



CREATING A SAFE ENVIRONMENT

Scammers prey on vulnerable elderly

By Jane Sutter

The male voice on the phone claims to be a government representative. Your Social Security number has been stolen. Can you tell him your number so he knows he has the correct person?

Shocked and worried, you rattle off the number.

Yes, it's stolen, he tells you. He can resolve the problem, but only if you give him a credit card number or buy several hundred dollars in pre-paid debit cards and read the numbers to him.

Such scams have been around for decades and are only growing more numerous thanks to fears about the coronavirus.

The elderly are at greater risk to be victims of such scams for a number of reasons, says Leita King, scam protection program coordinator for Lifespan in Rochester, which provides services for older adults and caregivers.

Older adults may be lonely and living alone, have no adult children nearby, and/



or have minor dementia, King said. Scammers prey on the fears of the elderly. She's not surprised that the coronavirus pandemic has led to a surge in new scams. "This always happens when something new occurs. These scammers jump right on that ... with the coronavirus they want to scare us."

The Federal Trade Commission recently reported it had received more than 7,800 coronavirus-related reports of scams na-

tionwide from Jan. 1 through March 31. Offers of non-existent miracle cures and vaccines abound, as do requests to give money to bogus charities.

Phone calls and emails supposedly from the IRS or law enforcement or other agencies are used to intimidate older adults, King said. For example, those calls from the IRS threatening a person with arrest for failing to pay back taxes are bogus. "What is really important for folks to know is that the government agencies don't call, they don't text, they don't send emails." Legitimate government agencies send letters through the U.S. Postal Service.

Scammers also appeal to the better nature of seniors. The grandparent scam (in which a caller claims to be a grandchild in trouble and needs money immediately) appeals to the grandparent's love of the grandchild and the grandparent's fear that the child is in trouble. Or a scammer may cultivate a friendship or love relationship with a lonely senior and then ask for money.

The variety of scams continues to grow. The Federal Trade Commission monitors consumer fraud; it reported that in New York State in 2019, it received about 128,000 reports regarding fraud and oth-

Where to go for help:

Lifespan: Call (585) 244-8400 for assistance. Go to [Lifespan-roch.org](https://lifespan-roch.org) to download a free brochure titled "Be Scam Aware." The brochure is full of helpful information on how to protect you and your money and avoid getting scammed. Leita King and others are available to do educational presentations for groups. Call the Lifespan phone number to speak to her. Lifespan also distributes an Identity Theft Kit for victims. The downloadable PDF is available through the New York Finger Lakes Identity Theft Coalition.

AARP: Free information at AARP.org about how to avoid being the victim of a variety of scams, along with a scam-tracking map that shows scams around the country. You can sign up for free watchdog alerts. AARP has a toll-free fraud helpline at (877-908-3360).

Federal Trade Commission: There's a treasure trove of information at Consumer.FTC.gov. You can sign up for email updates to get the latest information on scams. If you want to report a scam or believe you are the victim of identity theft, call toll-free (877) 438-4338.

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er deceptive tactics. The majority are imposter scams followed by phone scams, online shopping scams and other types.

Just like with child abuse incidents, cases of older adults being scammed are under-reported to law enforcement and other authorities, King said.

King outlined several reasons for the under-reporting. Victims may be embarrassed. They may not want their adult children to know they lost money to a scam, which could lead to the children demanding that their parents let them control the finances. Victims may not know how to resolve the problem and possibly get the stolen money back. They may not know that free help is available from Lifespan.

When a victim contacts Lifespan, King arranges to meet one-on-one with a victim in his home or at a nutrition site or other public meeting place to help with whatever is needed. That may include cancelling credit cards, placing an alert or a freeze on assets, filing a police report or contacting other authorities. King takes her cell phone to these meetings, so she can place a three-way call with the person and the appropriate creditor or agency.

