



WILL COUNTY STATE'S ATTORNEY  
**JAMES W. GLASGOW**

# CRIMES & SCAMS

## A PREVENTION GUIDE



**PRESENTED BY:**

WILL COUNTY STATE'S ATTORNEY  
**JAMES W. GLASGOW**

WILL COUNTY SHERIFF  
**PAUL J. KAUPAS**

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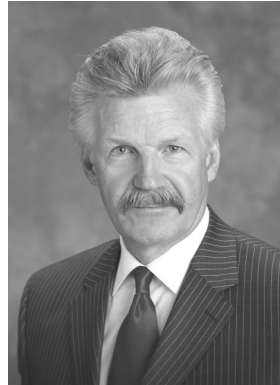
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# A MESSAGE FROM STATE'S ATTORNEY JAMES GLASGOW & SHERIFF PAUL KAUPAS

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With the first wave of Baby Boomers now well into their sixties, the United States is seeing the largest population of senior citizens in history. This growing segment of older Americans is also the most financially secure in our society.



State's Attorney Glasgow

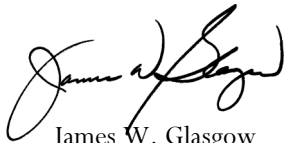



Sheriff Kaupas

This is wonderful news for senior citizens and their families. But make no mistake. Your financial security has not gone unnoticed by the increasing number of sophisticated scam artists and identity thieves who would like nothing more than to get their hands on your life savings.

Criminals are skillfully using old tricks and the newest technology to swindle senior citizens. The Internet has made it more convenient for us to conduct personal business, bank and buy goods and services. However, hackers and thieves have proven incredibly resourceful in manipulating technology to gain access to your personal information. And as always, con artists continue to lure seniors into activities or contracts that are detrimental to their financial well-being.

This book outlines many common scams that target senior citizens. It is our hope that the information provided here will give you the tools you need to protect yourself and your finances. Most importantly, if you are the victim of a scam or you believe your identity has been stolen, don't hesitate to call your local police department. We've provided a listing of all Will County police departments at the back of this book. Thank you.

  
James W. Glasgow  
Will County State's Attorney

  
Paul J. Kaupas  
Will County Sheriff

# COMMON SCAMS

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Swindlers often use these common scams to get their hands on your money:

- Canadian lotteries.
- Fraudulent home projects/repair services.
- Bogus telephone, Internet or mail solicitations.
- Writing bad checks in exchange for your cash.

## Red Flags

Anyone can become a victim of fraud, but senior citizens are prime targets. You can protect yourself by learning to recognizing red flags. Beware of:

- Someone's offer to sell you something for nothing.
- Pressure to buy something or sign a contract.
- A salesperson's unwillingness to explain the details of a service.
- Tricky wording or vague language in any contract or agreement.
- The promise of partial payments in return for cashing a check.

**Trust Your Gut.** If something sounds too good to be true, or if someone is pressuring you to buy quickly or to change your mind after you've said no, it's probably a scam. If not, it could be an inferior product or service that you'll regret buying.

# COMMON SCAMS

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## Protecting Yourself

- ◆ Always check with a trusted friend or family member, research the company and get references before you sign a contract (especially for investments or home repairs) or make any major purchase.
- ◆ Don't open your door to strangers. Call your local police department if you are suspicious. Be prepared to give police a description of the person who comes to your door or his vehicle if necessary.
- ◆ Donate only to trusted organizations that you yourself have contacted.
- ◆ Don't advertise living alone. Have your name listed in the phone book with a first initial only.
- ◆ Don't sign a contract with any company that sends a representative to your door to solicit your business. Don't let them into your home for any reason. Keep your door locked and call your local police department if you have suspicions about the legitimacy of their offers.

## A Note About Police and Fire Fundraisers

Be aware of phone solicitations by organizations claiming to belong to a veterans group, a police or fire agency or union or any other emergency service agency. Local police and fire departments and other government agencies rarely, if ever, solicit funds by phone or door-to-door and never do so on-line.

