

Dutchess County Office for the Aging's

## **AGING NEWS**

For the week of August 11

### **BEEN SCAMMED? YOU'RE NOT "GULLIBLE"**

It's never easy for somebody to admit when they've been scammed, so we truly appreciate it when people step up to share their experiences with others, in hopes that no more of us are victimized. We have one concern, though: many scam victims have said to us, "Oh, I was so gullible!"

Let's not look at it that way. Scam victims come from all walks of life, all ages, all income levels, and all cognitive abilities. While it may seem that older adults are targeted by phone scammers because of their age, the truth is closer to this: Phone scammers simply auto-dial phone numbers en masse, with no idea who's on the receiving end. They find more older adults simply because they are most likely to be home to pick up the phone, especially if

they still have a landline phone. Incidentally, this doesn't mean you should have your landline phone disconnected. Your landline is often the only communication method that will still work during a power outage.

The scam victims who spoke to us weren't gullible. They may have been tricked into giving up information, which can happen to any of us. They may have been tired and missed clues. Maybe a phone scam victim gave up personal information because that was the way we were taught to answer the phone, for decades, until it became second nature: *Good afternoon, Smith residence, this is George...* Do that nowadays, and a scammer immediately knows George Smith's phone number, and that he answers the phone without screening his calls.

That scenario is one reason why scams work: They make their attempts at fraud look like ordinary human interactions. A scammer calls you, impersonating "Medicare customer service," claiming that they want to "confirm" your Medicare identification number. Sounds reasonable, at first

glance - but wait. Wouldn't Medicare already have your ID number? They issued it!

Medicare, Medicaid, and Social Security will not "cold call" you. They will not seek personal information that they already have. Their official correspondence comes through the U.S. Mail. They may return a call, but only if you called them first.

### **Think of Scammers as Businesses**

*"It's not personal, Sonny - it's strictly business."*

*- Michael Corleone, The Godfather, 1972*

Behind the scam attempts we experience are multinational criminal organizations, modern-day Corleones complete with sophisticated marketing and research operations, international import/export divisions, substantial

side interests in gambling operations, mergers and acquisitions, and much more. If we counted all the money stolen by scammers and cybercriminals around the world, the imaginary nation of "Scamland" would have a gross domestic product over \$10 trillion annually, according to *Cybercrime* magazine. That's third behind only the GDP of China and the U.S.

The likelihood of a scam organization's detection and prosecution is estimated to be as low as 0.05 percent in the U.S., according to the World Economic Forum's 2020 Global Risk Report.

### **But Isn't It Easy to Spot a Scammer?**

Not as easy as it used to be, so let's not be lulled into a false sense of security because you haven't been fooled - yet. Phone scammers no longer have to rely on call-center staff with often poor command of their victim's language. As skilled businesspeople, their tech research has enabled them to use artificial intelligence to synthesize dozens of languages, even dialects and accents. Scammers can now use a technology called "voice cloning" to

recreate the voices of elected officials, trusted celebrities, even your own family members. That said, scam attempts go nowhere if you remember two words: **Don't engage.**

"Don't engage" means you screen your phone calls and confirm who's on the other end, before saying anything to anybody. If you picked up by mistake, hang up without engaging.

"Don't engage" means not clicking on any links in emails or text messages until you know for certain that they point somewhere known and reliable.

"Don't engage" means not scanning an unfamiliar QR code on a letter or package you received.

"Don't engage" means knowing that scammers will try to scare you or pitch a "too good to be true" scenario, figuring that your emotions will override your logic.

## **Your Homework Assignment - Tell Your Friends**

The pace of new developments in scam techniques and prevention is dizzying, but we share it with you as soon as we digest it ourselves. As you read this newsletter, share what you've learned here with friends. If you think you've been scammed or targeted, report it to the authorities. It's a layer of protection in case you're mistakenly billed. See **[dutchessny.gov/scamprevention](https://dutchessny.gov/scamprevention)** for more.

Sometimes Dutchess County older adults discover scams before we do, like the Pawling senior who recently tipped us off to a Medicare fraud scam involving \$15,000 in false claims for catheters which his physician had neither prescribed nor ordered. That scam turns out to have involved years' worth of false Medicare claims for over \$10 billion in durable medical equipment, and the arrest in June of 29 defendants from around the country and as far away as Estonia.

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## **WHEN'S THE PROM?**

First things first: We're still in the "save-the-date" stage of OFA Senior Prom planning, and you haven't missed anything.

The OFA Senior Prom, co-hosted by The Pines at Poughkeepsie, takes place on **Monday, October 20<sup>th</sup>, noon-4pm**, at Villa Borghese, 70 Widmer Road in Wappinger. It's open to all Dutchess County residents over age 60, while seats remain available.

**Registration opens on Thursday, August 28<sup>th</sup>.** The \$20 price of admission has stayed the same since at least 2015, and includes lunch and an afternoon of dancing and fun with the full Bob Martinson Band.

Registration forms will be emailed to everyone on the OFA email list. If you subscribe to this email, you'll get one. The form will also be included in the Fall 2025 THRIVE60+ OFA newsletter.

**Other news:**

When does the body *really* start aging? [It's complicated.](#)

Is it dementia or just typical aging? This study suggests that [dementia can be missed](#) for an average of 3½ years.

Is there a path to healthier aging? [Yes.](#)

Protecting our hearing as we age is important [for reasons that go beyond hearing.](#)

Weight loss plus exercise may be [helpful for those with hip osteoarthritis](#) in certain situations, according to a new Australian study.

Learn more about Alzheimer's disease in [this video from the National Institute on Aging.](#)



### **This week's birthdays:**

8/8: Actor/singer [Donnie Most](#) (72)

8/9: Actor/producer [Sam Elliott](#) (81)

8/10: Musician/songwriter [Ian Anderson](#) (Jethro Tull) (78)

8/11: Singer/songwriter [Joe Jackson](#) (71)

8/12: Actor [George Hamilton](#) (86)

8/13: Tightrope-walker [Philippe Petit](#) (76)

8/14: Actor/comedian/writer/musician [Steve Martin](#) (80)

### **Bad Joke? It's right here.**

People are typically shocked when they find out I'm a terrible electrician.