



Preventing Senior Scams

PREVENTING SENIOR SCAMS | THE PROBLEM

Why Seniors Are Targeted

Scams targeting seniors are a growing concern, costing older Americans billions of dollars annually.

According to the FBI's Elder Fraud Report, adults aged 60 and older reported losing over \$3.4 billion to fraud in 2023, an 11% increase – which as on top of a 35% increase in 2022. Nasdaq reported about 1 in 10 elderly Americans are scammed each year and that, in 2024, \$77.7 billion of all reported global fraud was linked to senior victims. The average loss per victim was \$34,000.

Seniors are targeted for several reasons, making them more vulnerable to these deceptive schemes. One major factor is financial stability. Many seniors have accumulated savings, own property or receive a steady income from pensions or Social Security. Scammers see this as an opportunity to exploit a perceived abundance of resources. Additionally, older adults may be less familiar with newer technologies, such as online banking or digital payment platforms, leaving them susceptible to phishing emails, fake tech support calls or fraudulent websites.

Cognitive decline can also play a role. While not all seniors experience memory or decision-making difficulties, those who do may find it harder to recognize scams or remember warning signs. This makes

them easy targets for repeated fraud attempts.

Social isolation is another contributing factor. Scammers often prey on loneliness, using friendly conversations to gain trust before introducing fraudulent schemes. Romance scams, for instance, frequently target older adults looking for companionship.

Some of the most common scams targeting seniors include government impersonation scams, sweepstakes scams, robocall scams, tech support scams, confidence/romance scams and investment scams.

While seniors are prime targets, efforts to combat scams are increasing. Organizations like the National Council on Aging (NCOA) and the AARP Fraud Watch Network provide resources and education to help seniors recognize and avoid scams. Law enforcement agencies, including the FBI and local police departments, also work to track and prosecute fraudsters.

One effective prevention method is raising awareness among seniors and their families. Education campaigns teach seniors to identify red flags, such as unsolicited requests for personal information or high-pressure tactics demanding immediate payment.



Families can play a critical role by helping older relatives monitor financial accounts and reviewing unusual transactions together.

Legislation also offers protections. For example, the Senior Safe Act of 2018 encourages financial institutions to train employees to detect elder financial abuse and report suspected scams. Additionally, the FTC and Consumer Financial Protection Bureau (CFPB) work to enforce laws and provide resources to safeguard seniors' assets.

Despite these efforts, scams targeting

seniors remain a significant issue. Staying informed and vigilant is key to reducing losses. By fostering open communication and providing seniors with tools to protect themselves, communities can help shield vulnerable individuals from falling victim to fraud.

Older adults should remember: when in doubt, pause and verify. A quick check with a trusted friend or family member could prevent financial loss and emotional distress. Together, we can build a safer, more informed community for everyone.

© ADOBE STOCK

EXPERIENCE THE
FUTURE OF
HEARING—
FREE![†]



If you find yourself missing conversations, struggling in noisy places, or noticing ringing in your ears, now is the time to schedule a hearing check-up. **Miracle-Ear®** is offering **FREE hearing tests*** to introduce the industry's newest groundbreaking technology, **Miracle-EarSPARK™**.

Miracle-Ear**SPARK**™

Better Hearing from Day One - Our best-tested** technology! Experience clearer sound and comfort starting the moment you put them on.

Bluetooth® Range Up to 600ft[†] - Stay connected to your devices across your home or yard - up to two football fields away!



NEW!
Cutting-edge
AI technology

CALL 1-888-387-3068 TODAY!

SALISBURY

Salisbury Marketplace
2106 Statesville Blvd.
meoffer.me/salisbury

STATESVILLE

609 Sullivan Rd.
meoffer.me/statesville

FREE[†] GIFT CARD

\$20

Walmart
or Target
Gift Card

After your FREE* Hearing Test

LIMITED TIME INVITATION

100% FREE TRIAL**

of Miracle-Ear**SPARK**™

Take them home and put them to the test!

Miracle-Ear®

Flexible Financing Available
Most Insurance Plans Accepted

CODE: TL558462

*Hearing evaluations are always free. Hearing evaluation is an audiometric evaluation to determine proper amplification needs only, not a medical exam or diagnosis. **The claim of "Our best tested product" is based on clinical hearing conducted by audiologists comparing the performance of this hearing aid to an existing system in background noise against other products in our current lineup. The test evaluated speech intelligibility and quality under controlled conditions. Individual results may vary based on personal hearing needs, fit, and usage. This claim does not imply endorsement by the FDA or any other regulatory body. The range of this device is subject to variability based on environmental factors, including but not limited to, interference from other electronic devices, physical obstacles, signal strength, and phone type. This test was done in an open field with building interference may shorten Bluetooth® range. The Bluetooth® word mark and logo are registered trademarks owned by Bluetooth SIG, Inc., and any use of such marks by Miracle-Ear is under license. Other trademarks and trade names are those of their respective owners.