You know who your local emergency services and veterans groups are. If you are in the habit of supporting them, go to their pancake breakfasts or spaghetti dinners or contact them yourself and find out how to donate to them directly.

# IDENTITY THEFT

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Identity theft is the fastest growing crime in our country, affecting over half a million people each year and costing billions of dollars in damage to credit ratings and savings accounts. Sadly, the current economy has only increased efforts by criminals to take advantage of senior citizens.

There are a number of ways in which your identity may be stolen:

- Banks or businesses may mishandle the personal information you provide them.
- An unscrupulous acquaintance or family member may steal and utilize your personal information from bills, checkbooks or other financial documents he or she sees around your house.
- Finally, complete strangers can steal your personal information in a variety of ways. They may:
  - ◆ Comb through your garbage for un-shredded receipts, bills or credit card offers.
  - ◆ “Phish,” which means sending you an e-mail with official-looking Web sites that ask you to respond with personal data.
  - ◆ Steal your purse or wallet from a counter or shopping cart.
  - ◆ Send mail or e-mails requesting personal information in exchange for a prize.

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**What is “Phishing”?** Identity thieves “Phish,” meaning they send you an official-looking Web page or Web site through your e-mail and ask for your account information or other personal identification. Never give your personal information to on-line solicitors.

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# IDENTITY THEFT

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## Protecting Yourself from Identity Theft

It is possible that you may be a victim of identity theft and not know it. All Illinois residents may receive free copies of their credit reports once every year from each of the three national credit reporting agencies.

The free annual reports are available only through the centralized source listed below:

- Call 1-877-322-8228.
- Order on-line at: [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Complete the Annual Credit Report Request Form available at [www.ftc.gov/credit](http://www.ftc.gov/credit), and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

**IMPORTANT:** If you contact the agencies directly or receive your credit reports from another vendor (such as those advertised on television), you will be charged a fee.

# IDENTITY THEFT

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## Protecting yourself from Identity Theft

Taking the following precautions will reduce your risk of falling victim to identity theft:

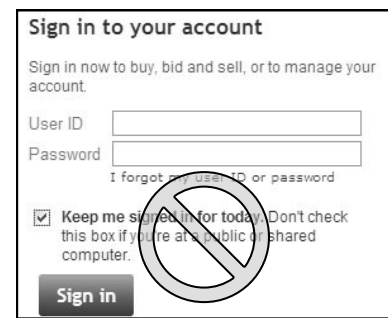
- Take your mail to a mail box, the post office or hand it to your postal carrier whenever possible. Do not place it in your own mail box and raise the red flag for the mail carrier. The red flag could notify an unscrupulous person that your personal information is inside.
- Shred all receipts, credit card offers, old statements and any identifying information.
- Don't carry your Social Security Card, passport or birth certificate with you unless it's absolutely necessary.
- Do not participate in any phone solicitation or give your personal information to anyone who calls you and asks for it.
- Do not fall for any prize offers by giving personal information or sending money to collect your prize.
- Cancel credit cards you haven't used for six months.
- Keep your purse and/or wallet on your person, not in your shopping cart.

### **A Note on Secret Shoppers Scams**

Beware of secret shopper scams. These often take the form of an employment opportunity or a chance to make fast cash by simply shopping for goods or services. These scammers may send you a check to cash and ask you to send a small portion back. Or they may ask you to send them money for training materials to assist you in your shopping. If a potential "employer" asks you to send him money, it's a scam. Your bank may hold you responsible for the entire amount of the check you cashed, and you will lose the amount you sent back to the scammers.

