



**Wesley's Priority  
Reservation List  
Members**

# **Exclusive Downsizer's Club**

**In-person  
& online**



## **10 | Re-investing Your Real Estate Proceeds for Maximum Return & Minimum Risk**

Tues., October 14, 2:00 pm Wesley Lea Hill  
Assembly Hall



## **11 | Recognizing Real Estate Scammers**

Tues., November 11, 2:00 pm Wesley Tehaleh  
Event Center

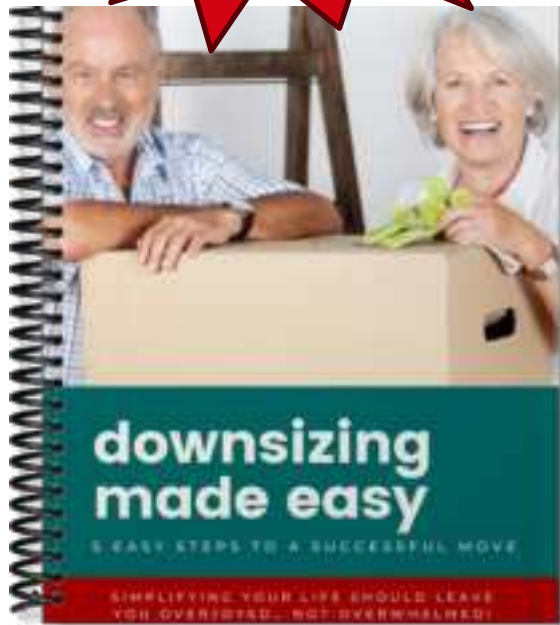


## **12 | Celebrate Your Successes**

Tues., December 9, 2:00 PM  
Wesley Des Moines Terrace Auditorium



A Team RED  
Gift for You  
Engage – Educate –  
Empower



Wesley's Priority Reservation List Members

Exclusive Downsizer's Club  
Monthly Seminar Series

# Downsizer's Club Online Library

**Recorded Presentations & Downloadable PDF Materials Available  
Exclusively for Wesley Downsizer's Club Members**



Scan the QR code to access  
the Online library

Or go to:

**WesleyChoice.org/Downsizers-Club**

Club Binders Available Through Your Community Relations Director

Team  
**R.E.D**

**Wesley's Priority Reservation List Members  
Exclusive Downsizer's Club**

Engage – Educate - Empower

# This Month



**Tuesday, November 11<sup>th</sup>, 2025, 2:00 pm**  
**Online or In-Person**

**Wesley Tehaleh Event Center**  
Call to reserve a seat.



**Kathryn Kleber**  
**Facilitator**



Senior Transition Specialist  
Managing Broker  
Keller Williams Team RED

 206 650 6113

 [kathy@goteamred.com](mailto:kathy@goteamred.com)

 [www.teamredrealestate.com](http://www.teamredrealestate.com)

