From the desk of Officer Don Sikkema, Senior Liaison, Arvada Police Department

Senior Siren

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Special points of interest:

- **The Arvada Police Dept. created the Senior Liaison Officer position to address the needs of our city's senior population.**
- **Most crimes against seniors involve financial exploitation — that include frauds, scams, and cons.**
- **The Lockbox Program provides a house key for emergency medical responders in the event the senior cannot get to the door.**

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How can I beat the bad guys today?

My first year in the position of Senior Liaison Officer has been an eventful one. Before I started this position, I would have never dreamed there were so many people out there trying to illegally separate you from your money. I now come to work **everyday** with a desire to figure out new ways to defeat these criminals who are trying to scam you.

We continue to:

spread the word face to face at numerous retirement and recreation centers each week,

we often hold scam seminars along with the Jefferson County District Attorney's Office,

we advertise in our local media and the Senior Siren,

we have developed scam warning placards to be placed near wiring stations in our businesses that wire money,

we've asked our banks to discreetly ask questions when you want to wire money or withdraw large amounts of cash,

we have started a new Scam Hotline so you, your friends and your family members can call 24 hours a day, seven days a week to get the latest scam information available. (See the article on page 2)

I will not stop trying to beat these criminals because I know they will not stop trying to steal your money and hard-earned savings. I appreciate so much the help you provide as you **take what you learn and share it with everyone you know**. Let's keep it up this year and make Arvada one of the safest places to live in the nation. The Arvada Police Department cares about you and your quality of life. Let's have another great year together.

Officer Don Sikkema

Check out our new **SCAM HOTLINE** at **720-898-6739.** Now anyone can call 24 hours a day, 7 days a week to hear scam information from Officer Sikkema. If you or your friends get tempted by one of the many scams out there, call the hotline first for an encouraging and money-saving message.

Call the Hotline at 720-898-6739 anytime, anywhere.

CONSUMER ALERT!

From the Office of Jefferson/Gilpin Counties District Attorney Scott Storey

Please share this information with your friends and family. Let's keep getting the word out there.

How to Prevent Fraud in 2010

Whether approached on the street, at my door or by telephone, I will not talk to strangers!

When making major financial decisions, I will get several opinions from trusted family members and advisors.

No matter how well I know or trust someone, I will not sign legal papers or make an investment that I don't understand or that seems unusual without first checking it out.

I won't carry my Social Security card or checkbook in public; I will keep my wallet in my pocket or a hidden/secure pouch.

I will not keep my purse, checkbook, briefcase, laptop or other personal/financial information in my car.

I will mail checks inside the post office, have my new box of checks sent to my bank/credit union and shred all financial documents with a cross-cut shredder.

I will hire only licensed contractors I have checked out with the BBB, and will not do business with door-to-door solicitors or those asking for a lot of money in advance.

I will not withdraw money from my bank at the suggestion of a stranger who claims I have won the lottery, found a lot of money, or someone claiming to be a bank official.

For assistance call the Fraud Hotline at 303-271-6980 or the Arvada PD Scam Hotline at 720-898-6739

CASE is a Partnership of District Attorney Scott Storey and the Community to Prevent Elder Financial Exploitation

Humor of the Month Club

A three-year-old opened the Christmas gift from his grandmother and discovered it was a water pistol. He squealed with delight and headed for the nearest sink.

His mother was not so pleased. She turned to her mother and said, "I'm surprised at you. Don't you remember how we used to drive you crazy with water guns?"

The grandmother smiled and then replied, "Oh yes, I remember."

Upcoming Events -- An Invitation to TRIAD!

"Census Safety-Don't Be Took by the Crooks"

Tuesday, February 16th, 1:30 P.M.

Arvada Estates, 7175 Kipling Street

Avoid fraud when it comes to the collection of census information. Barbara Mason of the Colorado Department of Local Affairs-State Demography Office shares how data is collected and what information is gathered. Learn how the results are utilized.

"Banking in the 21st Century"

Tuesday, March 16th, 1:30 p.m.

Arvada Estates, 7175 Kipling Street

Learn how banks are keeping your information secure.

Everyone is invited! Bring a Friend!

Share this invitation with your community.

Come to a TRIAD meeting!

It is a chance to learn and share valuable crime fighting information!

What's Age Got to Do with it?

From the desk of Officer Don Sikkema, Senior Liaison, Arvada Police Department

Criminal Investigations Unit
8101 Ralston Road
Arvada, Colorado 80002

Phone: 720-898-6724
Scam Hotline: 720-898-6739
Email:
dsikkema@arvada.org

People over age 60 make up only one eighth of the U.S. population, yet they constitute 1 of every 3 scam victims. It's clear why they are targeted: After a lifetime of hard work and responsibility, older Americans are more likely to hold the financial brass rings sought by con artists– liquid funds, free-and-clear home ownership, excellent credit ratings.

When it comes to why older Americans actually fall for scams, the received wisdom often cites age-induced memory loss, the supposedly more "trusting" nature of seniors, or the loneliness factor; All of these are appetizing traits for hungry wolves in sheep's clothing, but what medical research reveals is this: The aging process causes changes in both mind and mindset that increase vulnerability to some scams while boosting resistance to others. People over 65 represent the fastest-growing segment of computer users, for example, yet they are least likely to fall for "faceless" Internet scams.

Gray matters. "There's great variability in individuals," says psychologist Larry Jacoby of Washington University in St. Louis, "but age declines in certain aspects of memory make older adults more vulnerable to many scams." It's not that an aging brain necessarily "loses" memory; instead, it simply processes those memories differently.

Studies by Dr. Jacoby and others indicate that when people 65 and older are given misleading cues-and especially when those cues are repeated-they are more likely than others to remember falsehoods as truth. "It comes down to recollection and familiarity." Dr. Jacoby explains. "Whereas young adults are better at recalling information they have already been given, age-related declines in front-lobe function (which controls recollection) mean that older people rely more heavily on familiarity."

In other words, the aging brain is more likely to remember false statements as true if they sound familiar or are repeated often. The aging brain is also less likely to recall what was originally said.

This could explain why seniors are more vulnerable to home-repair scams, as well as to other scams in which the victims overpay for services or are repeatedly charged for the same service. "A workman may quote you one price to get the work," notes Dr. Jacoby, "but right before handing you the bill he may cite a higher price or say your forgot to pay him. When you can rely on recollection, you are more likely to remember the original, lower price-or that he was already paid. When you have to rely on familiarity, however, what likely comes to mind is that later misinformation."

Your defense: Get everything in writing-estimates, receipts, background checks, your handwritten notes. Keep this documentation handy to backstop your recollection of it later on.

Copied from the book "Scam Proof Your Life" by Sid Kirchheimer.