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## Officials try to inform seniors of scams

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Scams targeting senior citizens are not likely to disappear, with the population of older Americans on the rise.

With this in mind, state and local officials are trying to arm seniors with knowledge about how to recognize and prevent scams.

"Ask a lot of questions," said Charlottesville police Detective Ed Prachar. "Don't be bullied or intimidated. Ask to see licensing. When in doubt, call somebody."

In his 10 months investigating fraud for the police department, Prachar has seen three cases involving the conning of senior citizens, including one recent case that cost a retired University of Virginia professor \$65,000.

The local department of Social Services keeps the police informed of any known cases of elder fraud. A neighbor and a local bank have alerted Charlottesville police in two cases, Prachar said, but oftentimes, when no one else detects fraud, scams go unreported.

"I think they're a little embarrassed by the situation," Prachar said of fraud victims. "There are also times when they're intimidated. Also, some have mental illnesses and don't see it happening. I think it also has to do with the fact that they are a little more trusting. They're from a different generation."

In all of the city's cases, the victims lived alone. In one case, a plumbing scammer relied on pressuring an older woman, Prachar said.

"He'd break a fixture and say there was a leak," Prachar said.

Some seniors are particularly vulnerable because they live alone and cons believe seniors have a large supply of money from their life savings, property and Social Security.

"I see more and more referrals," from Social Services, said Claire Curry, legal director of the Civil Advocacy Program at the Legal Aid Justice Center.

Curry's program provides free legal services to poor residents 60 and older. In the past six months, she's investigated three cases of elder fraud.

One of the most common rip-offs Curry said she sees are those masterminded by family members, "especially when someone is progressing into dementia."

"They take it upon themselves to write checks, intercept Social Security money," Curry said. "These are very frustrating and difficult cases. The victim has dementia. If it's not dementia, we have folks who are very reluctant to get relatives into trouble. It's a lot more common for people to help themselves to a loved one's money that we'd like to think."

Telemarketing fraud is something else to watch for, Curry said, but mail fraud is just as insidious.

Many seniors receive notices congratulating them on winning millions and asking for a small amount of money to collect the winnings or the "winner's" bank account number.

It's not fraud, Curry said, because in small print, the scammers usually explain that there is no big winning and that the money goes into a sweepstakes.

"They are so crafty and the print is small. They are really done so slick that people don't know better than to send that \$30. Then they get a flood of follow-up mail," Curry said.

Door-to-door scams are also common, according to the Office of the Virginia Attorney General, including a driveway-paving scam.

Some contractors may demand money up front, offering to resurface or reseal a driveway. Some scammers may take the money and run, while some spread a substance over the existing driveway that looks like blacktop, but will crack the next time it rains.

Wink Brown is the on-site manager of the Meadows, a senior living community in Crozet, home to dozens of seniors, mostly widows.

"There have been a couple of people here that have had phone calls, realized what it was and hung up on them," Brown said. "We mention from time to time to be careful."

The Jefferson Area Board for Aging, which serves seniors all over Central Virginia, routinely makes presentations to various senior centers, makes public service announcements and gives tips in its bimonthly publication on what recent scams to look out for.

"We do what we can of a preventative nature to get the word out," said JABA's chief executive officer, Gordon Walker.

The agency provides a toll-free number for seniors with concerns about aging issues, including questions about possible fraud. If suspicions are raised, JABA staff will contact police.

"If something sounds too good to be true, it usually is," Walker said. "We take this issue very seriously. We recognize there are many individuals who are old and are looking for ways to get a job done because they can't do the work themselves so some deal comes along they can get a driveway repaved or a roof fixed."

Forty percent of women 65 and older live alone, Walker said, and come from a generation where husbands took care of home maintenance chores. These widows are often targets for fraudulent contractors.

"It's sad but true," Walker said. "Particularly true with this generation. ... We're not at all trying to say they are powerless, many of them weren't given the opportunity to do these things when their husbands were around. We want to empower them."

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