

DA CRIME LAB



help us protect animals
REPORT ANIMAL ABUSE!

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POWER AGAINST FRAUD



Janet Berry
Deputy District Attorney
Santa Clara County District Attorney's Office
Elder and Dependent Adult Financial Abuse Unit
(408) 792-2790
1-855-DA-ELDER (toll-free)
jberry@da.sccgov.org





ANYONE CAN GET SCAMMED!!!!

TAKE A MOMENT TO THINK

IF IT SOUNDS TOO GOOD TO BE TRUE, IT IS!!!

NEVER LET ANYONE RUSH YOU!!

DID YOU CONTACT THEM OR DID

THEY CONTACT YOU????

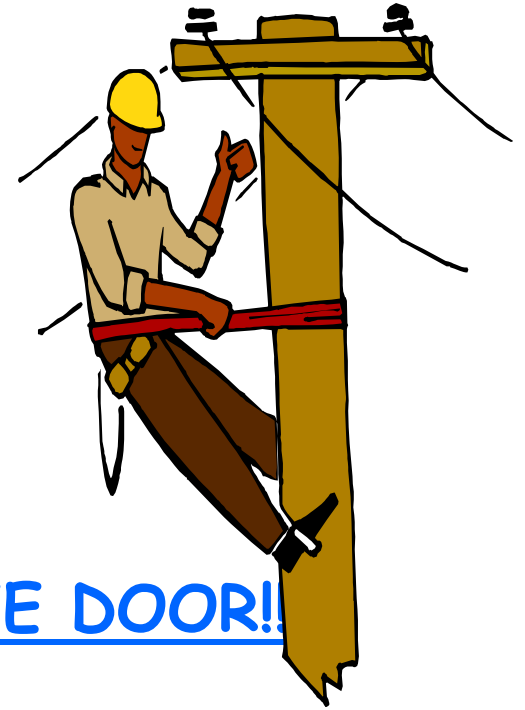
Protect your information

Imposter Home Burglary

Usually two people- one distracts,
the other steals- utilities, repairs,
Businesses

✧ What to do

- ✧ DO NOT OPEN OR UNLOCK THE DOOR!
- ✧ Tell them to go away
- ✧ If they don't, call 911
- ✧ Get a peephole/ fisheye mirror
- ✧ Utilities tell you ahead of time when they will be working in your area
- ✧ 911 - police real?







Identity theft

- ✧ **Getting someone's personal info (SS#, bank acct #, address, phone) to access their accounts/ open new ones/ false personation**

- ✧ **How bad guys get your info**
 - ✧ **Mail theft**
 - ✧ **Recycling**
 - ✧ **Internet people search engines**

Which package would you like?

Your list will come in a format that works with Excel, Act, Word, Goldmine & more.

<p>Calling Package </p> <p>Your Price: \$1,110.60</p> <p>▶ Select This Package</p>	<p>Complete Package </p> <p>Your Price: \$1,166.13</p> <p>▶ Select This Package</p>
<p>Package Details View Sample</p> <p>(Information for each record may vary.)</p> <ul style="list-style-type: none"> Name Phone Number Address City State ZIP+4 County Metro area Housing information Carrier Route Delivery point bar code. 	<p>Package Details View Sample</p> <p>(Information for each record may vary.)</p> <ul style="list-style-type: none"> Name Phone number Address City State ZIP+4 Time zone County Metro area Age Adult gender Income Carrier Route Delivery point bar code Purchasing power indicator Head of household indicator Housing information Mail order history Donor type Cat/dog owner Grandparent in household Veteran present Household with internet user Female/male occupation
<p>Product Options</p> <p>Purchase mailing labels, 3x5 sales leads cards or a prospect list at 1/2 Off.</p>	<p>Product Options</p> <p>Receive a FREE set of mailing labels, FREE 3x5 sales leads cards and FREE printed list.</p>


 [Printable price quote](#)

You currently have:

11,106 Leads

[I want fewer leads](#)

Did you know we also have:

669 Emails 

Additional Options:

[Save Search](#)

[Change Criteria](#)

[See Leads on a Map](#)

[Free Market Research Report](#)



[Labels, Lists & CD-ROMs](#)

Credit cards accepted

VISA

Mastercard

Discover

American Express





What to do

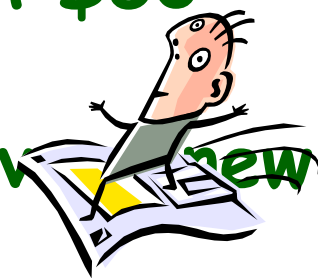
- ✧ **Locking mailbox**
- ✧ **Never put mail out to be collected**
- ✧ **Crosscut shredder-shred everything**
- ✧ **Do not carry your Social Security card**
- ✧ **Valuables out of purse**
- ✧ **Get your credit reports regularly**
- ✧ **NEVER EVER EVER GIVE YOUR CC #, SS#, Account info TO SOMEONE WHO CALLED YOU**

Sweepstakes / Lottery/ Advance Fee Scams



Classic- Imprisoned Royalty with \$50 million

- ✧ You have been selected to receive a new car, groceries for a year, etc.
- ✧ "CONGRATULATIONS!! You have won a million dollars!" or a foreign bank found money



BUT

- ✧ First pay \$\$\$ for transfer fees, insurance, attorney fees, insurance, intercontinental transfer fees, taxes, audit fees





