



Combating Scams

Across Northern Nevada

Sparks City Attorney's Office Initiative Protecting Seniors

BY WES DUNCAN, ESQ.

Founding Father Benjamin Franklin once observed, “an ounce of prevention is worth a pound of cure.” Although Franklin lived in a time absent of annoying cell phone calls, incessant texts warning you about packages not being properly delivered to your house, and phishing emails constantly in search of your personal information, his observation is useful in the 21st Century when thinking about protecting yourself against scams.

According to the Federal Trade Commission, Americans lost nearly \$8.8 billion to scams in 2022.¹ In Nevada, the numbers are even more grim, with a study released by LendingTree in February 2024 reporting the state experienced the highest per-capita fraud losses in the nation and \$79.4 million in total losses in the first nine months of 2023.² With the rise of fraudsters bombarding consumers across state and even international borders, the chance of recovering money is frustratingly difficult, as local law enforcement agencies often lack the resources to effectively combat scammers.



The Sparks City Attorney's office educates seniors about how to protect against trending scams.

These difficulties, combined with the sophistication of new scams, leave many seniors bilked out of their hard-earned money, wondering what they can do to get justice or protect themselves. For many seniors who are victims of fraud, the answer is usually that nothing can be done. To combat this epidemic of fraud, the Sparks City Attorney's Office launched a preventative law program—the Sparks Senior Scam Initiative—to get the word out on how to prevent fraud in a strategic way. As part of the office's mission statement, being proactive is something the office practices when it comes to keeping the community safe and being vigorous trying to prevent crimes being committed in Sparks. The best way to protect a senior from fraud is to arm them with the information to first recognize the fraud and avoid engaging with a scammer.

The Program

The program's genesis began when I took office and began engaging the senior community in Sparks. As a felony prosecutor and former legislator, I encountered numerous scams, such as caretaker and guardian abuse, that specifically targeted seniors. It was clear that Sparks lacked a robust preventative law program to address the targeting of seniors using calls, emails, texts, door-to-door sales, and traditional mail. The Sparks City Attorney's Office launched its program in September 2023 with the help of the Better Business Bureau in northern Nevada. Informationally, the program focuses on the most common scams targeting seniors such as romance scams, government impersonation scams, technology support scams, grandparent scams, charity scams, and the like. The office also focuses on the different means that scammers use, including the common telephone call, text message, email, and messages through social media mediums. The office also warns seniors about fraudulent mail solicitations. During the presentation, the office highlights all the different tactics scammers will try to use to manipulate their victims. The presentation runs for about an hour and includes plenty of real-life anecdotes, dashes of humor, and plenty of participation from the audience about the different scams they have seen daily. Most of the audience, when asked, have had similar encounters with scammers. The office also stays up to date on the most common scams—such as cryptocurrency and loan forgiveness—targeting seniors in Sparks and regionally. The office is always trying to update the presentation to capture

current fraud trends. Our office has found the more interactive the program is, the better the concepts seem to convey to the participants.

Scammer Mentality

At the heart of a successful scam are the manipulative and psychological tools scammers use to extract money from seniors. Most tactics include fear, urgent demands, appealing to government authorities, pulling at emotional heart strings, manipulation, or any combination of tactics to get a senior to send money. For example, a common threat includes telling a senior they will be arrested, or a warrant will be issued for their arrest, if they do not comply with a scammer's pressure. Scammers may also try to build rapport or start the conversation in a pleasant way to coax a senior into trusting them. The office tells seniors they need to be on guard against all types of different schemes because a scammer will use any tactic available to steal their money. The psychology of the scammer is important in recognizing a scam before it's too late.

The Tips

With a dizzying array of fraud attempts, what is a senior to do? At the core of the Sparks City Attorney's Office training, speakers emphasize that seniors need to be proactive and put themselves in the driver's seat to not be taken advantage of when it comes to fraud. As a starting premise, the office stresses that if a senior receives a call, email, text, or even a piece of mail that they do not recognize, their assumption should be that it is a scam. Working from that premise, they can then proactively attempt to verify the information by researching on their own terms. For example, there is never a need to answer a call from an unknown number or feel pressure to act at the exact moment an alleged debt collector or "agent of the government" is requesting you to do something. The office advises seniors to ignore all unrecognized numbers and let them go to voicemail. Furthermore, the office gives tips on text messages and email solicitations to recognize a scam. Finally, the office will offer numerous tips about banking, freezing credit reports, shredding financial documents, being leery of contacts on social media, and other practical tips to protect seniors from fraud.

The preventative law sessions have increased in frequency and attendance. The Sparks City Attorney's Office has presented to many community partners

including the Osher Lifelong Institute for Learning (OLLI).

"[T]his program has been instrumental in raising awareness and providing our community with valuable resources to combat senior scams effectively, said Dolores Cox, executive director for OLLI at the University of Nevada, Reno. "Through our partnership, we've empowered OLLI members with the knowledge and tools necessary to safeguard themselves against fraudulent activities, thereby fostering a safer environment for our elder community."

Local Sparks Senior Advocate and 2020 Nevada Senior Citizen of the Year Marsy Kupfersmith lauded the program as "invaluable and informative" to equipping seniors "about scams they otherwise would never have known about."

The bottom line is that seniors in our communities deserve to be protected after a lifetime of hard work and sacrifice. In the spirit of Franklin and his ounce of prevention, the Sparks City Attorney's Office will continue to do all it can to provide preventative law seminars to seniors who may be vulnerable to scams.

ENDNOTES:

1. "New FTC Data Show Consumers Reported Losing Nearly \$8.8 Billion to Scams in 2022," FEDERAL TRADE COMMISSION, (February 23, 2023), <https://www.ftc.gov/news-events/news/press-releases/2023/02/new-ftc-data-show-consumers-reported-losing-nearly-88-billion-scams-2022>.
2. Jamie Cattanach, "Consumers Lost \$7.0 Billion to Fraud in the First 9 Months of 2023, With Social Media Scams Accounting for the Biggest Chunk," LENDING TREE, <https://www.lendingtree.com/debt-consolidation/fraud-scams-study/> (last updated February 12, 2024).



WES DUNCAN is the 17th City Attorney in the City of Sparks. Prior to his current role, Duncan served as a Nevada State Legislator, criminal prosecutor, First Assistant Attorney General, attorney in private practice, chief assistant city attorney, and active-duty U.S. Air Force Judge Advocate. He holds the rank of lieutenant colonel in the U.S. Air Force Reserves Judge Advocate General Corp.