## Recognizing Real Estate Scams



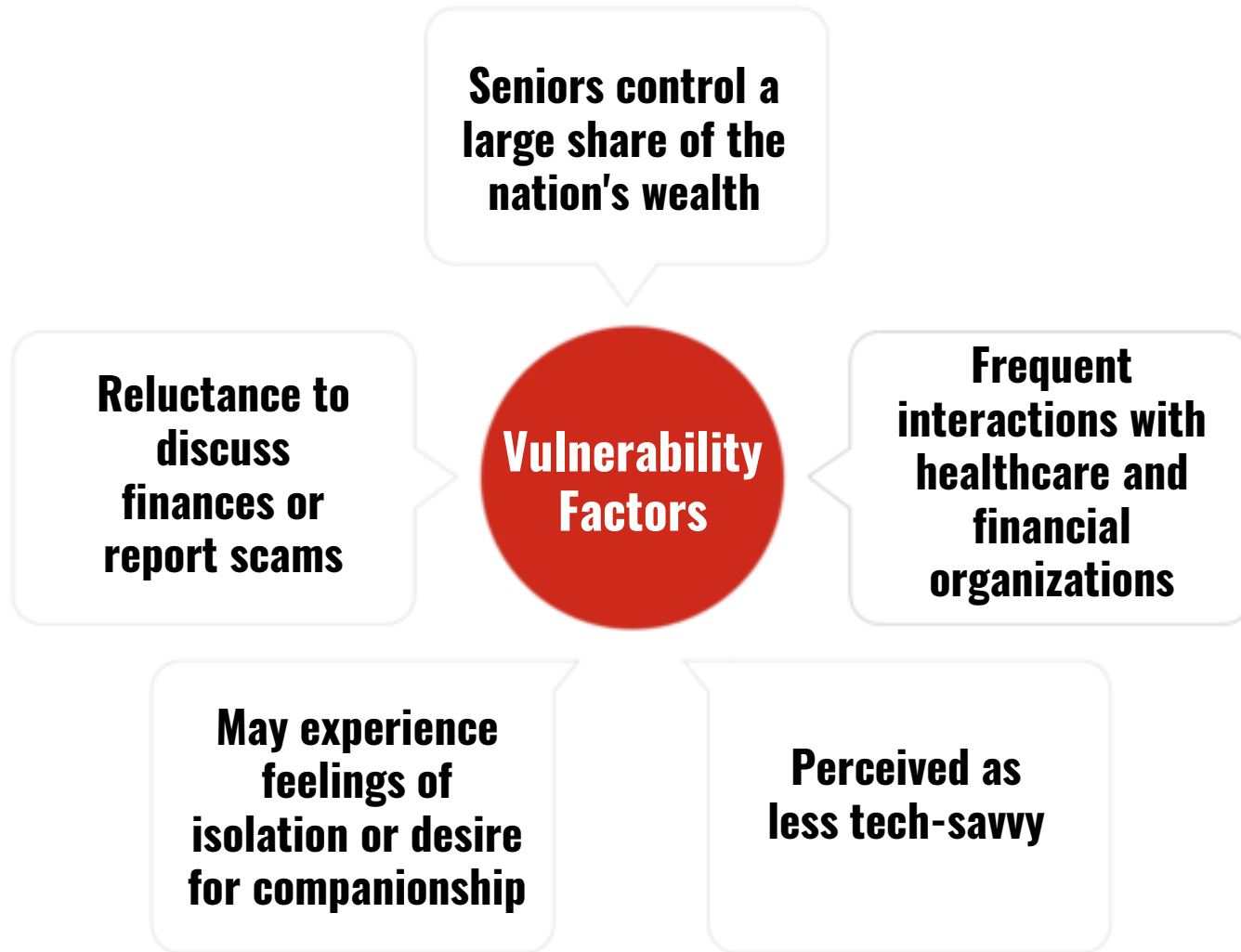
# **Senior Fraud Prevention**

# Today's Agenda

- **Why seniors are targeted by scammers**
- **Most prevalent scams and fraud schemes in 2025**
- **Signs of fraud and how to spot scams**
- **Prevention tips and staying safe**
- **What to do if you're a victim: steps and resources**
- **Sheriff Hardin introduces TRIAD & and the Do's & Don'ts to protect yourself against fraud**



# Why Are Seniors a Target for Scams?










 **A SHOCKING REALITY:** Seniors were defrauded of a staggering \$4.8 billion in 2024 alone!





# Top 8 Fraud Schemes in 2025

Did you know seniors lost a staggering \$4.8 billion to scams last year? It's a heartbreaking reality, but here's the powerful truth: you can protect yourself and your loved ones. These aren't just common scams; they're cunning traps designed to steal financial security and peace of mind. By understanding these top six fraud schemes and recognizing their psychological manipulation tactics, you'll be equipped with the warning signs to spot them and stay safe.

