

September 2023

A Safer Naper --- Senior Safety

According to recent Census Bureau data, 13.9% of Naperville's population is made up of senior citizens. In this month's Safer Naper campaign, the Naperville Police Department focuses on some of the many programs and resources available for older adults as well as education on common phone and email scams targeting seniors and the warning signs of elder abuse and financial exploitation.

SECTION 1 – Programs

AARP Smart Driver: The Naperville Police Department is partnering with AARP to offer a program entitled "Smart Driver." This classroom driver refresher course, designed for drivers age 50 and older, has assisted millions of mature drivers to stay safe. The objective of the course is to help participants drive safer and therefore keep their licenses longer. Topics include:

- Understanding the normal effects of aging on driving and practical ways to compensate for those changes
- Driving strategies for the mature driver
- Identifying the most common crash situations and how to avoid them
- An update on the rules of the road, vehicle accessories, and local traffic hazards.

Classes will be held on Oct. 1 & 2, 2024 from 8:30 a.m. to 12:30 p.m. at the Naperville Police Department. To register, call (630) 420-8479 or click the link below.

[Register for Smart Driver](#)

Fastrack: The Naperville Police Department has combined "tried and true" radio technology with specially trained response team members to build an effective, life-saving program to locate high risk persons who have a history of wandering. Called Fastrack, this program uses Care Trak International equipment and has proven itself to be reliable, responsive, practical and affordable.

Clients who are part of the Fastrack Program wear a personalized transmitter on their wrist or ankle that emits a continual, silent tracking signal assigned just to them. When caregivers notify the Naperville Police Department that a client is missing, a search and rescue team responds and begins tracking the client with a hand-held, directional response system targeted at the client's specific frequency.

[Learn more about Fastrack](#)

Caring Hands: The Caring Hands program allows residents to voluntarily provide Naperville's first responders with critical information about themselves or loved ones with developmental, cognitive, mental, medical and/or physical disabilities who may require special assistance during an emergency or non-emergency situation. Information provided could include methods of communication, sensory and medical issues as well as approach and de-escalation techniques.

[Learn more about Caring Hands](#)

SECTION 2 – Scams

Recognizing scams is an important aspect of senior safety. Scams targeting individuals aged 60 and older caused over \$3.4 billion in losses in 2023, an increase of approximately 11% from the year prior according to the FBI's Elder Fraud Report.

According to the FTC, the top scams of 2023 were:

1. Imposter scams
2. Online shopping and reviews scams
3. Sweepstakes scams
4. Investment scams
5. Job scams

With all the complicated scams out there that are constantly evolving, it's important for older adults and their families to stay diligent in understanding what scams are out there, how to recognize them, and most importantly, how to avoid from becoming an unsuspecting victim.

Signs of a Scam

While the methods often change, there are some common signs of a scam that can help you identify and avoid one.

1. Scammers **PRETEND** to be from an organization you know. Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the FTC, Social Security Administration, IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations. They use technology to change the phone number that appears on your caller ID. So, the name and number you see might not be real.
2. Scammers say there's a **PROBLEM** or a **PRIZE**. They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.
3. Scammers **PRESSURE** you to act immediately. Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.
4. Scammers tell you to **PAY** in a specific way. They often insist that you can only pay by using cryptocurrency, wiring money through a company like MoneyGram or Western Union, using a payment app, or putting money on a gift card and then giving them the numbers on the back of the card. Some will send you a check (that will later turn out to be fake), then tell you to deposit it and send them money.

How to Avoid a Scam

- **Never send money to someone you have never met face-to-face.** This includes gift cards, cryptocurrency, prepaid debit cards and wire transfers.
- **Don't click on links or open attachments in unsolicited email.** Links can download malware onto your computer and/or steal your identity.
- **Don't believe everything you see.** Scammers are great at mimicking official seals, fonts, and other details. Just because a website or email looks official does not mean that it is. Even Caller ID can be faked.

