

## THE PHONY C.O.D. SCAM

The con artist will scout a neighborhood to find an unoccupied home, then check a city directory to find out the homeowner's name. Armed with this information, he will fill out a phony shipping label and apply it to a box of rocks or other junk. Returning to the house dressed as a deliveryman, he will knock or ring the bell, properly setting the stage for his next act. Getting no answer, he will go to a neighbor, you, and ask that you accept the package and pay the C.O.D. fee.

## PIN NUMBER SWIPE

Today, telephone fraud is a favorite pastime of con artists everywhere. These thieves include "shoulder surfers," who watch or listen as an unsuspecting elderly man or woman enters a calling card or PIN number at a pay phone. Also beware of bogus "salespeople," who want to see your calling card numbers for identification, or "victims," who ask to use your car or cell phone to call for help. Minutes after they get your information, someone you've never met may be running up hundreds of dollars on your phone bill!

## YOU DO HAVE CHOICES

If the sweepstakes offer, deal or business opportunity sounds too good to be true, your instincts are probably correct. If you're not interested, hang up the phone! However, if you believe an offer is legitimate, take steps to protect yourself and those close to you:

- ▶ *Be careful of all sweepstakes that attempt to lure you with words like "finalist" and "grand-prize."*
- ▶ *Don't be swayed by a free gift.*
- ▶ *Take notes, including date and times of calls, callers' names and any peculiar statements or conditions.*
- ▶ *Don't give out your credit card information unless you made the call.*

- ▶ *Don't give out checking account numbers or send money by messenger or overnight delivery.*
- ▶ *Talk to someone - your lawyer, accountant or banker - before making a financial commitment.*
- ▶ *Save all documentation, including letters, postcards, telephone bills, canceled checks, credit card statements and mailing envelopes.*
- ▶ *Avoid answering machine greetings like "We're on vacation" or "We're not home" and if you live alone, don't volunteer the information. An ideal recorded greeting is "We are sorry we can't get to the phone right now..."*

## IF YOU HAVE FALLEN FOR A SCHEME

If you are the victim of a con artist or if you learn of any suspicious activities, don't be afraid or embarrassed. Report your concerns to the police immediately.

**You may also contact the following organizations with questions or simply to issue a complaint:**

**National Fraud Information Center  
(800) 876-7060**

**National Insurance Consumer Hotline  
(800) 942-4242**

*The bottom line is that the easiest way to ruin con artists' games is to be well informed. Knowing these criminals' moves will help you steer clear of cons and scams and avoid getting hurt.*

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# CON ARTISTS

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your money, your  
assets and your  
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and fraud.*



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## CAN YOU NAME THE “PROFESSION”?

This clever actor charms elderly victims by phone with an affable “nice guy” approach. Deceptive and dishonest, this tele-trickster is the last person you would want to invite into your home! You’re right if you guessed... he’s a con artist!

According to the U.S. Congress, Americans lose an estimated \$40 billion each year due to the unethical activities of fraudulent “salespeople.” Con artists will try to take money as well as property and other valuable assets. Sweepstakes tend to be the most prevalent of all con artist scams but they might also be disguised as home improvement deals, real estate investments, inventions, or even false charities. Knowing how to spot these scams will help you identify a con artist and may someday save you from heartache and financial disaster.

## WHAT’S THE DEAL?

Most people aren’t likely to fall for a scam if it actually sounds like one, so these phony deals are usually disguised as something else:

- ▶ *Something for nothing*
- ▶ *A legitimate sweepstakes*
- ▶ *A free gift*
- ▶ *A great vacation*
- ▶ *A new you (youth and/or beauty)*
- ▶ *A sure cure*
- ▶ *High profits at a low risk*
- ▶ *A chance to make a quick buck*



## WATCH THE PITCH

Most con artists use key words and phrases to make you feel important or to pressure you to act quickly. For example:

*“You’ve been selected as one of ten finalists for our sweepstakes offer.”*

*“As a senior citizen, you’ve already been pre-approved.”*

*“This is not for everyone, so keep it a secret.”*

*“Cash or credit card only, no checks.”*

*“You must decide now. If you hang up, you will lose this opportunity.”*

## COMMON SCAMS AND FRAUDS

The object of any con game is to get you to part with your money. Most of these scams are initiated by people who approach you on the street or call you at home. Be suspicious of ANY plan, idea, scheme, or so-called business deal that requires you to give money - or access to your money - to a stranger. Here are some of the more common scams:

## THE BANK EXAMINER

Someone calls you claiming to be a bank examiner or police investigator who needs your help to catch a “dishonest” bank employee. He usually asks for your account number and account balance. He may tell you that the bank records show a much smaller balance and that he suspects a teller must be stealing the money. He asks you to withdraw a large sum of money from your account and give it to him so he can do an audit or check serial numbers, after which the money will be re-deposited. Of course, you never see him or your money again.

## THE PIGEON DROP

This scheme frequently occurs in front of a store or at a bus stop. Carrying money and possibly fake gambling slips in an envelope, wallet, or paper bag, the con artist approaches you and says the money was found on the sidewalk or in a telephone booth. The stranger asks you for advice on keeping the money. Frequently he will pose the same question to another passerby, who is actually his accomplice. The con artist will offer to share the money with both of you if you will each go to the bank and withdraw a large amount of cash to show “good faith.” When you show him the money, usually outside the bank, the con artist cleverly switches your money with paper cut to the same size. You are then told to re-deposit the money. While inside the bank, you discover your deposit is worthless and the con artist has disappeared.

## THE FAKE LOTTERY TICKET

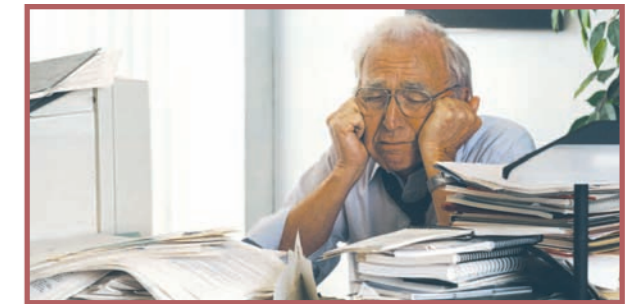
Someone with a foreign accent approaches you on the street and tells you he has a winning lottery ticket, worth \$100,000 or more, but he cannot cash it in because he is not a U.S. citizen. He even verifies the winning numbers by calling a number and letting you listen to a phony recording of winning lottery numbers. He offers to sell you the ticket for just a few thousand dollars. You jump at the chance to make such easy money and help someone out at the same time. Of course the lottery ticket is worthless and you have lost your money.

## HOME IMPROVEMENT SCHEME

A man drives up to your house in a commercial van or pickup truck, dressed in workman’s clothing. He tells you he has just finished a large roofing job (or driveway resurfacing, etc.) and has some materials left over. He tells you he will use the leftover materials to repair your roof, driveway, or other repair work, at a large discount. If you agree, he will do a quick, shoddy job with cheap material.

## THE FUNERAL CHASER

Shortly after a relative dies, someone delivers a product to your door that the deceased allegedly ordered before his or her death. You may even get a bill for an expensive item along with a request to make the final few payments. This scam artist uses newspaper obituaries to prey on bereaved families. Please understand that you are not responsible for anyone else’s purchases. If a claim is legitimate, the estate will settle the matter.



## CREDIT CARD FRAUD AND STOLEN IDENTITIES

These days you have to be especially diligent in safeguarding not just your credit cards, but your identity as well. It is very easy for a criminal to steal your good name and then proceed to destroy it, leaving you with a pile of debts and scores of angry creditors. Identity thieves often search through people’s garbage to find what they need to assume your identity. Even something as innocent as old discarded phone or utility bills can put you at risk. Con artists use these documents to obtain a phony ID with your name and their picture. Then, they can go all over town applying for credit cards in your name and running up big bills. Thieves also steal from mailboxes. New checks and credit cards are favorite targets. Also, if you leave bill payments out for the mailman to pick up, this mail can be stolen and your checks “washed” to remove dollar amounts and payee information. Your signature is left untouched. The crook then makes the check out to a phony name for a much higher amount and cashes it.