

UNITED STATES POSTAL INSPECTION SERVICE
LAW ENFORCEMENT REPORT

'Fraud Proofing' your Loved Ones

A Postal Inspector's Advice for Elderly Family Members

Here's some sound advice to consider — advice concerning the older members of your family — that could be as important to their welfare as a prescription written by the family doctor.



"She thought she was going to win a trip to New York ... and they were going to roll out the red carpet ... and she was going to get that big check." — The relative of an elderly woman who lost \$150,000, her life savings, to sweepstakes fraud.

Many people are discovering, to their shock and dismay, that their elderly parents or relatives have fallen prey to a variety of old-fashioned, but still very much in vogue, con games that find their victims through the mail or by telephone. Dollar losses for some seniors have been catastrophic, effectively wiping out a lifetime of savings. For the children, it means the family inheritance has gone up in smoke.

Postal Inspectors are recommending that adult children visiting elderly parents and grandparents be on the lookout for the telltale signs that their loved ones are being victimized. Inspectors say seniors, especially widowed persons or others living alone, are the victims of choice for crooked lotteries and sweepstakes promoters, especially the ones that claim you are a "guaranteed" winner.

The telltale signs aren't hard to spot. Often, the elderly victims accumulate hundreds of letters, postcards and packages containing solicitations or

cheap merchandise which they received by mail or private courier. Typically, the crooks filch thousands of dollars in the form of registration costs, "auditors' fees," shipping charges and the like. As the victims are "reloaded" by successive marketers, the telephone may literally be ringing off the wall and the mailbox overflowing with crooked come-ons.

Family members do not normally have access to their parents'

checking, savings or charge card accounts until their parents become ill or unable to attend to their own financial affairs. It may only be then they discover the extent to which their parents or loved ones have been victimized.

The son of an Illinois couple stated, "My parents grew up in the Depression. They saved their money for their old age. Their total loss so far is \$105,000 over a two-year period. I don't know what possessed them to do this. It's like they were just that: possessed." Both the husband and wife were recently diagnosed with Alzheimer's disease. The son said, "It was almost a relief when I heard it. At least I now have an explanation for how this happened."

But the explanation may be much simpler. Senior citizens are often the most vulnerable and trusting of people, making them easy targets for a con artist. According to John Bordenet, a member of the Criminal Justice Services staff at the American Association for Retired Persons (AARP) in Washington, D.C., there are a multitude of reasons for this.

First of all, claims Bordenet, an experienced con artist may appear to the elderly citizen to be a "good person" simply by speaking politely. The older generation lived in a society where good people had good manners. While they also had their share of "smooth talking operators," many older people today stereotype criminals as rude and crude in looks and behavior — and a

polite younger person can cause them to drop their guard. Or an older person may feel that age alone gives them the experience to pick out a criminal — a well-mannered youngster can't fool them! Others may believe they're safe because they've locked the doors and have a good security system. They may not realize how many scams depend on the mail or the telephone to reach their victims.

In fact, says Bordenet, older folks that live alone are the scammers' victims of choice: They're lonely for the attention afforded by phone calls or letters, they've got no one to give them feedback on fraudulent offers or rushed demands for cash, and they're worried about their money. "Everything costs more than they're used to — what used to feed a family of five now feeds only one or two. And con artists prey on that fear," points out Bordenet.

"Ask your elderly aunt or uncle, 'Have you won any prizes lately?'
If they have, ask, 'Was there a fee to claim it?'
Chances are there was, and it was way out of hand." — Chief Postal Inspector Kenneth J. Hunter

According to Chief Postal Inspector Kenneth J. Hunter, "The worst aspect of this type of crime is that, while it may not involve aspects of violence, as in robberies or assaults,



"Every single victim ... became a victim because they entered a contest or drawing."

— Former boiler room operator and convicted felon.

these victims also pay a high price. Elderly people may no longer hold a job, so they can't recoup their losses. They're more devastated emotionally by the humiliation and pain of being victimized. They just don't heal the way they did when they were young." Chief Hunter says that the key to prevention is educating people on how to protect themselves from fraud.

A recent Postal Inspection Service investigation resulted in the conviction of six telemarketers who had induced hundreds of elderly victims to purchase

"valuable prizes" that turned out to be grossly overpriced items such as fire retardant spray, "survival" packs and perfumes, although the eager

“Senior citizens are the most vulnerable and the most trusting. They make easy targets for the unscrupulous con artist.” — Postal Inspector John C. Brugger

phone respondents had been told, “I can’t tell you what you won, but I know you’re going to be very happy and want to give me a kiss,” while jingling car keys in the telephone mouthpiece. While the crooks are now facing stiff jail terms, their victims are out over \$10 million dollars, most of which was spent long ago and is unrecoverable.

“One of the problems we run up against with this type of crime is that elderly citizens are less likely to remember exactly how or when a transaction took place. It’s hard to investigate an alleged wrongdoing when the complainant can’t provide enough of a lead to do a follow-up, and you can’t win a case in court when the prosecuting witness can’t come up with enough evidence to nail the offender,” said Postal Inspector John Brugger, National Public Information Officer for the Inspection Service.

Postal Inspectors recommend active intervention in the affairs of seniors where fraud is evident. Just as parents seek to protect their children from harm, so may adult children protect their parents from financial loss at the hands of unscrupulous operators preying on the elderly. ■

Information for this article was provided by Postal Inspector Lee Harrison, Public Information Officer, St. Louis, MO; Postal Inspector John C. Brugger, Public Information Officer, National Headquarters; and John Bordenet, Criminal Justice Services, American Association of Retired Persons.

The next time you visit elderly family members, U.S. Postal Inspectors suggest you try the following:

- Be on the lookout for stacks of sweepstakes mail proclaiming them “a guaranteed winner” or offering lottery tickets for sale.
- Watch for an unusual number of packages on hand containing inexpensive costume jewelry, plastic cameras or wristwatches.
- Note if they are receiving unsolicited telephone calls from fast-talking operators offering “fantastic” opportunities to claim prizes or make sure-fire investments. If so, you can arrange for an unlisted phone number.
- Volunteer to help elderly family members balance their checkbooks, and ask about any questionable checks or sudden, large withdrawals. Offer to go over credit card statements to see only authorized purchases are listed.
- Offer to pick up the mail to see if they are receiving unsolicited sweepstakes or lottery offers. If so, they may be on a variety of “sucker lists” being circulated by con artists. Have a trusted family friend help check the mail every day.
- If family members are being victimized through the mail, report the matter to the nearest Postal Inspector.