# Your Grandchild Is Stranded on the Remote Island of Pangea and Volcano Gonnagetcha Is Gonna Burst! – **A Lesson in Elderly Scams**

BY **CHRISTOPHER SALGADO, CEO OF ALL POINTS INVESTIGATIONS, LLC**

Mr. Jones: [Calling Mrs. Smith. RING RING]

Mrs. Smith: [Answers the phone.] "Hello?"

Mr. Jones: "Yes, is Mrs. Smith there?"

Mrs. Smith: "This is she but it's now Ms. Smith. My husband died a few months ago."

Mr. Jones: "I'm sorry to hear that, Ms. Smith. [A quick injection of truth here. He knew her husband died recently.] My name is Mr. Jones and I'm calling from the local law enforcement department on Pangea Island. Your grandson, 'Spike,' is in our custody. Please don't worry; he's not in any trouble with us but we're trying to evacuate non-residents from our island. Volcano Gonnagetcha is brewing and is expected to erupt any time. The last time it did was 150 years ago and it devastated our island. We've corralled the last of the non-Pangea residents for evacuation but we've run low on fuel to safely fly him off our island. Our last helicopter barely made it to the safe zone off our island and a few people didn't make it due to the low fuel that it possessed. Currently, we have even less fuel than we did for the last ride. However, our law requires us to evacuate all non-residents. Therefore, we have to send him on the last helicopter but we're uncertain that it will have enough fuel."


Ms. Smith: "Oh my gosh! That's horrible. You can't put him on a helicopter without enough fuel! Can he be safe on your island?"

Mr. Jones: "Right now, we cannot guarantee the safety of any person on our island, including our own residents. Our chief of police is addressing them now in a speech at our town hall. I've been tasked with reaching out to family members for assistance in gaining more fuel for our last intended-evacuees. Spike informed me that you'd be willing to assist us with securing more fuel to get him safely out of here."

Ms. Smith: "May I speak to him, please?"

Mr. Jones: "Actually, one of our sergeants is with him right now in the men's room. He is very scared and ended up vomiting in the bathroom. So, he can't talk at the moment. I don't have much time; my chief told me to call everyone on this list to notify you in the event the worst happens. Are you able to come to Pangea in the event Spike doesn't make it? We'd have to have someone identify the body."

Ms. Smith: "What?!? Why would you say such a thing?!? I don't want to talk about my grandson's remains!"

Mr. Jones: "I'm terribly sorry, Ms. Smith, but I was just saying – "

Ms. Smith: "You were being grim and apathetic to my grandson! You cannot put him on that helicopter. At least, with the volcano, he may have a chance."

Mr. Jones: "Ms. Smith, if I may, here at the precinct, we all know that there will be very few survivors, given the intensity of the last recorded volcano. I apologize but I do have to make other calls, at the request of my chief."

Ms. Smith: "Don't you dare hang up! What do you need from me?"

Mr. Jones: "Like I said, we just need to ensure that Spike and the others safely arrive to the safe zone, which is located about 250 miles north of us. We have an international team awaiting the evacuees with food, shelter and phones to call their loved ones with an update."

Ms. Smith: "How can you not have enough money to fuel your own helicopter?"

Mr. Jones: "I appreciate your thoughts but we're a small island with an even smaller force of resources. We've successfully evacuated one hundred persons from this island so far. Unfortunately, Spike isn't the only one needing to be rescued. We're trying to get a hold of their family members to gain assistance from anyone who can do so."

Ms. Smith: "How many people still need help?"

Mr. Jones: "We still have about 30 people still needing help and our helicopters can only hold a maximum of 5 people."

Ms. Smith: "Will Spike be on the next one off the island?"

Mr. Jones: "Actually, to be fair, we're going in alphabetical order by last name –"

Ms. Smith: "His last name is Zacharias! He's going last?!? When is the volcano expected to erupt?"

Mr. Jones: "I'm sorry but we must be fair to everyone and this is the process that my chief implemented. Nonetheless, we're trying to get everyone off immediately. Our helicopter can make it to the safe zone in approximately 90 minutes. Then, it must refuel, travel back to us, refuel and then travel again to the safe zone. One of the international team members is an employee of a helicopter touring company but he cannot afford the fuel either since he's just an employee of the company. However, his helicopter is an airbus, which holds 12 people. Having that resource will certainly get Spike off this island more immediately."

Ms. Smith: "What is the cost of fuel for that airbus?"

Mr. Jones: "It's not that simple. He needs money for fuel but he also needs to cover the costs of his time and the usage of the company helicopter, which his employer will not use unless the fuel and time is paid for."

Ms. Smith: "The company still wants to profit from this emergency?"