Now carrying portable oxygen concentrators

Penrod Medical

EQUIPMENT

1706 W. Innes St., Salisbury, NC 28144

704-630-1155



At Penrod Medical Equipment you will find:

- Reliable, experienced insurance/billing personnel who will file all Medicare, Medicaid, and personal insurance claims.
- Personalized, friendly customer service
- Experienced technicians who deliver, install and service equipment
- ATP on staff for complex rehab equipment
- Spacious, stocked showroom
- We are committed to helping our patients maintain independent lifestyles

Canes, Walkers, Rollators, Knee Scooters, Transport Chairs, Manual Wheelchairs, Scooters, Power Wheelchairs, Complex Rehab, Patient Lifts, Hospital Beds, Incontinence Products, Compression, Cushions, Lift Chairs, Bath Safety, Pain Relief Products/CBD, Stair Lifts, Modular Ramps, Vehicle Lifts, Vertical Platform Lifts, Foot Care Products, Aids to Daily Living, Mobility Accessories, Blood Pressure Monitors, OTC Braces, Massage Products, Wedge/Cervical Pillows, TENS, POC's



PREVENTING SENIOR SCAMS | FIGHTING BACK

How To Report Scams

Scams targeting seniors are a growing concern, with fraudsters using increasingly sophisticated tactics to steal money or personal information.

While prevention is crucial, knowing how to report scams is just as important. Prompt reporting increases the chances of recovering lost funds and helps authorities protect others from falling victim to similar schemes.

Given how sophisticated many scammers are, don't be embarrassed if you are a victim. The scammer is the one in the wrong, not you. Don't let shame or embarrassment keep you from reporting a scam or crime.

Here's a step-by-step guide on how to recognize and report scams effectively.

Recognize the Scam

Before reporting, identify you've been scammed. Common signs include:

- Unsolicited contact demanding money or personal information.
- Pressure to act immediately or face consequences.
- Requests for payment via untraceable methods like wire transfers, gift cards or cryptocurrency.
- Promises of prizes, investments or services that seem too good to be true.

If you suspect a scam, trust your instincts and proceed with caution.

Gather Information

When reporting a scam, the more details you can provide, the better. Gather:

- Names, phone numbers, email

addresses or websites used by the scammer.

- Copies of emails, text messages or letters received.
 - Transaction details, such as amounts paid, payment methods and dates.
 - Descriptions of interactions, including what the scammer said or promised.
- This documentation strengthens your case and aids investigators.

Know Who to Contact

Different scams require reporting to specific agencies:

- Federal Trade Commission (FTC): The FTC handles most consumer scams, including online shopping fraud, imposter scams and phishing. File a complaint at ReportFraud.ftc.gov.
- Your state attorney general's office: For scams involving businesses operating in your state, contact the consumer protection division of your state attorney general.
- Local law enforcement: If you've lost money or personal property, file a police report with your local department.
- The FBI's Internet Crime Complaint Center (IC3): Report cybercrimes, such as online scams, at ic3.gov.
- AARP Fraud Watch Network: Seniors can call their helpline at (877) 908-3360 for free support and resources.
- National Elder Fraud Hotline: The hotline is a free resource created by the U.S.



Department of Justice. Case managers are assigned to those who call. These case managers help seniors through the reporting process at the federal, state and local levels. Call (833) 372-8311.

In addition to these resources, reach out to people in your community who can help. If you live in assisted living or a retirement community, talk to directors or managers who may be able to help you. Informing them helps them determine whether others in the community are also being targeted.

Act Quickly

If financial loss is involved, notify your

bank, credit card company or payment platform immediately to attempt reversing transactions or freezing accounts. For identity theft, visit IdentityTheft.gov to create a recovery plan.

Share Your Experience

Scammers often target multiple people in the same community or demographic. Sharing your experience with friends, family or senior centers raises awareness and helps others avoid similar traps.