			
<b>Government &amp; Business Impersonation</b>	<b>Tech Support Scams</b>	<b>Romance Scams</b>	<b>Grandparent Scams</b>
IRS, Social Security, Medicare fraud	Fake virus warnings and remote access	Online relationship exploitation	Fake emergency calls from loved ones
			
<b>Investment &amp; Crypto Scams</b>	<b>Medicare Scams</b>	<b>Power Of Attorney</b>	<b>Deed &amp; Title Fraud</b>
Guaranteed returns and fake opportunities	Fake benefits and identity theft	Protecting Yourself When Choosing Your POA	Understand how Deed Theft Operates

# Government & Business Impersonation Scams

## How the Scam Works

Scammers impersonate trusted government agencies like the IRS, Social Security Administration, Medicare, or well-known tech companies. They create urgent scenarios involving threats of arrest, frozen bank accounts, suspended benefits, or legal action to trigger panic and bypass rational thinking.

### Warning Signs:

- Threats of arrest or loss of benefits
- Demands for payment via gift cards, wire transfer, or cryptocurrency
- Requests for personal information (SSN, bank details, passwords) over the phone
- Unsolicited contact from 'officials' demanding immediate action

### Prevention:

- Hang up immediately and call official numbers independently to verify
- Never give out personal information or send money quickly to unsolicited callers
- Government agencies do not demand payment by phone, gift cards, or wire transfers
- Report suspicious activity to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov/identity-theft/report-fraud)



### Remember This

The IRS and Social Security Administration will **never** call to demand immediate payment or threaten arrest. They always send official letters first.



# Tech Support and Security Scams

Tech support scams exploit fears about computer security, using fake warnings and impersonation tactics to gain remote access and steal personal information or money.

## **Fake Warnings & Unsolicited Contact**

You receive pop-ups, calls, or emails claiming urgent computer viruses or security breaches.

## **Demands for Remote Access**

Scammers insist on taking control of your computer to "fix" alleged issues.

## **Requests for Non-Traceable Payments**

They demand payment for services via gift cards, wire transfers, or cryptocurrency.

### **Remember This**

Legitimate tech support companies will **never** contact you unsolicited and demand remote access or payment for immediate fixes. Always be suspicious of urgent demands.

## **Ignore Pop-up Numbers & Unsolicited Calls**

Never call numbers from pop-ups or respond to unsolicited calls/emails about tech issues.

## **Verify Tech Support Through Official Sources**

Only contact official tech support using numbers found on verified company websites.

## **Never Grant Remote Access**

Do not allow anyone you don't know or didn't initiate contact with to access your computer.

## **Keep Antivirus Software Updated**

Ensure your legitimate antivirus is always active and up-to-date for protection.



# Romance Scams

Romance scams target seniors on dating sites and social media, where criminals build trust before requesting money. Be aware that AI-generated deepfake videos make these frauds even more convincing.

## Warning Signs:



### Professes Love Quickly

They express strong feelings very early, often before meeting in person.

### Claims to Work Overseas

Often says they're in the military or working on an oil rig, preventing in-person meetings.



### Requests Money

Asks for money for emergencies, travel, medical bills, or business investments.

### Avoids Meeting or Video Calls

Consistently cancels planned meetings or avoids real-time video calls (may use deepfakes).

## Prevention:



### Never Send Money

Do not send money or gift cards to someone you haven't met in person.

### Request Video Calls

Insist on real-time video calls at random times to verify their identity.



### Discuss with Trusted Contacts

Share details of new online relationships with family or close friends.

### Be Skeptical

Question sob stories and urgent financial requests, no matter how convincing.



# Grandparent Scams

Grandparent scams exploit the powerful instinct to protect family members. Fraudsters impersonate grandchildren or other relatives in desperate situations, using emotional manipulation and urgency to bypass rational decision-making. Modern AI voice cloning technology can now mimic the actual voice of loved ones with frightening accuracy.