Mr. Jones: "I agree. I don't think it's fair but we're at the mercy of the company that owns the helicopter. I'm sorry, Ms. Smith, but I must reach out to these other family members. It's only fair to the other non-residents."

Ms. Smith: "Wait! When Spike told me he was going on a vacation abroad, I didn't know where exactly he was heading. He just likes to go hiking and find himself in unusual parts of the globe. I'm glad you called and told me this. Is he out of the bathroom? I'd really like to talk to him."

Mr. Jones: "Hold on." [In the background and in a faded, but intended to be, voice.] "Hey, Sarge! Is spike out yet?"

Sarge: "No, he's really nervous and scared. One of our guys is talking to him because he's thinking of taking his own life rather than dying on a helicopter ride or being burned by lava."

Ms. Smith: "Oh no! I'll help! Tell him Nana will help!"

Mr. Jones: "I'm sorry you had to hear that. Sarge is not too much of a people-person."

Ms. Smith: "Stop talking! How can I pay you to get that company out with fuel for Spike's evacuation?"

Mr. Jones: "I appreciate the assistance, Ms. Smith. I'm sorry we cannot afford it ourselves. The company will need $10,000 USD for the trip and fuel is separate, which comes to another $2,500 USD."

Ms. Smith: "OK, that's fine. It's a lot of money but I need to help Spike. I want to help the others as well."

Mr. Jones: [Lightbulb goes off and he mentally reserves a note to dig further with updated context, requiring more money from Ms. Smith.]

I'll spare my friends at *PI Magazine* the additional pages on extending this into a small novel and amassing the fraud to an amount well beyond $12,500 USD. Additionally, I think we all get the picture. Will Mr. Jones be satisfied with Ms. Smith's "donation" of $12,500 USD? – That's a big negative. Is Spike safe? – He never was in any danger. He's safe on a hiking trail in Canada. Will volcano "Gonnagetcha" really erupt and kill or affect many of the inhabitants on Island Pangea? – Nope. (Kudos to the readers who knew about Pangea when I included it in my article!)

However, we all knew the deeper context of this scam. At a minimum, you've been prepped by my title! Nonetheless, yes, it was a scam. Mr. Jones is not Mr. Jones. He's a horrible individual well-versed in scamming people… in scamming elderly folks. He preys upon them simply to get money. He has a staff on hand as well. They assist one another with background noise and deeper content by taking on the role of accomplices. (Remember our "Sarge"?) They take and take until there's nothing left. Oh, and at that point, they even declare that their victim take on debt to continue financially fueling the ploy.

So why do so many of these scamsters target the elderly? According to the FBI's Salt Lake City office in Montana, "…seniors are often targeted because they tend to be trusting and polite. They also usually have financial savings, own a home, and have good credit—all of which make them attractive to scammers." To add salt into the wound, the FBI continues by saying "… [the elderly] will refinance their house, take out their savings, their retirement, and they're left with very little…". This is according to Special Agent Chad McNiven of the Salt Lake City FBI's Billings Resident Agency.[1] (Quick important caveat. No one's saying that all elderly persons are scammed or will be, nor is anyone shaming the elderly.)

As if this wasn't enough, there have been confirmed cases of victims of elder fraud causing suicides. In 2018, one story out of Houston reported an 82-year-old grandma who took her life after being the victim of a sweepstakes scam where she lost her life savings. The grandmother was told that she was the winner of a sweepstakes but she had to pay the associated fees and taxes. Reportedly, the grandmother inevitably provided the scammers with all of her money and even borrowed money from family members. She also reportedly withdrew all of her life insurance before committing suicide.[2]

The FBI reports that in 2021, "…over 92,000 victims over the age of 60 reported losses of $1.7 billion to the IC3. In Montana, 406 victims reported losses totaling $5,405,855".

So, what do we do? Well, I've got good news and bad news. The good news is, just as everything else, education on the front end is key to combatting the various scams thrown at our wonderful elderly community. The bad news is education on the front end is key to combatting the various scams thrown at our wonderful elderly community. I cite this as bad news because I personally want more. I want a hard-hitting tool to combat these devious and unforgiving scams. I assume I speak for the victims and their families as well. Unfortunately, we're not there yet.

Don't be quick to cement the idea that these scams are only perpetrated by strangers. Georgia's Consumer Protection Division reports that "Over 90% of all reported elder abuse is committed by an older person's own family members, most often their adult children, followed by grandchildren, nieces and nephews, and others."[4]

Proactive measures are key to assisting folks. Once a victim falls prey to these scams, it can be pretty difficult to disengage from them, depending on the façade built around the scam. Keep in mind, the scam is only limited by the imagination walls of its brainchild. The scams can surface in the form of love interests (romance scams), investment opportunities, sweepstakes, COVID-19 vaccine trials, insurance fraud, charities, tech support, reverse mortgages, work-from-home opportunities and the list goes on and on.