EMBRACE NEW BEGINNINGS
Enjoy Active Senior Living at Trinity Oaks

Celebrate all seasons of life at Trinity Oaks! Our welcoming community is perfect for retirees seeking warmth and relationship. Explore our scenic 50-acre campus and enjoy the beauty of Salisbury. Our amenities are tailored to your lifestyle, offering an ideal setting for the next chapter of your life. Come and see for yourself.

Visit our website at TrinityOaks.net to learn more about our Independent Living residences, Assisted Living, Health & Rehab, and Memory Care or you can scan the QR code or call 704-603-9202.



Trinity Oaks is an affiliate of Lutheran Services Carolinas in Salisbury, NC.



Fighting Medical Scams

Scammers are increasingly targeting seniors with schemes designed to exploit Social Security and Medicare benefits.

These essential programs provide critical support to older adults, making them prime targets for fraud. Recognizing the warning signs of these scams is vital to safeguarding personal information and financial security. In 2023, there were reports of more than \$126 million in losses, a 22.1% increase from the start of fiscal year 2023 to 2024. Those experiencing the greatest loss are seniors between the ages of 70 and 84.

Social Security Scams: Spot the Red Flags

Fraudsters often pose as representatives of the Social Security Administration (SSA) to steal sensitive information. They may claim there is a problem with your Social Security number or benefits and insist you act immediately to avoid penalties. Other fraudsters collect people's social security numbers to file false tax returns. Several years ago, the IRS uncovered \$10 billion in tax fraud schemes. The U.S. Department of Justice warns these fraudsters aren't just individuals, but, "large criminal enterprises with individuals at all stages of the scheme: those who steal the Social Security Numbers (SSN) and other personal identifying information, those who file false returns with the Internal Revenue Service (IRS), those who facilitate obtaining the refunds and the masterminds who promote the schemes."

- Key warning signs of Social Security scams include:
- Receiving unsolicited calls or emails claiming to be from the SSA.
 - Threats of arrest, legal action or suspension of benefits.
 - Demands for immediate payment via gift cards, cryptocurrency or wire transfers.
 - Requests for your Social Security number or banking information.

The SSA does not contact individuals by phone or email to demand personal information or payments. If you suspect fraud, hang up or delete the email. Verify any claims by contacting the SSA directly at (800) 772-1213 or visiting ssa.gov.

Medicare Fraud: Protecting Your Benefits

Medicare scams often involve fake representatives offering services or products in exchange for personal details. In some cases, fraudsters bill Medicare for unnecessary or nonexistent services, stealing from the program and jeopardizing your benefits.

- Common Medicare scams include:
- Unsolicited calls or visits from individuals claiming to be Medicare representatives.
 - Offers of "free" medical equipment, testing or services



- in exchange for your Medicare number.
- Pressure to sign up for additional plans or services you didn't request.
 - Receiving bills for treatments or services you didn't receive.
- To protect yourself, never share your Medicare number with anyone who contacts you unexpectedly. Review your Medicare Summary Notices (MSNs) regularly to ensure all claims are accurate. If you notice suspicious charges, report them to Medicare at (800) MEDICARE, (800) 633-4227.

Taking Action Against Scams

- If you believe you've been targeted by a Social Security or Medicare scam, act promptly:
- Report Social Security scams to the Office of the Inspector General at oig.ssa.gov.
 - Notify Medicare of suspected fraud at (800) MEDICARE or through the Medicare website.
 - Share your experience with trusted family members or local authorities to raise awareness.
- The Senior Medicare Patrol (SMP)

offers free assistance in identifying and reporting Medicare fraud. Visit smpresource.org to find a local program. Social Security and Medicare scams can have devastating effects on seniors, but awareness is a powerful defense. By staying

vigilant, recognizing red flags and reporting suspicious activity, seniors can protect themselves and these essential programs from exploitation.

© ADOBE STOCK

Your Journey to Better Hearing Starts Here!

Every path to better hearing begins with a comprehensive hearing test. At Hearing Solutions of North Carolina, we offer a wide range of hearing, tinnitus, balance services to ensure that you get the most accurate and personalized hearing solutions.

Dr. Lorin Oden, Dr. Sadie Mussler, Jane Walters BC-HIS, Cheryl Keene HIS, Diane Pullium, Taylor Motley, Jamie Webb

Hearing Solutions
of North Carolina

464 Jake Alexander Blvd W.
Salisbury, NC 28147
704-633-0023
www.hearingsolutionsofnc.com

Online Dating Schemes

Romance scams are a heartbreaking and costly form of fraud that prey on individuals seeking companionship, often targeting seniors who may feel isolated or lonely.

