

Stockton Record

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STOCKTON - With the economy struggling and crime rising, seniors have become more of a target of criminals, a county prosecutor said at a Wednesday seminar about scams involving seniors.

It is not just con artists swiping financial information, said Suzanne Schultz, family crimes coordinator with San Joaquin county District Attorney's Office. Senior citizens make up some of the victims targeted in a recent rash of strong-arm robberies in Stockton of people wearing gold chains, too, said Schultz, who said she has stopped wearing her necklace.

And seniors can help protect themselves by learning about scams and to take precautions, such as not always carrying around a large purse filled with large amounts of cash, cards and a full checkbook, she said. "It's our responsibility to harden ourselves as targets."

And for seniors, that means looking out for friends, too.

Sometimes scammers move into the life of a widow or widower, cut them off from old friends and then bleed them dry, she said. "You've got to look out for each other. You know your friends' routines," she said.

Panelists outnumbered the seniors at the Arnold Rue Community Center listening to the presentation, but representatives from various agencies came with ample tales of cons of all sorts and tips on how senior citizens can avoid being victims.

"Arm yourself with information, and if you need help, it's available," said Rep. Jerry McNerney,

D-Stockton, whose office organized the seminar, along with the state Contractors State License Board.

Lorraine Truhett, 68, collected the literature about scams and said she was glad she came. "I felt like some of my friends could use some of this information."

Contractors

Jane Kreidler from the CSLB warned against trying to save money by using an unlicensed contractor. It could be a scam, she said. "People come to your door and say it looks like your driveway needs to be repaved," she said. "Then they take your money, and they don't really do the job."

Annuities

Peter Meza from the state Department of Insurance warned against annuities. The financial products offer regular payments, but they can cost a lot of money up front and could take 10 or 15 years before the first regular payment arrives, he said. That is not useful to somebody in her 80s, he said. "It can be a valuable instrument, but it can also be the kind of thing that could be devastating."

Scam by mail

There are no legal foreign lotteries in the United States, so do not fall for scams offering lottery winnings, said Jeff Fitch from the U.S. Postal Inspection Service. Beware of offers that look too good to be true. And if you have been scammed, report it to the authorities. Sometimes phase II of a scam could be somebody pretending to help you get your money back, he said.

Pharmaceuticals

About 95 percent of websites selling medical drugs are not licensed to do so, said Anne Hunt of

the state Board of Pharmacy. "It's a very serious matter; there are a lot of counterfeit drugs that come to the market that way."

Medicare fraud

Seniors should think of their Medicare card number like it is their credit card number, said Marta Erismann from California Health Advocates. Not only is it your Social Security number, but it can be used for a scammer to charge Medicare for medical products or services in your name. Be wary of scammers using phone surveys or offers of "free" checkups to get your Medicare number, she said. "If they're free, why do they want your Medicare number?"

Help and more information

Seniors are not alone. There are agencies that can seniors who have been scammed or want to avoid becoming victims.

- Contractors State License Board, cslb.ca.gov, (800) 321-2752
- Board of Pharmacy, pharmacy.ca.gov, (916) 574-7900
- California Health Advocates about Medicare fraud, cahealthadvocates.org, (800)

434-0222

- Department of Insurance to check out an annuity offer, insurance.ca.gov (800) 927-4357
- San Joaquin County District Attorney, sjgov.org/da, (209) 468-2400
- U.S. Postal Inspection Service about mail fraud, postalinspectors.uspis.gov, (877)

876-2455

- San Joaquin County Adult Protective Services, sjaging.org, (209) 468-2202 or (888)

800-4800

