

Scams affect older adults in Ashland

By Ellen Waldman

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Someone was scammed out of \$25,000. Someone else lost over \$120,000. These were not uneducated people, and they were financially abused while living here in Ashland. This is not a topic most people hear about, but these folks are your neighbors. They are both older, with some memory difficulties. But mostly, they trusted that people would not dupe them out of their money.

John lived alone in his own home. He spent a lot of time on his computer, enhancing ways to support his small online business. Someone with a fake online business befriended him. John was given lots of encouragement to invest with them and further develop his online presence. He gave them his credit card. This is how you lose \$25,000 in one day.

The local bank was notified and they contacted the Ashland Police Department. John was embarrassed and ashamed about what he did. People often feel it's their fault if these things happen to them. Eventually, Adult Protective Services (APS: 541-618-7853) was called in to investigate and find additional support for John.

APS is a great local resource. In years gone by, they used to make the equivalent of "well-people visits," before the really horrible stuff happened. Now with funding cuts, these visits don't happen too often. APS did call for help from other professionals, including what was then named South Valley Bank and Trust, now called Oregon Pacific Bank (541-858-0191).

I also really like the trust departments at our local banks. In addition to OPB, US Bank (541-776-2685) also has a very reputable trust department. Choosing a trust department to oversee your finances can assure you that they will be well-managed and safe. I do recommend you look into how a local trust department can be part of planning for the future. They are always available, are professional, knowledgeable and trustworthy.

Glenda also lived alone. She too had memory issues, but was historically frugal with every dollar. She was from the generation of people who saved wherever they could and spent money very carefully. I say this so you realize how uncharacteristic it was to do what she did next.

She had a history of making donations to reputable charities. Maybe that's how her phone number was accessed. The scammer called himself Josh, from a well-known sweepstakes company. He happily presented the news that she had won a very large sum of money in the sweepstakes; \$4.6 million to be exact. He needed her to send money to him, in two checks, to secure her winnings. He also needed additional information, including her social security number. At the end of the week, she had sent checks totally \$122,000 to a location out of the country.

She called her bank in downtown Ashland to tell them the "good news" about her winnings. The bank alerted the Ashland police, and put a check monitor on her account. APS was again called and, unfortunately, there was not much anyone could do. She was now receiving three or four calls like this one every day. She had obviously been tagged as an easy mark.

Finally, she allowed a power of attorney and trustee to be appointed to help her avoid further scams.

A few months ago, I attended a seminar on financial scams at KOB-TV studio in Medford. The attorney general of Oregon, Ellen Rosenblum, was one of the speakers. Here's what I learned: Older people are targeted in our state far too often. We have the very sad reputation for being extremely high per capita in these sorts of scams.

In addition to the Ashland police and APS, here are some resources that can help you:

- Attorney General's Consumer Hotline: 877-877-9392 or oregonconsumer.gov. Use this and fight fraud.
- Department of Consumer & Business Services: 866-814-9710 or www.dfcs.oregon.gov. Read about protecting your personal information.
- AARP Fraud Watch Network: www.aarp.org/fraudwatchnetwork. Lots of excellent info here.

I truly hope you never face this situation, but no one is ever totally safe from scams. Your best bet is a good education now to learn how to protect yourself. And know who to call if the worst does occur.