These scams exploit emotional vulnerability, using trust and affection as tools to steal money or personal information. According to the Federal Trade Commission (FTC), romance scams cost Americans nearly \$1.14 billion in 2023, with seniors among the most affected groups. The median losses per person were \$2,000.

How Romance Scams Work

Romance scammers typically operate on online dating platforms, social media or messaging apps. They create fake profiles using stolen photos and fabricated details, presenting themselves as attractive, caring and compatible individuals. Once they establish a connection, the scammers quickly work to build trust and emotional intimacy with their targets. After gaining their victim's confidence, scammers often concoct urgent or tragic stories to request money. These might include claims of medical emergencies, travel expenses or sudden financial hardships. The FTC warns "sad stories are usually scam stories." Payments are usually requested through untraceable methods such as wire transfers, prepaid cards or cryptocurrency.

In some cases, scammers ask for personal information under the guise of strengthening the relationship, which can later be used for identity theft.

Why Seniors Are Targeted

Seniors are particularly vulnerable to romance scams for several reasons:

- Loneliness: Older adults, especially those who are widowed or living alone, may turn to online platforms for companionship.
- Financial stability: Seniors often have savings or fixed incomes, making them appealing to scammers.
- Lack of digital familiarity: Seniors may be less experienced with online scams and less likely to recognize red flags.

Recognizing the Warning Signs

Educating seniors about the common characteristics of romance scams can help protect them:

- Fast-tracked



relationships: Scammers often express intense feelings or push for exclusivity early in the conversation.

- Avoiding in-person meetings: Scammers consistently have excuses for not meeting face-to-face, claiming to be in the military, working overseas or dealing with personal challenges. Those type of excuses are red flags the person giving them is a scammer.
- Requests for money: Any request for financial assistance, especially from someone you've never met in person, is a major red

flag.

- Inconsistent stories: Discrepancies in their personal narrative, photos or online presence can be indicators of a scam.

How To Stay Safe

Seniors can protect themselves by following these steps:

- Verify identities. Use reverse image searches or online tools to check if a profile photo appears elsewhere.
- Keep money off the table. Never send money or gifts to someone you haven't

met in person.

- Involve others. Discuss online relationships with family or trusted friends who may spot warning signs. Romance scammers

will insist the relationship be kept a secret.

- Report suspicious activity. Notify the platform where the scam occurred and file a report with the

FTC or FBI's Internet Crime Complaint Center (IC3).

© ADOBE STOCK

Big bank reach.

Small bank roots.

Only First Horizon brings together the best of big and small. Like a powerful network of banking centers, ATMs and online tools local banks can't match. With local decision-makers big banks often overlook. When the best of big meets the best of small, you get it all.

FIRST HORIZON BANK

Let's find a way.

Come visit our banking center at 225 Faith Road, Salisbury, NC.

©2025 First Horizon Bank. Member FDIC.

PROMOTION

INSTANT REBATE UP TO \$600*

UNSTOPPABLE COMFORT. UNBELIEVABLE DEALS.

Trane systems are put through the harshest testing imaginable — all so they can run through anything. Now, you can get an instant rebate up to \$600.* We never stop finding ways to bring you comfort that never stops.

STOUT HEATING & AIR CONDITIONING, INC.
"The Doctor of Home Comfort"