## Warning Signs:



### Distress Call from 'Grandchild'

Scammers claim to be your grandchild in urgent trouble (car accident, arrest, medical emergency) requiring immediate funds.



### Request for Secrecy

The caller insists you keep the situation secret, often saying "Don't tell Mom or Dad" or "I'm embarrassed."



### Payment Needed Immediately

Requests for wire transfers, gift cards, or cryptocurrency sent quickly to a "lawyer" or "bail bondsman."



### Story Doesn't Add Up / Voice Seems Off

The details sound inconsistent, or the voice, though similar, might have strange qualities due to AI cloning.

## Prevention:



### Establish a Family Password

Create a secret family password that only legitimate family members know. Ask the caller for it before sending any money.



### Hang Up & Call Directly

Immediately hang up and call your grandchild on their known, legitimate phone number to verify the story.



### Confirm with Other Relatives

Contact other family members (parents, siblings) to verify the story before taking any action.



### Ask Identifying Questions

Ask questions only the real grandchild would know the answer to, such as a pet's name or a shared memory.



# Investment and Cryptocurrency Scams

Investment fraud, especially with cryptocurrency and online platforms, targets seniors by promising quick, high returns. Scammers lure victims with fake opportunities, and once money is transferred—particularly through crypto—it's often impossible to recover.

## Warning Signs:



### Guaranteed High Returns, Low Risk

Promises of "zero risk" investments with unusually high, guaranteed profits.



### Pressure to Act Quickly

Urgent demands to invest before a "limited opportunity" expires.



### Requests for Crypto Apps or ATMs

Being told to use specific cryptocurrency apps, websites, or Bitcoin ATMs.



### Difficulty Withdrawing Funds

Scammers create hurdles or demand more fees when you try to access your supposed earnings.

## Critical Truth About Crypto

**Cryptocurrency transfers are permanent and irreversible.** There is no bank to call, no transaction to cancel. Once sent, your money is gone forever.

## Prevention:



### Research All Investments

Check if firms and advisors are registered with the SEC ([sec.gov/check-your-investment-professional](https://sec.gov/check-your-investment-professional)) or FINRA ([brokercheck.finra.org](https://brokercheck.finra.org)).



### Never Invest Based on a Stranger's Pitch

Be wary of unsolicited offers from unknown individuals via phone, email, or social media.



### Consult a Licensed Financial Advisor

Before any significant investment, talk to a trusted, licensed professional or family member.



### Remember: Crypto Payments are Irreversible

Avoid any investment that requires payment via wire transfer, gift cards, or cryptocurrency to unknown parties.



# MEDICARE

## Medicare and Health Insurance

Healthcare fraud targeting seniors' costs billions annually, leading to identity theft, fraudulent medical charges, and loss of legitimate benefits. Scammers exploit the complexity of Medicare, often posing as official representatives offering fake services or enhanced benefits.

### Unsolicited Offers

"Free" equipment, tests, or services from unknown sources.

### Requests for Medicare Number

Posing as officials to ask for your Medicare ID or personal details.

### False Billing

Charges on your Medicare summary for services you didn't receive.

### Door-to-Door Sales

Individuals offering free health screenings or services at your home.



### Your Medicare Number is Valuable!

Your Medicare number is as valuable as a credit card. Scammers use it to:

- Bill Medicare for services you never received.
- Steal your identity for medical services.
- Sell your information to other criminals.



### Prevention:

#### Treat Your Medicare Card Like a Credit Card

Guard it carefully and only share it with trusted providers.

#### Never Share Medicare Info to Unknowns

Do not give your Medicare number to unsolicited callers or strangers.

#### Check Explanation of Benefits (EOB) for Errors

Review all Medicare statements for services you didn't receive.

#### Call Medicare Directly

If suspicious, call **1-800-MEDICARE** (1-800-633-4227) to verify offers.



