

# SCAM HITS HOME

I'm sure most of you have either heard or read about scams that target in particular the elderly. Heck you probably know someone that has a family member or friend that has fallen victim to such scams. Or maybe it has even happened to someone close to you. Your parents or your grandparents. An aunt or uncle, perhaps one of the neighbors. Today there is a 50% chance that an elderly person in your life will be targeted by some sort of scam, be it by mail, by phone, or even door-to-door, yes face-to-face. It goes on everywhere in this country. It happens in Washtenaw County. It happens in quaint little Chelsea, Michigan too! I know because it happened to my family, not once, but twice. So let me share what happened just recently to my 93-year-old mother. For the sake of this story I'm changing the names of those involved.

I got a call one evening a few weeks ago, a Tuesday to be exact, from my mother around 7:00pm. She was very upset and distraught and asked if I could come over, that she needed to tell me something. I arrived 10 minutes or so later at her apartment to find her in tears and shaking. When I asked what was wrong, she put her head down and said she had received a call earlier that day and that my niece Marie, her granddaughter, had been in an accident in New Jersey and she was in jail because she also was ticketed for drunk driving. I new right away what was going on - I had just seen Marie two days before and new she was all right. The caller said that Marie was going before a judge the next day and needed bail money sent right away. Oh, and she also knocked out 4 front teeth and broke her nose. They even put someone on the line pretending to be Marie to help sell the scam. *"Grandma it's me, I'm sorry. Please don't tell my mom, she'll be so mad,"* said the fake Marie. *"I'll pay you back when I get back to Michigan, just don't tell my mom."*

I was able to calm her down so that I could get the entire story from her and then ask her some questions hoping that she would eventually see that none of this was legit. First we called Marie so that my mom could hear her voice and know that she was fine. Marie was at work in her hometown up north and assured her grandma that she was fine and no, she did not go to a wedding in New Jersey (on a Tuesday no less) as was the story. She was not hurt, or in an car accident. Now that she had calmed down a bit I asked for more details. The scammers told my mother that they were advocates for Marie and would see that she gets the care she needed and would pay her bail and get her an attorney - but first she must send \$5,000 in cash overnight. The instructions were very detailed. Put the cash (no check) in an envelope, then inside a magazine taped shut, and finally in an bigger envelope with an address in New Jersey written on the front. She was to take that package to the UPS store to ship overnight (this was a critical mistake as you'll see later). These scumbags must have gone on Google Earth because they told her exactly where the UPS store was in Chelsea "you know it's right by the cleaners and the China Garden Restaurant", and how late they were open.

An interesting twist to story came an hour or after the initial call when they called back after she went to bank to make sure she was following the instructions - that's when my sister Ann had stopped in to visit my mom, yes Marie's mother. My mom took the call and went into the other room to talk, sworn not to tell Ann that her daughter was in trouble, giving my mother even more anxiety. She kept her word but according to Ann, mom was acting kind of strange.

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Once my sister left, mom was off to send out the package but she didn't quite follow the instructions as she was told. She wrote down everything she was told to do but she was a bit confused on where exactly to take the package. See she didn't write that down and instead she went to the US Post Office on Main street. The Post Office gave her a receipt with tracking information and her overnight shipping fee meant that someone was going to have to sign for it at the other end, our first break.

So now it's around 8:00pm and of course the Post Office is closed but there was a phone number on her receipt so I called to see if we could intercept the package. After several minutes and bouncing around their system I spoke to a someone in the fraud division who forwarded me to a postal agent. While on hold I used my mother's land line (thank the Lord she still had one) and called the Chelsea Police. Officer Tom was at my mother's door within 5 minutes, while I was still on hold. My mother explained what happened and he filed a police report. Officer Tom then started making calls using law enforcement resources to see if he could stop the package - me, I'm still on hold going on an hour now. Tom gets a phone number of the local Postal Inspector and of course there is no answer. Then I get a human to finally pick up at the other end, only to be put on hold again, After 5 minutes the call was dropped. We were all amazed that there was nobody available to help, even though it was after normal hours. What if it was some kind of suspicious package that was passing through the postal system, who do we call! Scary!

After charging my phone I got back on the phone to try again but was now being told it was after hours, call back in the morning. My mother meanwhile could not figure out how all of this happened. How did they know Marie's name. *"It sounded just like her on the phone,"* she said. And you know if it did not sound like her, the excuse would have been because she broke her nose and knocked out her teeth. These people are good at being bad.

Now past 11:00pm I went online to the USPS web site to try that avenue. There I found a "redirect your package" option. Could it be that easy? I created an online profile for my mother and filled everything out with tracking numbers, addresses and so on. For a small postage fee the package would be rerouted the next day IF it had not already gone out for delivery. SHIT!

I sent my mother to bed and assured her that we would get her money back. My plan was to get to the Chelsea Post Office the next morning when they opened and meet with Post Master. At 9:00am the day after they unlocked the door I was able to speak to our local Post Master right away. I told her what had happened and provided her with the notes from my mother which had a phone number, names, and address, along with the shipping receipt. She asked me to wait and immediately went back and called the Post Master associated with the address in New Jersey. Now we were getting somewhere. She also was able to see that the package had not arrived at the New Jersey Post Office yet which was more good news. I gave her my contact information and then went to the bank where my mother had taken out the cash to see what happened there.