Keep in mind that an older person may have vision or hearing issues, and when calling to report a theft, he likely will get an automated response. If he is able to reach a real person, the victim may have trouble answering the questions.

"It's not always consumer friendly, so I can assist them," King said. She (or a colleague) act as the victim's advocate, and they can assist with filling out paperwork. King has sat in on meetings with a police investigator or a district attorney, and even gone to court with a victim to provide emotional support.

"Whatever the individual needs, we'll do anything in our power to help. It is important to know we are voluntary, so we don't make anybody do anything. I provide people with their options."

These services are all free, and King and her colleague cover a 13-county area.

King is also part of a multi-disciplinary team that meets monthly to talk about scams and serious financial exploitation cases. Members represent law enforcement, forensic accounting and other agencies that work with older adults. King said they brainstorm solutions on how best to assist victims.

It's not uncommon for an older person to be victimized by a family member, King said. "It's a very sad situation and it's made all the more complicated if that individual lives in

the home with them." If the victim wants, he can file a police report, which could trigger an investigation. Adult Protective Services and Elder Abuse prevention may get involved, too.

King has advice for the well-meaning adult children and caregivers of seniors. She encourages them to be non-judgmental. She encourages them to let the older adults know that the scammers are very good at what they do and at manipulation. Adult children or caregivers should reinforce that the seniors "should never give out personal

information to anybody, especially somebody contacting them out of the blue, those unsolicited phone calls, those unsolicited contacts over the computer."

Adult children can also talk to their parents about helping them by monitoring their finances or acting as Power of Attorney, King said.

The best message, King said, is for adult children to say: "We're here, we want to help, please be open to us."

Jane Sutter is a Rochester-area freelance writer.

SOME COMMON SCAMS

There are many different types of scams. Here are a few:

COVID-19 scams:

Products that allegedly cure or prevent the virus. This can include teas, essential oils, tinctures and colloidal silver.

Vaccines to prevent catching the virus. Vaccines are in development stage at this point. Sales of stock in companies that supposedly produce products that can prevent, detect or cure the virus.

Websites with the words "coronavirus" or "covid" in the domain name should be avoided. They are 50 percent more likely to be malicious. Contacting one of those websites could result in getting emails from fraudsters attempting to either plant malware on your computer or get your personal information.

Telephone solicitation:

Calls may be live or automated and pose as representatives of government agencies, tech, retail or financial services. The information may be good, such as winning a sweepstakes or a trip, or bad, such as owing back taxes.

To prevent these scams:

Never give out personal information over the phone, computer or to anyone else when the request is unsolicited. Beware of links, pop-ups (that are full of malware) and phone numbers (that may be fake) on computer sites. Don't purchase pre-paid debit cards to pay off an alleged debt. The numbers on the card are difficult to trace.

Home improvements and repairs:

Legitimate contractors, roofers, tree trimmers and driveway resurfacing contractors do not go door-to-door looking for work. Do not sign any contracts or make a down payment until you know the facts. Never pay the total amount for a job until you are satisfied with it. Have a trusted relative/friend read a contract before you sign it.

Meter readers, phone and cable repair people all wear photo identification. If you have questions, call these utilities before you let someone into your home. Never let strangers into your home to do any kind of "inspection" and never show your bill to a stranger who claims he can lower your payment.

Identity theft:

Cases of identity theft involve someone taking your name, address, date of birth, Social Security number, mother's maiden name, etc. to open credit card accounts, drain bank accounts, purchase cars, take out loans, even sell your home.

Shred all documents that have personal information on them before putting them in the trash. Review credit reports annually. If you believe you are the victim of identity theft, report it to your local police department and call the FTC toll free at (877) 438-4338.