# Power of Attorney Fraud and Abuse

A Power of Attorney (POA) allows someone to make important decisions for you, but it carries a risk of misuse, particularly financial. It's crucial to understand these dangers and implement protections.



## Missing Funds

Money or assets are unaccounted for by the POA holder.



## Unauthorized Changes

Unexpected alterations to your will or financial plans.



## Isolation

The POA holder restricts your contact with family or friends.



## Property Transfers

Unexplained transfers of property into the POA holder's name.



## Deteriorating Care

Your living situation or quality of care declines without reason.



## Coercion or Pressure

You feel pressured to make decisions or sign documents that you don't fully understand.

### ✅ Prevention: Protecting Your POA



#### Choose Trustworthy Agents

Select someone with a proven track record of honesty and financial responsibility.



#### Appoint Co-Agents

Require multiple agents to agree on decisions, adding a layer of oversight.



#### Limit Power for Specific Tasks

Grant power only for specific actions, avoiding broad, unlimited control.



#### Request Regular Financial Reports

Insist on periodic financial statements, ideally reviewed by a third party.



#### Prohibit Unauthorized Gifting

Include clear rules against gifting assets without your explicit permission.



#### Consult an Elder Care Lawyer

Work with a lawyer to draft robust protections tailored to your situation.





# Deed Theft and Property Title Fraud

Deed theft is a growing threat where criminals illegally transfer property ownership, often targeting seniors with paid-off homes. Recovering ownership after fraudulent recording can involve lengthy legal battles.



## Targeting

Scammers identify paid-off properties, often owned by vulnerable seniors.



## Fraudulent Transfer

Forged deeds or coerced signatures are used to illegally transfer ownership.



## Exploitation

The fraudulent deed is recorded, and the property is quickly sold or used for loans.

### Common Scenarios

- **Impersonation:** Criminals assume your identity.
- **Scams:** "Helpers" steal deeds during foreclosure or home repairs.
- **Exploitation:** Trusted individuals manipulate seniors.
- **Forged Documents:** Completely fabricated deeds.

### Prevention Strategies

- ✓ Subscribe to county deed fraud alerts.
- ✓ Enroll in title monitoring services.
- ✓ Purchase title insurance.
- ✓ Never sign documents without legal review.
- ✓ Keep original deed secure (e.g., safe deposit box).

### If You Discover Title Fraud

Immediately file a police report, contact your county recorder, notify your title insurance company, and consult a real estate fraud attorney. Act quickly.

# Financial and Estate Protection Checklist

Proactive protection is your strongest defense against fraud. This comprehensive checklist provides actionable steps to safeguard your finances, property, and legal authority. Review and implement these measures with trusted family members or legal advisors.



## Power of Attorney Protection

- Create or update POA with specific limitations and oversight requirements
- Appoint co-agents or successor agents for accountability
- Require quarterly financial reporting to a designated third party
- Include gifting restrictions and large transaction approval thresholds
- Review and revise POA documents every 3-5 years



## Establish Revocable Living Trust

- Transfer major assets into trust with professional fiduciary oversight
- Name successor trustees who must act in your documented best interest
- Build in checks and balances preventing single-person control
- Require professional trustee for high-value estates



## Property & Deed Monitoring

- Sign up for free county deed fraud alert systems
- Enroll in commercial title monitoring services
- Review property records quarterly through county recorder
- Maintain current title insurance policy
- Store original deed securely with attorney or safe deposit box



## Financial Account Monitoring

- Review bank and credit card statements monthly for irregularities
- Set up transaction alerts for large withdrawals or transfers
- Check credit reports annually at [AnnualCreditReport.com](https://AnnualCreditReport.com)
- Consider credit freeze if not actively applying for credit
- Designate a trusted contact with your financial institutions



## Social Connection & Support

- Maintain regular contact with family, friends, and community groups
- Share financial decisions with trusted advisors before acting
- Join senior centers, religious organizations, or hobby groups
- Isolation dramatically increases vulnerability—stay connected