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I was quite sure that bank personnel were trained to handle situations like this and look for signs that something is wrong when a customer asks for large withdrawals that are not consistent with their usual habits. When I met the bank manager she was familiar with my mother and remembered very well when she came in. She along with the teller sensed that something was off. They asked the right questions and tried to talk her into getting a cashiers check in stead of cash. Mom said no, that it's an emergency and she needed cash - \$5,000 in hundred dollars bills. Sound like a movie script right? She left the bank with money in hand as the bank staff noted in her account what happened, meaning they would not give her more cash if she came back without more details.

As I was meeting with the bank manager I signed up for online banking for her account since I was a co-signer. This way I could check her account daily to make sure nothing weird or fraudulent was happening. During this meeting a got a call from the Post Master in New Jersey - they had found the package and were holding it until they speak with the Postal Inspector. He was very nice and understanding, and told me he recognized the area code from the number the scumbags gave my mother - it was a New York number same as his, not New Jersey.

The plan now was to reroute the package back to Chelsea and hold it until we pick it up, hopefully the next day. I hung up with him and 30 seconds later the Chelsea Post Master called to tell me the same good news. Amazing that the night before I couldn't get anyone to help but once the sun goes up everybody from the postal service got involved. All this time I have been keeping in contact with Officer Tom so he could follow the process as well as I'm sure this won't be the last time he will deal with something like this. See if my mother had gone to the UPS store we would have been out-of-luck as they don't have the resources to do what the United States Post Office can do (at least from 9-5). It was the one mistake that my mom made that paid off.

So it looked as if we might actually have a happy ending after all. Later that afternoon I received a call from the New Jersey Postal Inspector. He had the actual package in his hand and was going to overnight it with some paperwork for my mother to sign. Hot damn! After thanking him I asked if there was any way to catch these clowns since we had a legitimate address and the package required a signature. His reply was "*we look for patterns with these type of cases and that these crooks are pretty savvy and not easy to catch*". *They probably would have someone watch this location and once the package is dropped off they would jump out of a car, run up and swipe it and go*". Doesn't that sound like an opportunity to catch them - it does to me. God knows how many people they are scamming every day and by using the Post Office, it screwed up the crooks protocol which to me seemed like a chance to nail them. That was frustrating.

All this time my mother is still trying to figure out how these punks new so much about her. She is not on social media but they have other ways. They can ask certain questions over the phone to get you to tell them everything they need to know. She even thought that maybe one of Marie's friends was in on it. She was also afraid that these people would come after her if they did not get her money. My sweet trusting mother was still confused by all of this. Her generation trusts people. They believe that people are good, or at least had good intentions. What a violation this was, for all of us.

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So we had done everything we could. At one point I thought about driving to New Jersey to wait for the package myself - stupid I know. And dangerous. We all were hopeful that come tomorrow, the package would arrive in tact and this would be over. First thing Thursday morning I received a call from the Chelsea Post Master that the package had arrived and I could come and sign for it, and pick it. My mother was having her hair done which helped to calm her down. When she came home I gave her the package. I took pictures of her holding it up still unopened, and then video taped her while she did open it. Low and behold the money was all there bringing tears to her eyes. Officer Tom was shocked to hear this as it is rare that these events ever have a happy ending. He did warn my mother that she may get more calls like this since she was now probably on some list of seniors to target.

I took the cash back to the bank to deposit back into her account and notified our family that things worked out. We thought that was the end of it until a few hours later when the assholes called my mother again, looking for the package while saying that Marie really needed her. Sons-a-bitches! This got my mother all riled up again. Then they called again later that afternoon. She played dumb saying she lost the mailing info. I have since instructed her to only answer the phone if she recognized the name or number on the caller ID.

This is real people. It could happen to anyone. It does happen far too often, and right here in little old Chelsea. The Postal Inspector sent some information about what they call "the family member-in-need scheme". It's the same safeguards you always hear about. He provided a website for information on how to protect the elderly in your life from this happening to them. That address is **deliveringtrust.com** and a number to call to report fraud 1-877-876-2455 - just make you call during normal business hours!

People, watch over the seniors in your life. Talk to them. Help go thru their mail. See who is calling them. Sorry if it infringes on their life. Because you know what, my mother-in-law was also scammed many years ago. She was told over the phone that she had won millions in a lottery game...that she never played. Just send us money to cover taxes. Then send more money to cover handling costs. Three months later she had sent over \$100,000 to them and mortgaged her once paid-off house for more cash. We found out too late. She lived on her own and told us she didn't think it was a scam because it didn't come thru the mail. She new about those scams. The stupid bank that kept letting her make huge withdrawals finally got suspicious and called social services. That's how we found out - they called next of kin to say they were placing her in foster care. Within 2 weeks we had moved her and her belongings in with us, got her house cleaned and staged, and put it up for sale. Her money, including her life savings was long gone. Her heart was in the right place. She didn't see anything wrong with wiring money all over the country because we were all going to be rich.

The only reason my mom called me that Tuesday night was because she was afraid that she thought she was going to have a heart attack and then nobody would know that Marie was in jail in New Jersey. The crooks still called the next few days but she didn't answer. Finally they stopped, for now.

You don't ever want to say "I wish we would have done this" or "why didn't we do that". Get involved now. Stay involved. Officer Tom told me stories of others in Chelsea that have been successfully targeted, some losing multiple thousands of dollars. Let's hope you, your family and loves ones don't ever have to go through this experience.