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Rockland County TRIAD Program

Reducing Crimes Against Seniors

845-638-5582

www.co.rockland.ny.us



Past President
Pat McArdle
President:
Dennis Herlihy
VP: Jim Finn
Sec.: Ed Berrigan
Treas.: Claire Brew

THE BANK EXAMINER CON



The perpetrators of this type of offense specifically target senior citizens. The game is designed to take several thousand dollars in one or multiple transactions. The seniors are selected in many ways. These may include criss-cross telephone books; random telephone surveys; previous obituary notices, or observation at banks and shopping centers. The following is a general description of the basic elements of the crime. Different suspects may use many variations to convince the senior they are dealing with legitimate law enforcement or bank personnel.

The senior receives a telephone call or a visit at their home from a person posing as a law enforcement officer, bank security, or other official. They are told that there is a "problem" at their bank. The criminal may claim that other accounts are also involved and others have agreed to assist in the investigation. The victim is often informed that a person at their bank is dishonest and is stealing from the accounts.

The player elicits the assistance of the senior and requests they withdraw money from their bank and not talk to anyone about the withdrawal. Throughout the offense, the suspect reassures the senior that their account will be replenished and they will not lose any money. He or she may tell the senior not to take a check, and if questioned, tell the bank teller/manager that the money is being used for a relative or other cash transaction.

The caller tells the senior they will be met by an officer after the withdrawal is made, either at a pre-determined location, or at their home. The victim is instructed to give the currency they withdrew to the officer who will take the currency for evidence. In multiple transactions, which may continue for several days or weeks, the senior may receive further calls informing them of the progress of the "investigation" and convince the senior to make further withdrawals to reinforce the case against the dishonest employee. Normally the same pattern is followed by the suspect when taking the seniors money.

HOME IMPROVEMENT SCHEMES

Each year, when the weather turns nice, itinerant crews of roofers, pavers, driveway sealers and painters travel from city to city, driving through neighborhoods looking for victims. Sometimes they offer to pave or seal your driveway, repair your roof, or paint your house with supplies "left over" from another job. This is just a scam. The repair work is completed very quickly, the quality is poor and the "repairs" usually cost more than the original verbal estimate you were first given.

Warning Signs:

The repairperson drives an unmarked truck or van with an out-of-state license plate.

The worker has no business identification, local address, or telephone number.

You are offered a "special price" if you sign today.

The worker wants upfront cost or fees, or accepts only cash.

No written estimates or contracts are provided.

The worker does not have any references.

The offer sounds "too good to be true."

Generally, work that "adds to or subtracts from real estate" requires a licensed or registered contractor. If you are planning to hire a contractor, make sure the contractor is registered/licensed, insured and bonded. Check the contractor's references. Solicit several written bids.



CHARITY SCAMS

Many of us, especially seniors, care deeply about others and want to do something good for those who are less fortunate. Sadly, criminals will use these altruistic feelings to line their own pockets. The con operator will make you think you are giving to a good cause, but the result is that the money goes directly to them.

The Opening Pitch:

The mail and phone calls are often used as a source of contact in many scams seeking donations for everything from helping disabled veterans, to aiding injured animals, to feeding orphans in Africa, to lobbying Congress about Social Security, etc.. A common ploy is to take a current news event, such as a natural disaster, and claim to be collecting for that cause.

The Presentation:

The presentation is quite simple: the mailer or caller describes the charity or cause in vivid detail, making it seem worthy. The pitch may play on your feelings of guilt over the crisis or your desire to help others.

The Result:

It is often difficult to determine after the fact if the donation you made was to a bonafide charity and if the money actually got to the cause that was presented. Some charitable fundraisers keep over 80 percent of the money they raise.

How to Avoid It:

The best thing you can do before you give to any charity is to find out how much of the money you give goes to the charitable purpose and how much goes to the cost of fundraising. You can do this by contacting the charity or the [Secretary of State's office](#) and asking for the registration number and financial reports for the charity in question. This should be done **before you give.**

Some charity minded people develop their own annual charity-giving plan. They select charities after investigating them thoroughly. As part of the plan, they decide how much and to whom they will give each year and then say no thank you when other charities call or write during the balance of the year. This strategy allows the givers to know where their money is going and to avoid being drawn in by a phony emotional appeal.

"LATIN LOTTO" CON GAME

There has been a recent upswing of this confidence game in Rockland County and our neighboring county of Westchester. In view of this, we'd like to provide you with a capsule view of how this game is played.

Victims in these cases are normally Hispanic and the suspects are male and female Hispanics. These con operators will troll the streets or store parking lots in neighborhoods where there is a Hispanic population, looking for targets to prey on. The suspects normally speak only Spanish while playing this offense. Typically, the con artists will tag-team a targeted victim.

The first suspect, may claim to be looking for an attorney and approaches the victim on the street. The suspect will tell the victim that he has a winning lottery ticket worth thousands of dollars, but is afraid to cash it because he or she is in the country illegally. The second suspect, and a possible third suspect, joins the scenario and the story is told again. The first suspect either offers to pay the victim and the other suspect/s a substantial amount of money to help cash in the ticket, or, sell them the winning ticket at a great discount. Once the victim agrees to help, the suspect claims to want proof that they know how to handle money or needs currency to redeem the ticket and induces the victim to withdraw several thousand dollars. Once the victim's money is withdrawn, it is taken from the victim, either in a switch or, more frequently by sending the victim into a drug store and driving off. In this scenario, one of the suspects feigns sickness throughout the offense and pretends to very ill when the victim returns from the bank after withdrawing the money. The victim is then sent into a drug store for medicine and the suspects drive off.

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