



**SENIORS AND LAW ENFORCEMENT TOGETHER**

# S.A.L.T. TIMES

April 2009



## Taking Charge in Tough Times

### Protecting you and your money in a challenging economy.

With skyrocketing costs on everything from food to utilities, families losing their homes, retirement accounts shrinking and millions of Americans without a job, it's no wonder that Washingtonians are feeling swamped by the wake of the economic downturn. To make matters worse, crooks and swindlers have emerged with a new crop of scams and schemes designed to take advantage of today's turbulent economy.

Where can you turn for the resources you need and sound advice on how to protect you and your money? AARP has joined forces with some of the state's leading consumer advocates and experts to help



you weather the financial storm.

Join us for a series of free public events and learn how to outsmart investment fraud, stay safer online, guard your identity, protect your retirement savings, cut costs and save money.

Sign-up now to attend a free "Taking Charge in Tough Times" event and hear from the experts with AARP, the Attorney General's Office, Microsoft, the FINRA Investor Education Foundation, the Federal Trade Commission, the Department of Financial Institutions, KCTS 9 and the Washington State Crime Prevention Association.

Participants will receive free

educational materials on how to navigate today's tough economy. Lunch is also provided.

Register online at [www.aarp.org/wa](http://www.aarp.org/wa) or call toll-free 1-877-926-8300. Space is limited and registration is required, so reserve your seat today.

**Wednesday, May 6,  
2009**

**Vancouver Red Lion Hotel  
at the Quay  
100 Columbia Street  
Vancouver, WA 98660**

# EYE ON IT: CURRENT SCAMS

## Secret Shopper Scam

▲ new twist on an old scam has emerged that seniors should be aware of. We're probably all familiar with the online scam in which you're solicited to accept a check, cash it, and then return part of the proceeds to the sender. You're a winner in this type of scam because you're allowed to keep a portion of the money for yourself. Unfortunately you end up a loser because the check is always counterfeit and you're left owing the bank.

Since most people are aware of this scam and don't fall for it, a new twist has been added in which you're solicited to act as a "Secret Shopper." Your "job" is to receive checks in the mail, cash them at your bank, and then wire a portion back to your "Secret Shopper" employer using a wire transfer service such as Western Union. Your job is to evaluate the wire transfer company on how well they performed the transaction. Once again, however, the checks are counterfeit and you're now responsible for the bank's loss.

The most recent case the Sheriff's Office responded to involved an individual who attempted to cash three counterfeit U.S. Postal Service money orders. In this particular case, however, the person cashing the money orders knew it was a scam but tried to cash them anyway. He needed the money and felt it was worth the risk. It wasn't and he went to jail.

The old adage, "you don't get something for nothing", still applies. Never reply to any online message, phone solicitation, or other offer in which you are asked to cash a check and send money to someone. Also be careful about accepting checks in which the issuer writes the check for an amount larger than agreed upon, and then asks for the difference in cash. This has been happening recently with online transactions through Ebay and Craigslist. Again, it is simply a new twist on an old scam.

## Credit Card Interest Reduction Scam

▲ citizen recently called the Sheriff's Office to report an attempted scam. He received a phone call and was told by the female caller that he was eligible to get a reduction on his credit card interest rate. He asked which credit cards and she replied "all of them." Already suspicious, the citizen asked what information they needed to proceed. The caller requested his credit card numbers and said she could "fire up the computer" and find out how much money he could save. At that point he said he had their number on caller Id and was going to call the police. The caller abruptly hung up.

With the current economy, people may be financially desperate and vulnerable to scams promising a way to improve their circumstance- and the crooks know it. Like this citizen, it pays to be on guard. Do not give out any personal information over the phone unless you initiate the call to a credible company. If ever in doubt, just hang up.

# For the 50+ Generation & Families **Connections** **50+ Expo**

With the theme “Living the Good Life”, the 13th annual 50+ Connections Expo, formerly named Senior Connections Expo, will be held **Sunday, April 19 at the Vancouver Hilton from 11 a.m. to 4 p.m.**

This annual event is organized by the Retired and Senior Volunteer Program (RSVP) and the Senior Messenger newspaper. RSVP Manager Bobbi Casanova said that the Expo will feature 140 plus exhibitors, including an Art Show, free health screenings, prizes and interactive activities. This year you can look for information on new technology, finance, travel opportunities, hiking and recreation, health and fitness programs and information about earth friendly products and resources. There will be experts on hand to inform you about the transition to digital television. You will also find information and resources that will help you prepare for the many aspects of retirement including downsizing, caring for ourselves and aging parents, health care resources and insurance coverage.

The Vancouver Hilton is located at 301 W 6th St. A suggested \$3 donation at the door supports the Retired and Senior Volunteer Program.

For more information call 360-735-3683.



**Please fill out the enclosed survey and return it by mail or bring it to a S.A.L.T. meeting. Your input will help us serve the needs of our seniors even better!**



Elder Audience is a central place where senior facilities can locate a wide variety of entertainment, activities and outings in Vancouver/Portland.

Staff at facilities (and seniors themselves) can browse the site and directly contact performers for more information or to make arrangements. The performers bring their services to where seniors live or hold events in the community where seniors enjoy attending. Currently there are more than 90 listings ranging from musicians and dancers to theatrical groups, storytellers, museums and parks.

Elder Audience is also a great help to seniors and their families as they plan special anniversaries, birthdays and reunions.

If you or someone you know is an entertainer and would like to be listed on Elder Audience, go to [www.elderaudience.com](http://www.elderaudience.com) and click on “how to be listed.” For more information, call Pam at (503)245-7583.

To be placed on the mailing list to receive the FREE monthly S.A.L.T. Times Newsletter, call the Clark County Sheriff’s Office Outreach Unit at (360)397-2211 ext. 3380 or email: [Sheriffcommunityoutreach@clark.wa.gov](mailto:Sheriffcommunityoutreach@clark.wa.gov).



**For other formats:** Clark County ADA Office, Voice (360) 397-2000 Relay (800) 833-6384, E-mail [ADA@clark.wa.gov](mailto:ADA@clark.wa.gov)

Clark County Sheriff's Office  
P.O. Box 410  
Vancouver, WA 98666

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Permit No. 130

## Senior Fitness



**April 20, 2009**  
**11:00 a.m.**

40 and 8 Community Rm.  
7607 NE 26th Ave.  
Vancouver, WA

*West Meeting*

**April 27, 2009**  
**11:00 a.m.**

Camas Police Dept.  
2100 NE 3rd Ave.  
Camas, WA

*East Meeting*

Balance,  
strength  
and flexibility are  
increasingly important as we  
age to help prevent falls and injuries.

Heidi Marshall, personal fitness trainer with Functional Fitness, is back for our April S.A.L.T. meetings. She will get you up and moving with low impact, safe and easy, but very important exercises for seniors, including exercises for wheelchair bound participants. Dress comfortably. As always, meetings are free and open to all seniors!