

PREVENTING SENIOR SCAMS

By Cindy Ladage

The older we get, the more it seems we are targets for consumer fraud activities. Criminals seem to prey on seniors, and thankfully local law enforcement is trying to educate us on ways we can prevent some of the popular scams from being successful! Travis Schaal, Investigator for the Chatham Police Department, shared some of the scams that seniors need to watch out for. "One of the biggest things is through the computers," Investigator Schaal explained. "Everyone is into technology, and they know that with many seniors, computers is their weakness."

Both with our phones and our computers, Schaal said when you get a message saying that you have been "locked out" of your bank account, Amazon account, PayPal account, etc., DO NOT, click on the link even though the message says it is for support or to call a specific number. "People get scammed, and the scammer

walks you through how to change your password, and then they have the password to your bank account and more. Recently, one lady called the 'Amazon account' number and the scammer talked to her for quite a while. They told her to collect \$30,000 and put it in a shoebox.

Thankfully the employee at the bank recognized that this was a scam operation and talked the woman into reporting the crime."

One important fact that Investigator Schaal stressed is, "Most companies won't reach out by phone if you have been locked out or have a problem." Caution needs to be maintained when talking to people on the phone as well. "Another thing," Investigator Schaal warned, "is they can say so much, your name, your relatives etc. and sound like they know you. They got the information from a database." When a call doesn't sound right, if there is a red flag, hang up.

The same is true with emails. Caution should be taken in cases when an email is addressed to

more people than just you. That, Investigator Schaal said, is a sign of a scam email. "Don't click on it, just delete it and report it as spam. If you click on the link in the email, they install spyware on the computer and gain access. Don't respond to these emails or texts. I got a text today telling me I was locked out of my Amazon Account. I deleted it."

What do you do if a scam artist is successful and you fall victim to one of their ploys, or you think they may have access to some of your personal information? Investigator Schaal recommended three key actions to follow:

1. Contact the social security office if you think that your identity had been stolen. Keep an eye on your credit report. Credit Karma, or other free credit sources, the local bank, and credit bureaus can help with this.
2. Contact your local Police Department. Although the odds are 80-90% that they are



Travis Schaal,
Investigator for the
Chatham Police Department

out the country and chances are not good that they will be found, sometimes the criminal may be caught.

3. A new frontier that is facing scam issues these days is the popular Facebook Marketplace.

"It is becoming a big place for scams," Investigator Schaal said. "If anyone asks for codes or they are wanting you to send money ahead, it is a scam. Scammers stay away from PayPal and Venmo because they reimburse."

One wonderful option they have at the Chatham Police

continued on page 22



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A Partner for Caregivers

continued from page 20

other programs, that support can come in the form of respite. Ranging from one to four hours, each program has staff and trained volunteers to create an environment where those with dementia are understood and cared for. Caregivers can take this time to shop for groceries, run errands, or just take time to themselves without worrying about their loved one.

These programs can also be a time of camaraderie and a way to connect with other caregivers who understand their unique challenges and journey. Many caregivers are open in sharing their experiences, navigating difficult situations, what helped, what didn't. They know just how challenging life can be.

When caregivers attend these programs, they see how their loved one responds

to different stimulations. Whether it's art, music, exercise, games, or another activity, it's a way to see how someone's quality of life can change depending on the outlet. Caregivers can take those concepts and use them at home – maybe it's buying coloring books or developing playlists of soothing and nostalgic music.

Because for conditions like Alzheimer's or dementia that have no cure, let alone treatments to stop progression, improvements to quality of life are immensely impactful.

The unpaid role of a caregiver is an undoubtedly stressful one. We want to help so caregiving never reaches the point of breaking. The Smith Alzheimer's Center wants to be your partner in handling the journey ahead.

To make an appointment at the Smith Alzheimer's Center's Memory Clinic, call 217.545.8000. To learn more about the Smith Alzheimer's Center at SIU Medicine, visit our website siumed.org/alz.

SENIOR SCAMS

continued from page 21

Department is a safe pickup place where an exchange between a buyer and seller can take place on camera right outside of the police station. There is a designated pickup for cash only pickup up. Most police stations are good places to do this Investigator Schaal explained. Besides the local police departments, the Attorney General's office is also a great place for information on consumer safety.

Safety when out and about is also something to think about, not just when on the phone or computer. The car should always be a safe place for you and your things, but it can be a temptation for thieves. "Make sure your valuables are locked up. At home, keep your jewelry in a lock box or small safe if caregivers or others are frequently in the home. When parking, park in a well-lit area and try not to be alone. If you are sitting in your car and you feel like someone is tailing you, call the police. It is not dumb to call, it's okay. Smaller towns like Chatham, Virden, Divernon, and Pawnee, have the time and want you to feel safe."

A recent scam that Investigator Schaal knew of was criminal elements placing dollar bills under the windshield of your car. After getting into the car,

when you get out to retrieve the bills, the criminal jumps in the car and steals it. "Sometimes the money is laced with something. Don't touch it, wait until you are home and use gloves. Remove it and throw it away. If you see this, it means someone was up to no good."

In your neighborhood, be on the lookout for fraudsters as well. Door to door salesmen need to have a license to sell door to door. If you have a "no solicit" sign posted, they are not supposed to stop. Watch for suspicious characters and report anyone who doesn't look like they belong. "If you live by yourself, we recommend a Ring Doorbell, or a video recording of some kind and a sign that says video recording in progress. This can be a deterrent."

A recent scam that Investigator Schaal described has been about pool installers asking for so much money up front, then for more money when they are ready to begin installation. The scammers then have disappeared with the cash, and no pool was ever installed. "Do your homework. Contact your local police department and ask if they know if the business has been in trouble. They can't do a background check, but they can say if they know of any issues."

These are just a few of the ways to stay safe in your home, on the road, and when you are out and about! We thank Investigator Schaal for his advice and safety hints.



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