Source: Lifespan, AARP, Federal Trade Commission

Watch for These Warning Signs of Abuse in Minors

No longer wants to see a **particular person** they had been close to

Declining **academic** performance

Tries to hide use of **technology**

No longer interested in **activities** they used to enjoy

Changes in **personality**

Demonstrates **aggressive behavior** or constantly angry

Tries to get minors **alone**



Commits physical and emotional **boundary violations**

Withdraws from family or friends

Keeps **secrets** with minors

Gives lavish **gifts** to minors

Allows or encourages minors to **break laws** or rules

Is overly interested in **spending time** with minors

Has **inappropriate** or suggestive conversations with minors

Does not believe the **rules** apply to them (or, does not follow rules or protocols)

Takes **photos** without approval, or asks minors to send them photos

... and These Warning Signs of Perpetrators



ROMAN CATHOLIC
DIOCESE OF ROCHESTER

Creating a Safe Environment Newsletter

is published quarterly by the Roman Catholic Diocese of Rochester with the aim of helping all of us keep children and vulnerable adults safe at home, at church and in all places in our community.

Comments can be directed to:
Tammy Sylvester,
Diocesan Coordinator
of Safe Environment Education
and Compliance,
585-328-3228, ext. 1252
or Tammy.Sylvester@dor.org.

Victims of sexual abuse by any employee of the Church should always report to the civil authorities.

To report a case of possible sexual abuse and to receive help and guidance from the Roman Catholic Diocese of Rochester, contact the diocesan Victims' Assistance Coordinator:

Deborah A. Housel
(585) 328-3228, ext. 1555; toll-free 1-800-388-7177, ext. 1555
victimsassistance@dor.org.

All photos in this newsletter are for illustrative purposes only.

ADDITIONAL SAFETY RESOURCES

ONLINE SAFETY RESOURCES

CHILDREN & TEENS' SAFETY SITES:

Webonauts Internet Academy:

<http://pbskids.org/webonauts/>
PBS Kids game that helps younger children understand the basics of Internet behavior and safety.

NSTeens:

<http://www.nsteens.org/>
A program of the National Center for Missing and Exploited Children that has interactive games and videos on a variety of Internet safety topics.

FOR PARENTS:

Common Sense Media

<https://www.common sense media.org/parent-concerns>
A comprehensive and frequently updated site that is packed with resources. Dedicated to improving the lives of kids and families by providing information and education

Family Online Safety Institute:

<http://www.fosi.org/>

iKeepSafe:

<http://www.ikeepsafe.org/>
Resources for parents, educators, kids and parishes on navigating mobile and social media technologies

Faith and Safety:

<http://www.faithandsafety.org>
Safety in a digital world, a joint project of the U.S. Conference of Catholic Bishops and Greek Orthodox Church in America

LOCAL RESOURCES AND CONTACT INFORMATION

Bivona Child Advocacy Center
(Monroe, Wayne counties):
www.BivonaCAC.org
585-935-7800

Chemung County Child Advocacy Center:
607-737-8449
www.chemungcounty.com

Child Advocacy Center of Cayuga County:
315-253-9795
www.cacofcayugacounty.org

Finger Lakes Child Advocacy Program
(Ontario County):
www.cacfingerlakes.org
315-548-3232

Darkness to Light organization:
www.d2l.org

STEBEN COUNTY: Southern Tier Children's Advocacy Center:
www.sthcs.org
716-372-8532

NYS State Central Registry
(Child Abuse Reporting Hotline):
1-800-342-3720

NYS Child Advocacy Resource and Consultation Center (CARCC)
866-313-3013

Tompkins County Advocacy Center:
www.theadvocacycenter.org
607-277-3203

Wyoming County Sexual Abuse Response Team:
585-786-8846

Yates County Child Abuse Review Team:
315-531-3417, Ext. 6

WINNING THE BATTLE

HELPING PASTORS, YOUTH
MINISTERS AND PARENTS FIND
VICTORY OVER PORNOGRAPHY
FOR TEENS AND YOUNG ADULTS

FREE ONE HOUR LIVE
WEBINAR

— AT NOON EST —

NOVEMBER 10, 2020

bit.ly/winning-the-battle

Presented by



and



THE ARCHDIOCESE
OF KANSAS CITY IN KANSAS

WINNING THE BATTLE

November 10, 2020 - NOON EST - Register

This live free webinar will present the reality of the pornography problem among teens and young adults within the faith community. In addition, we will present practical steps that faith community leaders can take to help those under their care. Our focus will be on those who are helping teens and young adults. Each presenter will share a real story of someone who has faced the challenge and found victory. We will cover a broad array of topics including:

- THE SCOPE AND SERIOUSNESS OF THE PROBLEM
- TECHNOLOGY- ITS BLESSINGS AND CHALLENGES
- THE MESSAGES OF PORNOGRAPHY ABOUT SEX, INTIMACY AND MARRIAGE
- IT IS NOT YOUR DAD'S PLAYBOY
- GOD'S BETTER STORY AND MESSAGES
- VICTORY IS NOT ABOUT DO'S AND DON'TS BUT ABOUT THE SPIRITUAL BATTLE
- ACCOUNTABILITY PARTNERSHIPS AND SUPPORT GROUPS
- THE POWER OF CONFESSION AND REPENTANCE
- THE ROLE OF PRAYER AND SCRIPTURE
- BRAIN SCIENCE AND ADDICTION
- THE IMPORTANCE OF PERSONAL VICTORY FOR LEADERS

THE REALITY

The pornography of today is far more violent and damaging than what most adults understand. Unfortunately, we need to assume that it is just a matter of time before a young person is exposed to this scourge. Research tells us the exposure, use and addiction to pornography are at epidemic levels with our teens and young adults. Young people who learn about human sexuality through internet pornography are at a much greater risk of addiction, sexual promiscuity, depression, and making poor

moral decisions as they move into adulthood.

THE PROBLEM

Few parents or faith leaders ever address the beauty of human sexuality and the dangers of pornography. Therefore, our young people proceed unchecked into cyberspace filled with curiosity to seek all of the answers to their questions. Once a young person is exposed to pornography, they typically do not have the tools or understanding of how to properly respond and avoid it in the future.

THE SOLUTION

Faith community leaders, in cooperation with parents, need to share the truth that God has the better story of sex, intimacy and marriage. In fact, God has the only story that leads to wholeness, fulfillment and beauty. Our challenge is to tell his story with grace, forgiveness and power. Parents need to be empowered in their ability to speak to their children and be provided with the curriculum and tools to keep their teens and young people safe.

WHO IS THIS FOR?

Pastors, priests, counselors and parents- anyone who is helping teens and young adults win the victory over the sexualized culture in which we all live. The webinar will present practical steps and personal testimonies of victory. Everyone who listens will be encouraged and given hope.

FREE ONE-HOUR LIVE
WEBINAR

— AT NOON EST —

NOVEMBER 10, 2020

Registration: bit.ly/winning-the-battle

WEBINAR PRESENTERS



Rob Stoddard

Rob is a church Consultant with Covenant Eyes working to equip churches and organizations in the fight against pornography. He is a former business leader, church lay leader, and missionary to Asia. He has been married to his wife Jill for 35 years, they have three grown children and four grandchildren.



Kevin Bohli

Kevin has led a program in grade schools for 18 years which has empowered thousands of parents to speak to their children about God's gift of human sexuality and how to protect them from pornography. He is also the Executive Director of the Office of Youth, Campus, and Young Adult Ministries for the Catholic Diocese of Arlington, Virginia. He is married with six children.



Josh Martin

Josh currently serves as the Youth and Discipleship Director for the Pennsylvania Church of God (Cleveland, TN). With over two decades of Youth and Children's Ministry experience, Josh and his wife, Paige experience the greatest joy when they see young people make life changing decisions to follow Christ. Josh is a regular speaker in Youth Camps and conferences.