# IDENTITY THEFT

- Only shop on-line if the site is protected. When prompted, do not select the Web site option or prompt that asks you to save your information for future orders.
- Do not respond to e-mails that contain links to official-looking Web sites that ask for your account information or other personal identification. No credible business or bank will contact you over the computer or phone for that information.
- Stop banks from sending you pre-approved credit card applications by calling 1-888-567-8688 and tell your credit card company to stop sending pre-approved checks.
- Check your monthly credit card statements for unauthorized charges.
- Consider copying the front and back of your credit cards and other important cards for your records. Keep this information in a safe place.
- When you're at home and expecting company, don't leave your bills, checkbooks or other financial information on tables where anyone can see them.



**Sign in to your account**

Sign in now to buy, bid and sell, or to manage your account.

User ID

Password

[I forgot my user ID or password](#)

Keep me signed in for today. Don't check this box if you're at a public or shared computer.

**Sign in**

## Skimming ATM and Debit Cards

Criminals may use a device the size of a deck of cards attached to an ATM or a gas pump to capture your credit card number and PIN. They leave these on for a few hours, attaching them late at night during periods of low traffic. To be safe at a gas pump, use your credit card or use your debit card as a credit card so you don't have to enter a PIN. Use gas pumps in full view of the station because these are less likely to be tampered with. Whenever possible, use your own bank ATM. Always watch for unusual devices on ATM machines.

# IDENTITY THEFT

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## If you feel you are a Victim of a Scam or Identity Theft

Call your local police department and file a report if you believe you have fallen victim to a scam or identity theft. You will need a police report to recover damages.

In the case of identity theft, it is important to take steps to stop the situation from becoming worse, regardless of whether you are able to immediately file a police report. First, place a fraud alert on your account by calling any one of the major credit reporting agencies. There are two types of fraud alerts: an initial alert and an extended alert. You may also apply for a freeze.

- An **INITIAL ALERT** stays on your credit report for at least 90 days. When you place an initial fraud alert on your credit report, you're entitled to one free credit report from each of the three nationwide consumer reporting companies.
- An **EXTENDED ALERT** can be placed on your credit report if you've been a victim of identity theft and you provide the consumer reporting agency with an identity theft report. When you place an extended alert on your credit report, you're entitled to two free credit reports within twelve months from each of the three nationwide consumer reporting companies. An extended alert stays on your credit report for seven years.

In addition to these alerts, the consumer reporting companies will remove your name from marketing lists for pre-screened credit offers for five years unless you ask them to put your name back on the lists before then.

# IDENTITY THEFT

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Any consumer in Illinois may place a **SECURITY FREEZE** on his or her credit report by requesting one in writing by certified mail to the three consumer reporting agencies. The consumer reporting agency is not allowed to charge a fee to senior citizens 65 years or older or identity theft victims for placing or removing a security freeze on a credit report.

To prove you are a victim, you must send a valid copy of a police report about the unlawful use of your personal financial information. A security freeze prohibits a consumer reporting agency from releasing your credit report or any information from it without your authorization.

A security freeze can help prevent identity theft because most businesses will not open credit accounts without checking a consumer's credit history. If your credit files are frozen, even someone who has your name and Social Security Number will not be able to obtain credit in your name.

You can have a security freeze lifted temporarily to open new credit accounts for yourself. This is done at no charge for victims and seniors who are 65 or older. For non-victims or people under 65, there is a \$10 charge.

## **Report Identity Theft Scams**

Call the **Illinois Attorney General's Identity Theft Hotline** at:

1-866-999-5630; (TTY 1-877-844-5491)

You can also file a complaint with the  
**Federal Trade Commission** at [www.ftc.gov](http://www.ftc.gov).

# IDENTITY THEFT

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The three credit reporting bureaus are:

## **Equifax**

Equifax Credit  
Information Services  
P.O. Box 740241  
Atlanta, GA 30374  
800-685-1111

## **Experian**

National Consumer  
Assistance Center  
P.O. Box 2002  
Allen, TX 75013  
888-397-3742

## **Transunion LLC**

Transunion LLC  
P.O. Box 6790  
Fullerton, CA 92834  
1-800-680-7289  
www.transunion.com

You should also:

- Close accounts you know or believe to have been tampered with.
- File a complaint with the Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov). Doing this helps track similar identity theft activities and may increase the possibility of an arrest and ultimately, a successful prosecution.