## There are 3 ways to attend monthly SALT classes!

### In-Person:

View schedule at  
[www.oklahomacounty.org/  
elected-offices/sheriff](http://www.oklahomacounty.org/elected-offices/sheriff)  
Programs and Services tab

### Online:

3rd Wednesday of the month  
at 2:00pm  
[www.Metrotech.edu/  
crimeprevention](http://www.Metrotech.edu/crimeprevention)

### Call-in:

3rd Wednesday of the month  
at 12:00 pm  
1-773-352-2009  
Meeting ID #189 269 127  
Listen only format



## What is TRIAD?

*TRIAD is a COUNTY agreement between the Sheriff's office, local Police departments, and older adults in the community working together to reduce and prevent crimes against older adults.*

*TRIAD is a COUNTY-WIDE joint approach to crime issues that affect older citizens. It is a community service offering crime prevention tips & lessons for mature adults.*

*TRIAD is accomplished through monthly Seniors and Law Enforcement Together (S.A.L.T.) lessons, guest speaking/teaching by the TRIAD Coordinator, and senior oriented events throughout the county.*

For more information on classes contact  
Triad Coordinator (405) 713-1086  
[tara.hardin@oklahomacounty.org](mailto:tara.hardin@oklahomacounty.org)

For weekly safety tips  
follow us on Facebook @OCS0911

## Oklahoma County Triad



## 2026 Monthly Class Topics

Oklahoma County Sheriff's Office  
2102 NE 36th  
Oklahoma City, Oklahoma 73111  
(405) 713-1000

## Monthly Prevention Lessons

### First Monday of the Month

**Warr Acres** 10:00 AM  
Metro Library  
5901 NW 63

**The Village/  
Nichols Hills** 1:00 PM  
Village City Hall  
2304 Manchester  
Dr

### First Tuesday of the Month

**Edmond N.** 12:30 PM  
Senior Center  
2733 Marilyn  
Williams Dr

### First Wednesday of the Month

**Arcadia** 10:00 AM  
Town Hall  
217 N Main Street

**Forest Park** 1:00 PM  
City Hall  
4203 N Coltrane

### First Thursday of the Month

**Del City** 10:00 AM  
Del City  
Community Center  
4505 SE 15

**Valley Brook** 1:00 PM  
Municipal Court  
1618 SE 59th

## Monthly Prevention Lessons

### Second Monday of the Month

**Choctaw** 9:15 AM  
Choctaw Police  
Department  
13240 NE 23rd

### Second Tuesday of the Month

**Jones** 10:00 AM  
**Nicoma Park** Community Center  
**Spencer** 2221 Nichols Dr

**Luther** 12:30 PM  
Community Center  
18120 Hogback Rd

### Second Wednesday of the Month

**Harrah** Noon  
Senior Center  
19791 Summers Ave

### Second Thursday of the Month

**Edmond S.** 11:00  
MRCC  
2221 E Memorial

**\*\*OKC North** 1:30 PM  
Shriners  
3601 NW 36th OKC

For more information on classes contact  
Triad Coordinator (405) 713-1086  
tara.hardin@oklahomacounty.org

For weekly safety tips  
follow us on Facebook  
[@OKC911](https://www.facebook.com/OKC911)

## Monthly Prevention Lessons

### Third Monday of the Month

**\*\*OKC East** 10:00 AM  
OCPD Substation  
4116 North Prospect

### Third Tuesday of the Month

**Bethany** 9:00 AM  
Municipal Court  
6714 NW 36th

**Midwest City** 1:00 PM  
Senior Center  
8251 E. Reno

### Third Wednesday of the Month

**Phone In** 12:00  
1-773-352-2009  
Meeting ID  
#189 269 127  
Listen only format

**Online** 2:00PM  
Registration:  
[Metrotech.edu/crimeprevention](https://metrotech.edu/crimeprevention)  
Past recorded classes can also be  
viewed at same website

