

Fraud watch: be your own advocate



COURTESY PHOTO |

Detective Jerome Smith gives warning signs and tips to ward off potential scammers to an audience in a free community presentation offered by the Senior Center through its "When I'm 64...or more" life planning lecture series on Jan 5. Smith has more than 18 years of experience in law enforcement and investigates fraud in Sheridan County.

BY LOIS BELL
SHERIDAN SENIOR CENTER

SHERIDAN — The amount of money forfeited to fraud is estimated at \$18 billion according to Les Engelter. Engelter

was one of two presenters at the Senior Center on Tuesday as the Senior Center kicked off its 2016 monthly "When I'm 64...or more" life planning lecture series addressing the topic of fraud.

Detective Jerome Smith of the Sheridan Police Department joined Engelter in the free community presentation with approximately 40 attendees.

"In 2015, an estimated \$500,000 was scammed out of Sheridan residents through mail and phone fraud," said Smith. "They (scammers) don't target just one specific age group. They don't target a specific income class. They hit everybody."

The Fraud Watch presentation aimed to equip the audience with the warning signs of a scam and provide tips for individuals to protect themselves.

Engelter asked the audience how many people have been approached by a scam artist. Almost all hands went up — including Smith's. Engelter then asked how many people knew of someone who had been approached by a scammer — or who had been scammed. Almost the same number of hands went up.

"We all have stories to tell," said Engelter.

Engelter, as an AARP volunteer, presented the organization's warning signs and protection strategies. AARP is a membership organization that serves individuals age 50 and older.

"Fraudsters like to key in on elderly people," said Engelter. "They like to hone in on the elderly and particularly those who live alone."

"There are three big fraud scams in the United States today," said Engelter.

According to Engelter, the first category is the imposter scam where a scammer passes himself or herself off as a legitimate organization (such as the Internal Revenue Service) or as someone you know (such as the "grandparent scam").

The second category of scams is identity theft where scammers try to get your social security number. According to Engelter, the majority of identity theft is perpetrated by a family member.

The third category of scams is that of debt collection. Scammers will try to play potential victims through the Internet, the telephone, door-to-door and by mail. So what are some strategies you can use to protect yourself from being scammed?

Here are some tips:

- If you have to pay money to get money, it's a scam. This is the clue to lottery scams.
- "Did you enter this sweepstake? If you didn't play, how could you have won?" said Smith. "If they need you to send money to get money, it's a scam. If they need taxes to be paid, why don't they just withhold it from the winnings?"
- Be cautious of a call regarding family emergencies. This is the famous "grandparent scam."
- "This is a hard one," said Smith. "You want to protect your family."
- Smith advises to take a step back and make a call to the family first.
- But be advised: scammers have gotten smart on this. If they are pretending to be your grandson in trouble, they will call the grandson first and con them into not taking a call from you. How do you dodge this? Call another family member first such as a parent.
- Smith also shares that door-to-door salesmen in Sheridan are required to get a permit from Sheridan City Hall. City Hall will verify their names and the number of salespeople with the company and share this information with the Sheridan Police Department. You could call City Hall or the police to verify if these salespeople are legitimate. If they are questionable, Smith encourages residents to get a description of the person's car or clothing and call it in immediately.
- Both Smith and Engelter recommend shredding important personal information before disposing.
- For those who are on computers, don't click on links you don't recognize, don't respond to emails where you don't know the sender and keep unique and long, strong passwords for each account.
- And the IRS?
- "The IRS will never, never call you," said Smith. "If they need to get in touch with you, they will send you a certified letter."

Bring on the NEW YEAR!

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FUN & FOOD

Entrees and kiosk include sides, dessert and drink.
BUILD YOUR OWN SALAD MON-FRI

<u>Entrée Choice*</u>	or	<u>Soup / Salad Bar</u>
Sun - Pork Roast		
Mon - Cheese Burger Deluxe		Chinese Beef Soup
Tue - Chicken Fried Steak		Southwest Pork Stew
Wed - Meat Lasagna		Potato Leek
Thu - Sweet and Sour Pork		Cream of Asparagus
Fri - French Dip		Chicken Noodle
Sat - Beef Vegetable Skillet		

***Home Delivered Meals**

Mon-	Last Day RSVP for Jane Party at Front Desk Senior Center	
Tue -	Dominoes	9:30 a.m. Dining Room
Wed-	Alterations by Marcine	8:30- 10:20a.m. Sign up. No fee
Thu-	Ruby Peterson	Music at Lunchtime Dining Room
Sat -	Jane Party	2:00 p.m. Historic Sheridan Inn

CENTER STAGE

Another new year

Happy New Year! Are you someone who loves the New Year? Do you get excited and motivated to try something new or make a change to better your life? Maybe you are looking at it as good riddance to a tough 2015 and you have hope for better things to come in 2016? Are you like me and sometimes think of it in terms of, 'oh no, I'm going to be another year older?'