There are many more steps to take to fully recover from identity theft. Will County State's Attorney James Glasgow has made available a packet containing contact numbers and other important information for identity theft victims. The packet, **"Take Charge: Fighting Back Against Identity Theft,"** identifies immediate steps to take if you are an identity theft victim. It also provides other measures people should adopt to protect themselves in the future. It is available in both in English and Spanish. The packet is available to download for free at [www.willcountysao.com](http://www.willcountysao.com), or call the Will County State's Attorney's Office at 815-727-8742.

Information is also available on the Federal Trade Commission's Web site at: <http://www.ftc.gov/bcp/edu/microsites/idtheft>.

# PROTECTING YOURSELF WHILE TRAVELING

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Taking the following precautions can keep your personal information and your property safe while you are traveling away from home:

- Stop all mail, newspapers and other recurring deliveries to your home.
- Keep your personal information in a safe place.
- Don't advertise your absence from home in community newsletters, to community groups or through other public forums.
- Have a trusted friend or family member keep an eye on your residence while you're gone or call your local law enforcement agency. Some police departments will offer to send a car by each day to make sure nothing is amiss.
- Don't give personal information to hotels, car rental agencies or others unless you know or trust the person or business.
- Use a secure location when relaying personal information where no one can overhear you.
- Keep your wallet in your front pocket and your purse closed and close to your body when sightseeing.

## OTHER SCHEMES AND SCAMS

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New fraudulent schemes not covered in this book appear everyday. If you or your family members have access to the Internet, go to the Federal Bureau of Investigations' Web site at [www.fbi.gov](http://www.fbi.gov), click on "Scams & Safety" and select a topic. You can also register to receive e-mail updates when new fraud information is posted on the FBI's site. Remember that if you are a victim, you are not alone. Don't be ashamed to file a report with your local police department.

## NATIONAL DO-NOT-CALL REGISTRY

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The Federal government created this national registry to make it easier and more efficient for you to stop getting telemarketing calls you don't want. You can register up to three numbers on-line at [www.donotcall.gov](http://www.donotcall.gov) or by phone by calling toll free 1-888-382-1222 (TTY 1-866-290-4236) from the number which you wish to register. Registration is free. Placing your number on the registry will stop most telemarketing calls.

**Do Not Call Registry** [www.donotcall.gov](http://www.donotcall.gov)  
Toll-free 1-888-382-1222 (TTY 1-866-290-4236)

# WHEN CONSIDERING IN-HOME CARE

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In-home caregivers provide a wide range of services that assist in helping senior citizens and other adults with specialized health needs to remain in their own homes. Home care agencies are popping up everywhere and the State of Illinois does little to regulate them. This means that the quality of care and the credibility of the people providing that care can vary widely from company to company.

Many independent companies that act as home care agencies lack the qualifications and expertise to provide these services. They may employ people who have little or no professional skills and who might even have criminal backgrounds.

Responsible agencies conduct multiple face-to-face interviews with prospective caregivers before hiring them. These agencies require personal and professional references and conduct background checks for criminal history, driving offenses and bad credit.

Caregivers should be bonded, insured and covered by worker's compensation. In addition, agencies should provide continuing education and specialized training throughout a caregiver's career.

When choosing a home care company, it is important to know what questions to ask before making any decision. Conducting a brief interview allows you or a family member to evaluate the best service for your situation.

Before any in-home care begins, you should receive a written plan of care that explains both the services and the financial arrangements so there is no misunderstanding about the services to be provided and exactly what they will cost.