### Third Thursday of the Month

**\*\*OKC South** 1:30 PM  
Pete White Wellness  
4021 S Walker

*All Class dates/times subject to change due  
to holiday's etc.*

*\*\*OKC classes may vary in date, topic,  
and speaker from other locations*



# 4TH ANNUAL **FRAUD PREVENTION** CONFERENCE



**OKLAHOMA**  
Department of Securities

## SAVE THE DATE JULY 15 - 17, 2026

[metrotech.edu/fraudprevention](https://metrotech.edu/fraudprevention) | Call for assistance: 405-713-1086



District Center • 1900 Springlake Dr  
Oklahoma City, OK 73111



LEARN MORE

Metro Technology Centers does not discriminate on the basis of sex, race, color, national origin, disability, age, or any other characteristic protected by law and prohibits sex discrimination in any education program or activity that it operates, as required by Title IX and its regulations, including in admissions and employment.



# What to Do If You're a Victim

If you've been scammed, acting fast is crucial to protect your finances and prevent further harm. Don't be embarrassed – follow these urgent steps to report the incident and get help.

---

## Quick Guide: What to Do If You're a Victim

**Stop all communication immediately**

**Freeze credit if personal info was revealed**

**File a police report if needed**

**Keep all documents and records**

---

### Specific Scam Actions

**Report fraud:**

**Contact your bank/credit card company**

- **FTC:** [ReportFraud.ftc.gov](https://reportfraud.ftc.gov)
- **FBI IC3:** [ic3.gov](https://ic3.gov)
- **Elder Fraud Hotline:** 833-372-8311

### Investment/Crypto Scams

- **SEC:** [sec.gov/tcr](https://sec.gov/tcr)
- **FINRA:** [finra.org/investors/need-help/file-complaint](https://finra.org/investors/need-help/file-complaint)

### Identity Theft

- **Report to:** [IdentityTheft.gov](https://IdentityTheft.gov)

### Credit & Social Security

**Free Credit Report:** [AnnualCreditReport.com](https://AnnualCreditReport.com) **Credit**

**Freeze:** Equifax 1-800-349-9960, Experian 1-888-397-3742, TransUnion 1-888-909-8872

**SSA Fraud:** 1-800-269-0271 / [oig.ssa.gov](https://oig.ssa.gov)

### Medicare/Healthcare Fraud

- **Call:** 1-800-MEDICARE to report suspicious charges.

### Power of Attorney (POA) Abuse

- Cancel POA.
- Report abuse to Adult Protective Services (APS).



# Building a Safer Community

## Community engagement



### Talk openly

Discuss scams with friends and family to raise awareness and break the silence.



### Report suspicious messages

Alert authorities and platforms about fraudulent attempts to protect others from falling victim.



### Join awareness groups

Connect with local or online communities dedicated to fraud prevention and support.



### Share what you've learned

Empower others by spreading valuable information about fraud tactics and prevention strategies.



### Don't feel embarrassed

Remember that scams can happen to anyone; seek support, not blame, if you're targeted.



### Be a community advocate

Encourage others to attend safety workshops and help raise awareness about fraud prevention.

**Wesley's Priority Reservation List Members  
Exclusive Downsizer's Club**

# Next Month



**Tuesday, December 9th, 2025 2:00 pm**  
**Online or In-Person**

**Wesley Des Moines Terrace Auditorium**  
Call to reserve a seat


Engage – Educate - Empower



**Kathryn Kleber**  
**Facilitator**



**Senior Transition Specialist**  
**Managing Broker**  
**Keller Williams Team RED**

 206 650 6113

 [kathy@goteamred.com](mailto:kathy@goteamred.com)

 [www.teamredrealestate.com](http://www.teamredrealestate.com)

**Celebrate Your Successes**  
**Hear from a panel of seniors who moved in 2025**