These scams have become so prevalent in our elderly community, even the show "The Simpsons" dedicated an episode on the matter: "Bart's in Jail" (Season 33, Episode 2). In that episode, the well-known Abe Simpson, Bart's grandpa, gets a phone call and is duped into thinking Bart is in jail. Abe is told by the scammer that he has a short amount of time to send money to avoid this. When Abe arrives at the wiring facility, several other senior citizens are observed nearby engaging in similar responses to scams. While this likely gains a laugh or a chuckle by the viewer, it upholds the fact that this happens all too often.

I'll lastly highlight that some elderly victims find themselves being sort of "double-dipped" by the bad luck fairy due to some of these scams. Should the victim become what is called a "money mule," they can be charged with crimes themselves! A money mule is someone who willingly or unwillingly finds themselves embedded in the larger illicit operation by laundering money or financially aiding the scammer in other ways. One way someone can find themselves identified as a money mule is to receive cash in the mail and mail it to another bad actor inside the larger scam ecosystem. Another method is to open bank accounts for the bad actor, take out a loan on behalf of the bad actor or continue to send money to the bad actor once being informed that they are financing a known scammer. In fact, in November 2021, an 81-year-old victim of a romance scam pleaded guilty to two federal crimes after she continued to aid her romantic partner after being informed that she was financing a known scammer.

If you find that someone you know of has been a victim of an elderly scam, make sure to have them stop communicating with the scammer immediately. Have them also:

- immediately stop transferring money or any other items of value
- log all receipts, messages and contact information on the scammer
- report the scammer to all platforms engaged upon
- report all related transactions to your financial institution
- report the scam and bad actor to law enforcement (FBI's Internet Crime Complaint Center (IC3): www.IC3.gov

I have to pause here due to the obvious. I know I just said that victims are being arrested and then I ask you to report the scam to law enforcement. Please note that the cases I've uncovered detail arrests from victims who refused to abide by law enforcement's warnings to stop financing bad actors or they will be arrested themselves. Please do not avoid reporting these bad actors to the authorities. Certainly, you can address any of your concerns with an attorney.

Folks, even after people's life savings are being hollowed out, their suffering can continue. – Either in the form of arrest or death. These scams are deplorable but highly profitable, which is why they continue to this day. So spread the word to your grandparents, your parents, your friends, your neighbors and anyone else who will listen! Give talks to senior citizen complexes, senior citizen clubs, your alderman, mayor, governor, etc. Likely, they will have heard some of this before but if you can instill greater detail as to why these scams perpetuate in the elderly society and survive today, how to prevent them and how to mitigate the damage caused by them, you may reward a grandchild with more hugs from their grandparent because they avoided taking their lives after the recognition that they were victim to an elderly fraud. Such a reward is certainly greater than any invoice any private investigator can collect on. **PI**


References:

https://www.fbi.gov/contact-us/field-offices/saltlakecity/news/press-releases/fbi-warns-of-increased-reports-of-fraud-targeting-seniors-in-montana

https://abc7news.com/scams-targeting-the-elderly-popular-sweepstakes-old-woman-commits-suicide-after-getting-scammed/3126945/

https://www.fbi.gov/contact-us/field-offices/saltlakecity/news/press-releases/fbi-warns-of-increased-reports-of-fraud-targeting-seniors-in-montana

https://consumer.georgia.gov/top-10-scams-targeting-seniors


*Christopher Salgado is a former investigator at Facebook and is CEO of All Points Investigations, LLC, a global cyber and physical investigative firm serving Fortune-listed corporations, including a Fortune 20 corporation; law firms and other entities through various investigations. He is an expert social engineer and has been a trusted security and investigations leader for 20 years in corporate risk, brand protection, threat management, supply chain, surveillance, SIU investigations and more. He is also a member of the London Speaker Bureau. Christopher has presented on cyber and physical investigations to various companies, law firms and law enforcement, including the FBI, Homeland Security Investigations, ICE, Customs and Border Patrol and the DEA as well as members of Interpol, Europol and the European Commission. Christopher was a keynote speaker at CrimeCon 2022 where he spoke on romance scams. He is Founder of AGGOSO™ Training, a comprehensive OSINT training program for investigators, corporations, law firms, journalists and those desiring to upskill their OSINT/cyber investigative skillset. Any questions or comments? Contact him at csalgado@allpointsinv.com. Thank you for reading!*