# WHEN CONSIDERING IN-HOME CARE

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## Questions to ask when choosing a caregiver:

- How long has the company been in business and do they operate as a business?
- Does the company have a business structure that provides appropriate staff, professional training, supervision and checks and balances to ensure clients are getting the best care?
- Are caregivers employees of the company? Are they bonded, insured and covered by both worker's compensation and unemployment insurance?
- Is there a written plan that explains the services that will be provided?
- What happens if a caregiver is temporarily unavailable?
- Does the company have a large enough staff of caregivers to cover an absence?
- Will you be able to review a new caregiver's background prior to allowing this person into your home?

# WHEN CONSIDERING IN-HOME CARE

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A reputable agency will provide detailed information about the history of the organization. Furthermore, its representatives will answer “yes” to all of the subsequent questions listed on page 16 to provide you with peace of mind and to protect its clients and employees.

It’s easy to become overwhelmed when making a decision about home care for yourself or a loved one. Instead of focusing solely on the per-hour cost, concentrate on the quality of care you or your loved one will receive.

The consequences of hiring an independent or unlicensed caregiver may not be worth the risk.

By understanding the options available for in-home care and how best to protect yourself, you can feel satisfied and safe about your choices.

**Never, under any circumstances,** should you give a caregiver or other home service provider power of attorney over your finances or medical care. Always check with your legal counsel, family members or a trusted friend before signing any contracts or agreements.

# USE CAUTION BEFORE YOU CHANGE YOUR MEDICAL COVERAGE

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Do any of the following companies sound familiar: Aetna Medicare, Health Spring, Humana Choice, Secure Horizons, Sierra Optima, Sterling Option, Today's Option or WellCare?

Health insurance companies are marketing in our area. If you elect to sign up with one of these plans, it could affect your Medicare Part D coverage, Medigap policy or your Illinois Cares RX assistance.

To learn more about the pros and cons of alternative Medicare plans, please call the State of Illinois Division of Insurance, Senior Health Insurance Program (SHIP). SHIP is a free counseling service that can help you map out your Medicare choices and get you moving in the right direction. SHIP is funded by state and federal tax dollars and does not sell insurance.

For more information on the  
**Senior Health Insurance Program (SHIP),**  
call 1-800-548-9034.

# **WILL COUNTY TRIAD FOR SENIORS**

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## **What is TRIAD?**

TRIAD is an agreement between law enforcement agencies and senior citizens to address crime issues that affect elderly people. This effort has proven to be an effective partnership, enhancing delivery of law enforcement services to seniors. TRIAD is supported by the National Sheriff's Association and the International Association of Chiefs of Police. Since 2002, Will County Sheriff Paul Kaupas has initiated a total of 10 local TRIADs in Will County.

## **What does TRIAD do?**

TRIAD offers prevention workshops and seminars to educate senior citizens on how to avoid becoming victims of theft or fraud. TRIAD also recruits and trains volunteers to assist law enforcement in these efforts.

TRIAD offers support to senior citizens to help them feel safe, and it provides victim/witness services to those who have been victims of crime.

Finally, TRIAD members, including the Will County Sheriff's Department and your local police department, work with the community to share information and safety concerns with the goal of developing long-term solutions.

# WILL COUNTY TRIAD FOR SENIORS

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## How does TRIAD work?

The Seniors and Law Enforcement Together Council (SALT) is the advisory group that develops and carries out TRIAD activities. SALT groups can include:

- Your local police chief or a designated officer.
- Sheriff Kaupas or his designee.
- Leaders from local senior groups and/or representatives from senior services organizations.
- Home extension service.
- Emergency response/medical representative.
- Other agencies or individuals interested in the welfare of seniors.
- Seniors from the community who are interested in getting involved

A county may decide to have one countywide SALT group or multiple groups made up of local members. If a county decides to have multiple groups, coordination and communication occurs to ensure that all seniors are receiving equal protection and information.

Most SALT Councils meet monthly. It is typical for a Council to develop subcommittees that address topics important to TRIAD communities, including but not limited to: crime prevention education; publicity; special events; reassurance strategies; elder abuse prevention; and victim assistance.

