valuables.

Tips: If an unknown person comes to your home seeking directions, the phone, bathroom, etc. keep the person outside the home and at least one locked door between you and them. If they need water, direct them to an outside faucet, if they need to contact someone, offer to make the call for them. When working in the yard, only leave a door unlocked that you can visibly monitor at all times.

The Pigeon Drop

In the most common variation of this scheme, a person ("pigeon") is approached by strangers who claim to have found a large bag containing cash. The victim is convinced to put up "good faith" money to share in the find and is driven to his/her bank to obtain the money. The good faith money is then put in a purse or parcel for safekeeping. The victim is then distracted while the parcel containing his/her money is switched. The bogus parcel is later given to the victim for safe keeping and the strangers leave to make final arrangements and never return.

Obviously, if a deal sounds too good to be true, it is. Anyone that asks for a person to put up money for "good faith" is not trustable. In this instance you have to ask, why would anyone wish to share their money? If you wish to verify the loss of a large bag containing cash contact your local police to check out this story and to advise them of the con-artists you have encountered.

Letter Scam

The person in this scheme claims to be from Nigeria, or another country and has just inherited a large sum of money. He then displays a letter that states that under the law in their country he cannot return with more than a small amount of U.S. currency. The swindler then solicits the victim's assistance and either asks the victim to keep the money and periodically send small amounts of it back to them in their home country or make a small donation. In either case, the victim is given the impression that this person will return to their country leaving their money behind.

The con-artist tells his victim that he trusts him, however, it will be necessary for him to prove he has money of his own so he won't be tempted to keep this money. When the victim withdraws a large sum of money from their bank, the money is placed into a handkerchief or envelope along with the con-artist's money and a switch is made. The victim is later given an identical envelope or handkerchief containing cut up paper and the con-artist departs never to be seen again.

Banks were established over hundreds of years ago just for this specific purpose. Remember, this person approached you because of your reputation for honesty. If you have to prove your financial responsibility, then this person is not being honest about their intention.

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Security Tips For Senior Citizens



Somerset County
Prosecutor's Office

SECURITY TIPS FOR SENIOR CITIZENS

SECURITY TIPS FOR SENIOR CITIZENS

Some of the most prevalent crimes committed against the elderly in Somerset County are not personal violent crimes, but rather financial crimes. Fraudulent schemes that are particularly common among the elderly include illegal door-to-door sales, home improvement scams, mail order fraud, credit scams, telemarketing sales, Internet and e-mail solicitations and social involvement activities. Each type of fraud is dependent upon a particular vulnerability of the elderly.

Be skeptical about any proposals that sound too good to be true or have to be kept a secret. Check it out with friends, family, lawyers, the police department, the County Consumer Affairs Department or the Better Business Bureau. If you are a victim of fraud, call your local police department immediately.

Awareness of Scams

- Always be skeptical of unsolicited calls.
- Be wary of door-to-door sales.
- Take time to think things through in the face of high-pressure sales pitches. Tell them that you are no longer in charge of your finances and have to check with your family first.
- Take all the time you need to investigate any home improvement offers.
- Remember you are entitled, by law, to cancel any transaction you have agreed to within three business days.
- Never sign a contract or make a purchase without fully understanding the terms of the agreement.
- Never give out your credit card information or bank account number over the phone or to a company not known to you.
- Do not be taken in by “You Have Won” notifications over the phone, by mail or via email.
- Do not assume that all “charitable” solicitations are legitimate, no matter how heartwarming their cause may seem.

- Do not do business with a company you know little about.

Be Especially Wary of:

- “Get Rich Quick” schemes for which you have to put up “good faith” money.
- “Good Deals” on expensive repairs or home improvement jobs.
- Investments that promise unusually large returns.
- Someone claiming you owe money for an item ordered by a deceased spouse or relative.
- Work at home schemes, door-to-door sales, supplemental Medicare insurance promotions, miracle cures, or glasses and hearing aids at bargain prices.

The following are some of the more popular Scams to be Aware of:

The Lottery Con:

This scam is typically initiated by an individual who claims that the victim has won the lottery in another country, ex. Canada. The schemer tells the victim that there is a lottery tax that must be paid before the victim can claim the prize money. The con artist directs the victim to send a money order to the con artist in order to satisfy the lottery tax. Once the victim mails the money order, the victim never hears from the con artist again.

Remember:

- If it sounds too good to be true, it probably is.
- In this instance ask yourself whether you recently entered yourself in a lottery drawing. If not, then the caller is most likely a con artist.
- Always consult with a family member first before sending money orders to anyone.

Utility Cons: “The Inspector”

A relatively new scam has cropped up in the last few years in which con artists posing as utility employees or utility inspectors try to gain entry into homes and businesses in order to steal money and other valuables. They are very clever, usually working these cons when a utility vehicle is visible to the customer.

Remember:

- Always ask for and check the utility representative's photo identification card before admitting the person onto your premises.
- If you have any questions about the identification, ask for the Supervisor's telephone number and call!

Home Improvement:

“The Home Repair Swindle”

In this case, a “worker” tells a homeowner that he has been working down the street and noticed that the owner's roof (driveway, chimney, etc.) has a problem. He claims that he has leftover material from the job he is finishing and he can help you out for the cost of his labor. If you accept his pitch, you'll usually find out later that the work is either incomplete or poorly done and over-priced. The con artist has collected the money up front and disappeared.

Remember:

- Repairs like these usually can damage or diminish the value of your property.
- Never hire a contractor who knocks on your door to ask for business. Legitimate contractors don't operate this way.
- Always insist on written estimates from licensed home improvement contractors.
- Get in writing a description of all the work to be done and the full price of the job.

Telemarketing Fraud:

The Free Prize and/or Vacation

Beware of the prize promoter who wants you to do or pay something in order to get a “free” prize (usually worthless or overpriced), or a “free” or “low-cost” vacation (the total cost may be two or three times more than you expected). Other common telephone scams are “get rich quick” pitches that promise high investment returns with little or no risk.

Remember:

- Some con artists call day after day until you feel they are friends. They are very skilled at sounding believable.