



Beware of Scammers, Abusers and Thieves

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Four Main Types of Scams

- Unsolicited “special” offers to sell or give you something (just pay for mailing, or pay to be first in line for something)
- Requests for personal information (need your SSN # or bank info), or access to your computer
- Requests for help purporting to be from friends or relatives (“Grandma, I need your help, don’t tell Mom” “Can you send a gift card to my niece”?)
- Threats or coercion (You owe money, the sheriff is coming to arrest you, this is the IRS, your grandson has been kidnapped)



Key Things to Watch Out for

- Offers that are too good to be true
- Insistence on an immediate response
- Odd or stilted language in emails
- Requests for SSNs or passwords, or access to your computer to “fix” something
- Instructions not to talk to anyone else or not to involve the police



COVID-Related Scams

- Special deals to access masks and other PPE
- Dietary supplements “proven” to protect against Covid-19, or to kill the corona virus
- Vaccine or special access to vaccine sales
- Sales of home use testing equipment
- Threats to infect you or your family



Tips for Avoiding Problems

- Use caller ID and don't answer the phone if you don't recognize the number
- Don't respond to emails that seem odd, or are from people you don't know—check the sender's email address
- Don't open attachments from people you don't know
- Before responding to any request for money, talk to someone you trust about whether the request seems legit
- Ask yourself: Why is this offer (or threat) coming to me?



Other Types of Skullduggery

- Home repair scams—contractor gouging or recommending unnecessary work
- Identity Theft—someone steals your info and pretends to be you
- Thefts at Home—someone you trust steals money or valuables from your home
- Undue Influence—someone close to you convinces you to do things that benefit them not you, or takes control of your finances and steals from you



Tips for Avoiding Problems

- Use licensed contractors, get multiple bids, ask a friend to review bids with you
- Hold on to your wallet, check statements regularly, call the police and credit card agencies if your info is stolen
- Hire only licensed caregivers from reputable companies; put money, credit cards, passwords, valuables away
- Diminished cognition may make it difficult for you to recognize undue influence! Friends can help by reporting suspicions



Other Safety Precautions

- Keep track separately of all your credit card numbers and the associated customer service numbers in case you must quickly report fraud or cancel
- If you use a computer or iPad to buy things, or do banking:
 - Change passwords often and don't reuse them!
 - Use different passwords for different accounts. Write them down if you need to or use a password program
 - Install anti-virus and malware software programs. Keep operating software and application software up to date
- If you use email, or social media, don't give out personal information!



Resources If You Need Help

- **For Marin County Adult Protective Services**
24-Hour Hotline: 415 473-2774
- **If you are, or you believe another older person is in immediate danger, or a crime has been committed**
Call the Police: 911
- **For general information and assistance in Marin**
Call 457-INFO (4636)
- **For information on current scams nationally**
www.ftc.gov



Scams and skullduggery are here to stay, but there are ways to help protect yourself

Remember these tips:

- “Too good to be true” almost always is
- Ask yourself, Why Me? Skepticism can be a virtue
- Talk to someone you trust before you send money
- Report all threats and scams to the police
- Protect yourself from crimes of “opportunity”
- Use sensible precautions online and offline