- **Don't buy online unless the transaction is secure.** Make sure the website has "https" in the URL (the "s" is for "secure") and a small lock icon on the address bar.
- **Be extremely cautious when dealing with anyone you've met online.** Scammers use dating websites, Craigslist, social media, and many other sites to reach potential targets. They can quickly feel like a friend or even a romantic partner, but that is part of the con to make you trust them.
- **Never share personally identifiable information** with someone who has contacted you unsolicited. This includes banking and credit card information, birthdate, and Social Security numbers.
- **Resist the pressure to act immediately.** Scammers want to push you into action before you have time to think or to discuss it with a family member, friend, or financial advisor. Honest businesses will give you time to make a decision.
- **Use secure, traceable transactions** when purchasing goods and services. Use a credit card rather than a debit card for payment.
- **Whenever possible, work with local businesses** that have proper identification, licensing, and insurance, especially contractors who will be coming into your home or anyone dealing with your money or sensitive information. Check their reviews what other consumers have experienced and the Better Business Bureau.
- **Be cautious about what you share on social media** and consider only connecting with people you already know. Use privacy settings on all social media and online accounts. Imposters often get information about their targets from their online interactions and can make themselves sound like a friend or family member because they know so much about you.

DON'T FALL FOR CRYPTOCURRENCY SCAMS



Does this sound familiar?

- Are you being encouraged to send cryptocurrency to repair a virus on your computer?
- Have you been told the only way to protect your money is making deposits to cryptocurrency ATM's?
- Did someone ask you to lie to the bank or keep the reason for your cryptocurrency purchase a secret?
- Are you in a relationship with someone online who is asking you to send them cryptocurrency purchased at an ATM?
- Has someone promised you high returns on a cryptocurrency investment?
- Has someone representing a government agency or law enforcement organization demanded you provide cryptocurrency to satisfy a warrant, a fine, or to post a bond for a relative in jail or prison?



STOP! IT'S A SCAM



Scammers use cryptocurrencies because the transactions are irreversible and hard to trace.
Do not send any money.

If you believe you have been the victim of a scam or are unsure whether someone is trying to scam you, please call the Naperville Police Department at (630) 420-6666.

SECTION 3 – Elder Abuse and Financial Exploitation

Elder abuse is an underreported crime that can happen in many places, including the older person's home, a family member's house, an assisted living facility, or a nursing home. The mistreatment of older adults can be by family members, strangers, health care providers, caregivers, or friends. This abuse can take many forms such as physical, sexual, or emotional abuse, financial exploitation, abandonment or neglect.

Warning Signs of Elder Abuse

It can be difficult to identify this abuse due to variety of reasons; oftentimes, the perpetrator is somebody that the older adult is related to or reliant on for care, which can make them reluctant to come forward. Older adults may be isolated or struggle with a mental impairment such as Alzheimer's or Dementia. Recognizing some of the many signs of abuse is a critical step in protecting our seniors. Some of the warning signs may include:

- Depression, confusion, or being withdrawn
- Being isolated from friends and family
- Having unexplained bruises, burns, or scars
- Having bed sores or other preventable conditions
- Recent changes in banking or spending patterns
- Appearing dirty, underfed, dehydrated, over- or undermedicated, or not receiving needed care for medical problems

Not all forms of elder abuse are physical. Financial exploitation of seniors is a common occurrence, and because many retirees do not have the ability to defend themselves from this kind of threat, it carries with it the possibility of significant financial losses and a wide array of related problems.

Warning Signs of Financial Exploitation

Financial exploitation can in many cases go on for extended periods of time, often because financial information is a subject that is not always talked about within a family, so caretakers might not come across suspicious occurrences. Some warning signs to look for include things like:

- Utility past due notices or shut-offs.
- Unpaid bills and debts despite the victim having sufficient income to cover them previously.
- Unexplained foreclosure notices or liens on property.
- The task of managing a victim's finances being turned over to a different person without explanation, or assets being transferred to people unfamiliar to the family.
- Checks being written out to "cash"; often in large amounts or high volume.
- The victim not having a grasp of their current financial situation or having implausible explanations.
- The disappearance of assets or financial documents.
- Unexplained changes to a will, estate documents, or other financial instruments.
- Gifting money or personal property.
- Unusual changes in spending habits

Reporting Elder Abuse and Financial Exploitation

To report suspected abuse, neglect or financial exploitation, please call the statewide 24-hour **Adult Protective Services Hotline at 1-866-800-1409**. If immediate action is needed or the abuse/neglect is so severe that there is a risk of serious injury or death, call 911.

The Naperville Police Department also has a social services unit with licensed social workers who are specially trained in senior related issues such as elder abuse and financial exploitation. More information can be found at www.naperville.il.us/NPDSocialServices or contacting Licensed Social Worker Ali Smith directly at (630) 305-7061 or by email smithal@naperville.il.us.