What to do

- ✧ **SCAN PHONE CALLS/ Mail**
- ✧ **Stop and think: Are they rushing you? Too good to be true? Why can't they pay the fees?**
- ✧ **Do not send them any money, NOT ANY**
- ✧ **Do not give them any information, NOT ANY**
- ✧ **Tell them not to call, HANG UP**
- ✧ **Rehearse- LEARN TO SAY NO**
- ✧ **Get on the "Do not Call" list**

Hi Grandma, it's me

- ✧ Elderly victim receives a phone call- young person who is upset
- ✧ Caller claims to be grandchild or friend of grandchild, in jail or need, with "policeman"
- ✧ Needs money **NOW!!!**
- ✧ What to do-
 - ✧ **DO NOT BE RUSHED**
 - ✧ Leave the kid in jail
 - ✧ Get off the phone, call grandchild, family, friends, find out where the grandchild is





Annuities- BE CAREFUL!!!

LEGAL- Annuity-insurance contract

You give them money

They invest it

They pay it out to you later

RED FLAGS

- ✧ Not insured by FDIC
- ✧ Large commissions paid to agents
- ✧ Misleading/ hard sell/ lunch/ pressure
- ✧ Seller tells you to use IRA or other retirement funds to buy annuity
- ✧ **What to do**
 - ✧ Make sure seller has a license --FINRA.org - brokercheck
 - ✧ Don't sign up at the presentation
 - ✧ Do not let agent into your home
 - ✧ Do not decide quickly or by yourself
 - ✧ Elders have 30 days to walk away
 - ✧ Got questions? Call us!!



Power of Attorney scams

- ✧ **SURPRISE!!!!!!** It's usually family, adult children
- ✧ **POA is powerful- you give someone else the power to do financial and medical decision making**
 - ✧ Write checks, charge items, make contracts, for your benefit, give gifts
- ✧ **POA gives access, not permission**
- ✧ **Family meeting**
 - ✧ Pick POA-
 - ✧ Regular accounting
 - ✧ Everything in writing
 - ✧ Do not give POA form until you want it used
- ✧ **Get free credit reports and review them**
- ✧ **POAs are revocable**
- ✧ **Get support, stay connected to friends/ community**
- ✧ **Rehearsal**



Ponzi/ investment scheme

- ✧ **No actual investment**- just one person collecting \$\$, keeping most, sending out “interest” payments
- ✧ **High rate of return quick**
- ✧ **DEPENDS ON AFFINITY**- churches, social groups
- ✧ **DO NOT RUSH- QUESTION EVERYTHING**
- ✧ **CALL US OR GIVE THEM MY PHONE NUMBER**
- ✧ **Get lots of details, documents, examine track record, check SEC and DOC for investment info, ask lots of questions, educate yourself**
- ✧ **If you are confused or don't quite understand the investment, DO NOT INVEST**
- ✧ **If you MUST invest, never invest more than you can afford to lose**



Reverse Mortgages

Reverse mortgages- last resort only

Who will benefit???? Don't rescue your relatives

- ✧ High interest rates
- ✧ Due when you move out
- ✧ Not right for everyone/ not for full amount of equity
- ✧ Not "free money"

What to do

- ✧ Selling home, move into apt
- ✧ Getting roommate
- ✧ If doing RM, make sure you understand everything about it



Red flags

- ✧ Elder seem confused, anxious, depressed?
- ✧ Frightened of anyone? Can't come to phone?
- ✧ Losing weight, mail piling up or missing
- ✧ New "friend"?
- ✧ Change in signature/ living situation
- ✧ Cognitive impairment
- ✧ Giving \$\$ away, changes in banking habits, debit cards, missing checks
- ✧ Not getting meds?
- ✧ Bruises, anything broken, emergency room trips
- ✧ Call police for welfare check



How to fraud proof yourselves

- ✧ Do everything I just told you to do
- ✧ Phone list for daily calls
- ✧ Make a list of dependable repair people
- ✧ **NEVER EVER EVER** open the door to someone you don't know
- ✧ Does your buddy have a new "friend"?
- ✧ Nice young person wants to help you carry bags
- ✧ Dating
 - ✧ Meet in public
 - ✧ Are they significantly younger than you?



What to do

- ✧ **Stay in touch- don't let each other get lonely**
- ✧ **Caretaker "licenses"**
- ✧ **Do credit checks for your elders**
- ✧ **TALK TO THEM**
- ✧ **Get exam by a geriatric MD**
 - ✧ **How many meds elder taking?**
- ✧ **Talk to clergy, doctors**
- ✧ **Leave brochures at doc offices, restrooms, senior centers**



Rehearsal

Auntie, can I run your finances?

- ✧ **Sir, I saw that your roof needs repair, can we come in and give you an estimate?**
- ✧ **Ma'am, I can offer you a rare opportunity to invest, rate of return is guaranteed 15%, but you need to act fast**
- ✧ **Dad, I need \$\$ to pay off debts, please get a reverse mortgage**



MAKE A REPORT

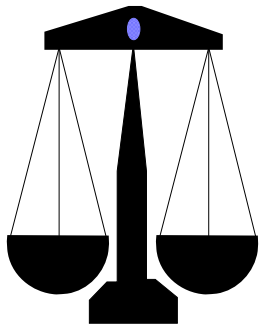
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CALL THE POLICE / SHERIFF/
APS 975-4900

The only way we can stop these
criminals is if

YOU REPORT IT!



Janet Berry, DDA
(408) 792-2790
Cherie Bourlard, DDA
(408) 792-2519

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