OK — here comes "the message" from the Senior Center director: There are really some very cool and exciting things about getting older that don't get enough attention. When we think about getting older almost always it is characterized in a negative light. Everyone has heard of the cliché "over the hill." Getting older is seen as a decline. Obviously, over the hill really means you are going downhill?

Dr. Bill Thomas, author of the book "What are Old People For?," describes an imaginary conversation in which there is an announcement that goes like this: "I have discovered an ancient path to human development that is all natural, subtle but transformative, and requires decades to experience fully. Only mature adults may sign on; the young are unprepared for what it has to offer." Thomas states that aging requires life. Aging is natural. Aging is gradual. Aging requires maturity.

SENIOR CENTER HAPPENINGS

• **Is it becoming a national event?** Whether you spell your first, middle or last name Jane, Jayne, Janie or — however — you are invited to the annual JANE PARTY! The party is Jan. 16 at 2 p.m. at the historic Sheridan Inn. Please call 672-2240 by 5 p.m. on Jan. 8 to let us know you're coming and for details. This is an invitation to guys and gals.

• **Helen Laumann and the Sheridan County Historical Society presents Conversations in History.** January topic: "Early Days of Dayton," Jan. 13 at 10 a.m. in the Conference Room of the Sheridan Senior Center located at 211 Smith St. No advance sign-up necessary and no charge. Come early to get a good seat and grab a cup of coffee, tea or water from the dining room.

• Scrapbook cards, hand decorated gift bags, scrapbook pages — all add a personal touch. **Join the Greeting Card and Scrapbook Creators** on Jan. 23 with Heidi Rossler. The session will be held in the Art Studio at the Senior

The positives about growing old just don't get much traction in our world. More than any other age group, "people of age" are more resilient, adaptable, wise and, of course, experienced. Each one of these characteristics has significant merit on its own, but to me when you put them all together they equal "superhero"! These are heavy duty traits that our community and our world needs more of these days. Did you also know that research has shown, time after time, that older people are happier and more satisfied with their lives than others? Maybe it is because of these superhero characteristics?

There are also some very real challenges and obstacles as one gets older. Although we never know what life has in store for us and each one of our paths is unique, some of the pot holes and road blocks along the way can be tough. Some can be avoided if we have awareness and knowledge, and someone to guide us along the way.

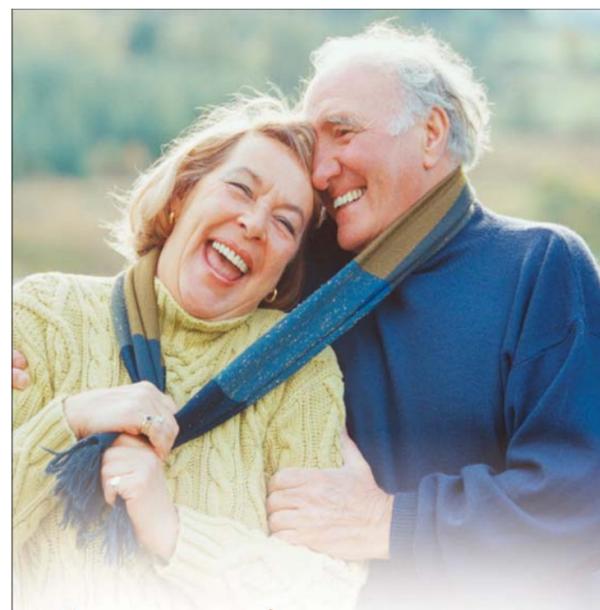
The older I get the more I know that we are more alike than different and when we come together and share our lives with each other, we are stronger. Stop by the Senior Center at 211 Smith St. to see what we have to offer. There are many opportunities to navigate your path. Sign up for our quarterly newsletter or visit our website at www.sheridanseniorcenter.org.

CARMEN RIDEOUT is the executive director at the Sheridan Senior Center. Center Stage is written by friends of the Senior Center for the Sheridan Community. It is a collection of insights and stories related to living well at every age.

Center from 12:30-3:30 p.m. There is no charge but please sign up at the front desk or by calling 672-2240. You may bring your own supplies if you have them. Supplies and tools are provided for those who may want to try for the first time.

• **Young at Heart Players to Begin Rehearsing** for "The Paper Bag Bandit," a hilarious old-fashioned melodrama. Rehearsals begin Jan. 19 at 9:30 a.m. All interested actors, both veteran and new to the stage, are invited! The show has many characters with lots of small roles, so it's just right for people who don't like to memorize lines! If you are unable to attend on Jan. 19 and would like to be involved, call or email Pat Tomsovic at 307-752-9070 or patomsovic@bresnan.net.

• **Tax preparation assistance** appointments at the Senior Center for February are now being taken by calling 672-2240. The appointments will be on Tuesdays and Thursdays beginning Feb. 2.



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