205 Cedar Springs Rd,
Salisbury, NC 28147

www.stoutheatingandair.com

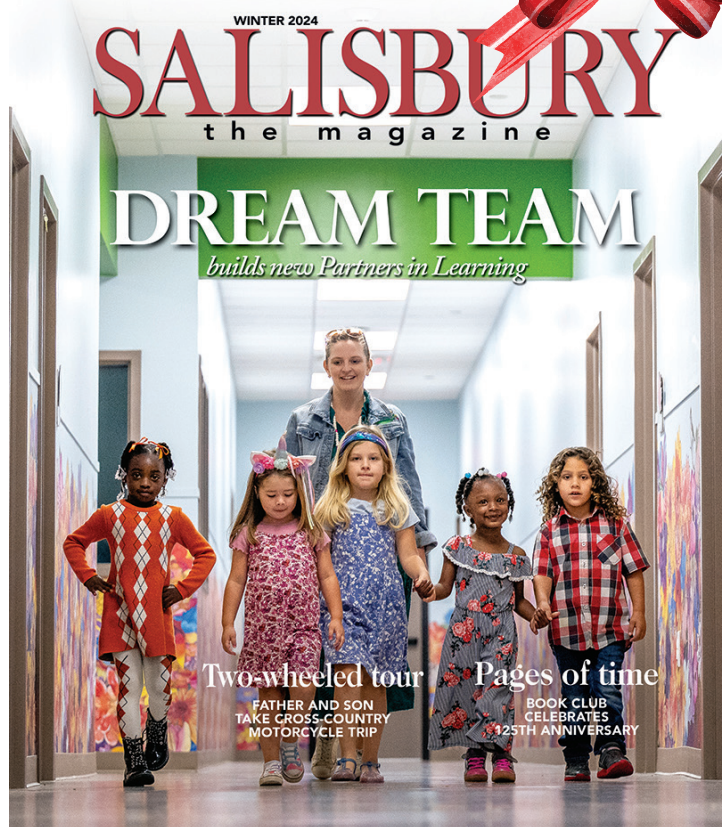
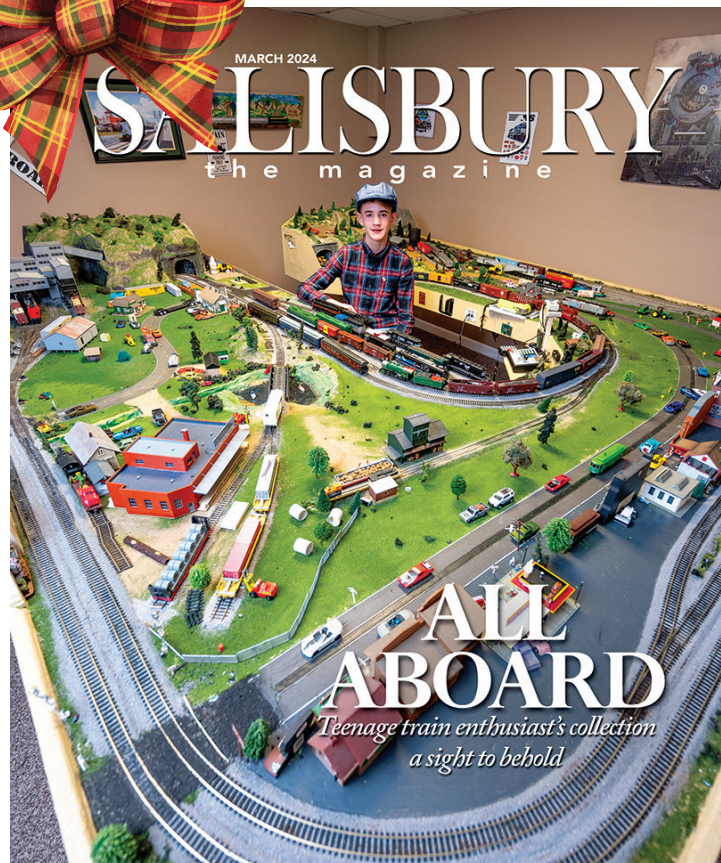
(704) 633-8095

*See your participating independent Trane Comfort Specialist® Dealer or visit Trane.com for complete program eligibility, dates, details, and restrictions. Available through participating independent Trane Comfort Specialist Dealers. Instant rebate up to \$600. All sales must be to homeowners in the United States. Void where prohibited. Valid on Qualifying Equipment only. Offer valid through 04/01/2023 - 05/31/2023.

OUTSTANDING AWARD WINNING CONTENT

DON'T MISS AN ISSUE OR CREATE THE IDEAL GIFT!

Subscribe at www.SalisburyTheMagazine.com,
calling 704-797-POST or mailing in the form below



Subscribe & Save!

Mail to:
SALISBURY THE MAGAZINE
PO BOX 4639
Salisbury, NC 28145

Note: New subscriptions will begin 4-8 weeks after receiving your request depending on magazine schedule.

Subscribe at www.SalisburyTheMagazine.com

☐ YES! Send me 9 Issues of SALISBURY the magazine for only \$18
Save 50% Off Cover Price

Name _____
Street Address _____
City _____ State _____ Zip _____
Email Address _____
☐ Bill Me ☐ Payment Enclosed Price includes NC tax and shipping.

☐ YES! Gift 9 Issues of SALISBURY the magazine for only \$18

TO:

FROM:

Name _____ Address _____
Address _____ City/State/Zip _____
Address continued _____ Email _____
City/State/Zip _____

☐ Bill Me ☐ Payment Enclosed