# WILL COUNTY TRIAD FOR SENIORS

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## Is there a TRIAD in my community?

TRIAD groups are currently operating in the following communities:

- Channahon (Channahon/Minooka)
- Eastern Will County (Beecher, Peotone, Crete, Monee, and University Park)
- Frankfort/Mokena
- Homer Township (Homer Glen, parts of Lockport)
- Joliet
- Lockport Township (Lockport, Crest Hill)
- New Lenox/Manhattan
- Plainfield
- Southern Will County (Elwood, Wilmington, & Braidwood)
- Troy Township (Shorewood)

For more information on your local TRIAD or to start a TRIAD in your community, contact the Will County Sheriff's Department Senior Services Officer Sgt. Teri Ellingham at 815-727- 5678.

For more information on Crime Prevention, visit:  
[www.willcountysao.com](http://www.willcountysao.com) or [www.willcosheriff.org](http://www.willcosheriff.org).

# WILL COUNTY RESOURCES

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Animal Control .....	815-462-5633
Attorney General .....	312-814-2581
Domestic Violence Shelter .....	815-729-1228
Crisis Line .....	815-722-3344
Elder Abuse Hotline .....	800-252-8966
.....	800-279-0400
Family Counseling .....	815-741-0846
Health Department.....	815-727-8480
Humane Society.....	815-741-0695
Lawyer Referral Service .....	815-726-0383
Legal Assistance .....	815-727-5123
Secretary of State .....	800-252-8980
Senior Services .....	815-723-9713
Toll Free.....	800-892-1412
TDD .....	815-723-1718
Sexual Assault Services.....	815-730-8984
Social Security .....	815-740-2020
Veterans Assistance .....	815-740-8389
Metro Vet Center.....	708-383-3225
Hines Hospital .....	708-343-7200
United Way.....	815-727-2500
Will County Executive .....	815-774-7480
Will County State’s Attorney’s Office...	815-727-8453

# WILL COUNTY LAW ENFORCEMENT

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Aurora Police Department .....	630-859-1700
Beecher Police Department.....	708-946-2341
Bolingbrook Police Department .....	630-226-8600
Braidwood Police Department .....	815-458-2341
Channahon Police Department.....	815-467-5152
Crest Hill Police Department .....	815-741-5115
Crete Police Department.....	708-672-0912
Elwood Police Department .....	815-423-5411
Frankfort Police Department.....	815-469-9435
Illinois State Police .....	815-726-6377
Joliet Police Department .....	815-724-3100
Lemont Police Department .....	630-257-2226
Lockport Police Department .....	815-838-2132
Manhattan Police Department.....	815-478-4408
Minooka Police Department.....	815-467-2298
Mokena Police Department.....	708-479-3912
Monee Police Department .....	708-534-8541
Naperville Police Department.....	630-420-6666
New Lenox Police Department .....	815-462-6100
Orland Park Police Department .....	708-349-4111
Peotone Police Department.....	708-258-3003
Plainfield Police Department .....	815-436-6544
Rockdale Police Department .....	815-725-0360
Romeoville Police Department .....	815-886-7219
Shorewood Police Department.....	815-725-1460
Steger Police Department .....	708-754-8121
Tinley Park Police Department .....	708-532-9111
University Park Police Department .....	708-534-0914
Will County Sheriff's Police .....	815-727-8575
Wilmington Police Department .....	815-476-2811
Woodridge Police Department.....	630-719-4740

# IN THE EVENT OF AN EMERGENCY, CALL 911



## CRIMES & SCAMS A PREVENTION GUIDE

For questions or concerns regarding scams and ID theft, or for more information on the contents of this booklet, call 815-727-8742.

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WILL COUNTY SHERIFF  
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JOLIET, IL 60432  
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[www.willcosheriff.org](http://www.willcosheriff.org)