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## Got your back, seniors

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News

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Seniors were tipped off to the growing problems of identity theft and scams that target the elderly.

Holden Detective Sergeant Chris Carey brought the program he piloted several years ago back to the Senior Center on March 9, presenting updates to the increasingly sophisticated crimes that can soon empty a bank account.

"Scams don't usually target kids. They don't have the money," Carey told the group. "They go after established people with money."

When someone uses your identity for gain, fraud or harassment without your authority, it is a crime under state law, Carey said.

He said that sadly, in these cases the criminal is often a friend or family member. Sometimes the family member is a drug addict and needs money. Other times, a bad employee will take customer information that's freely given and use it, completely unknown to his boss.

Stolen identity information is used to get credit cards, obtain mortgages, loans and even jobs, Carey said. A Holden business recently called the police station because he had employees whose licenses weren't matching up to addresses and social security numbers they had provided. It was determined the employees were using someone else's license, he said.

On the lighter side, Holden police once had cause to pick up a woman who had no license on her. She gave a name to police, not her own name, but her sister's. And that sister just happened to have a warrant out on her. The woman was more than a little surprised when police handcuffed her and brought her to the station, picked up on her sister's warrant.

Identity thieves are energetic and enterprising when they are after your vital statistics.

Dumpster diving, scooping up old payment records, using skimming devices that instantly record your credit card information, or through "phishing" posing as a

legitimate electronic site to get at private information.

With a few common sense approaches, anyone can protect themselves from these opportunistic invasions, Carey said. To foil a dumpster diver, shred all paper containing your personal data. If you don't happen to have a shredder at home, the town periodically holds events for shredding personal documents.

Should you donate a computer to a charity, simply wiping the hard drive is not enough to clear the information you may have used for online banking, Carey said.

"I recommend that you take the hard drive out of the computer and take a hammer to it," he said.

He reminded seniors to keep a close watch on their credit card accounts, in order to quickly spot any unusual activity.

"We had a case where there were 50 victims of credit card information theft. They all ate at the same restaurant within a three-day period," Carey said. In this case, an employee had a handheld "skimmer" device that instantly downloaded the card's information. The thief will use the information himself or sell it to someone who manufactures fake credit cards.

In a "phishing" scam, the potential thief begins with phone calls, emails, snail mail or faxes. Just like the sport of fishing, the thief throws out this electronic line, and tries to get the victim to nibble, Carey said.

"There was one victim in Holden who gave out all her personal information. It will take her years to recover," he said. "Unfortunately, there's also no way to prevent people from selling your information."

A few pointers from Carey: never respond to unsolicited email, don't click on a link from an unsolicited email and don't download unsolicited attachments.

On Carey's 'do list', feel free to be rude. Delete any email if you don't know where it's from. Hang up on unsolicited phone calls. If they identify themselves as a company you deal with, jot down, name, case number, reference number and call the company back. Check the story out, he said.

If a senior gets a call that a grandchild is trouble, slow down and talk to another family member first, Carey said. He warned that anytime someone is asking for or offering money, "that's a scam," he said.

"Anytime anyone asks you to wire money, that has a 99.99 percent chance of being a scam," he said.

Carey stressed it is important to check credit reports every year. All three credit reporting bureaus – Equifax, TransUnion and Experian – give a free report each year, he said.

He said to be vigilant about checking credit card and bank statements monthly. If anything seems unusual, verify that someone with permission to use the account didn't make that charge, notify the credit card company, notify the credit bureaus

and have an alert put on your credit, and call police to request an incident report, which is quick to fill out, he said.

"You are responsible only for the first \$50 of unauthorized activity on your bank or credit card," Carey said.



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