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Anyone can be a victim of fraud, but the poor, elderly, immigrants and those serving in the military are at an especially high risk; unfortunately, they are also less likely to report when they have been victims, was the message of the Federal Trade Commission and local government officials in Kansas city June 13.

Assistant attorney generals from both Missouri and Kansas, along with two representatives of the FTC, came together with community leaders from diverse backgrounds to discuss cases of fraud prevalent in the United States today. Todd Kossow, director of the FTC Midwest region, told those gathered at the Lucile H. Bluford branch of the Kansas City Public Library that in 2017, [Americans lost over \\$900 million to fraud](#).

Notably, Kossow explained that African Americans are twice as likely to be victims of fraud, and Hispanics are far more likely to be targeted as well. Marilyn Harp, executive director of the non-profit [Kansas Legal Services](#), pointed out that immigrants in particular are vulnerable targets for many kinds of fraud.

Irene Caudillo, president of [El Centro](#), said Hispanics' general unfamiliarity with the culture and language, and the fact that many families are "mixed families," in which some members of the family are documented and others are not, makes them easy prey. First generation Americans are often targeted with student loan scams, and even documented non-citizens in America are often threatened with deportation

scams, told they must pay a fee to an organization representing itself as part of their government, or be forced to return home.

Dennis Cunningham, an area Postal Service inspector, noted that the elderly are especially vulnerable. Most successful scams against seniors are "sweepstakes" scams, where victims are told they won a prize, but need to pay a relatively small fee to process it.

James Jones, also of Kansas Legal Services, explained that many such scammers use a "flowchart" to help facilitate the scam. He told a story of someone he had worked with who received a call claiming to be from a contest in which she had won a substantial sum of money. When she was unable to pay the fee to process her supposed prize, the person on the other line tried to extract a smaller fee from her, before requesting access to her social media accounts. Once logged in, the scammers locked her out and were able to begin contacting her friends, pushing new scams.

Kossow also mentioned that scam artists have favorite ways of getting paid: money transfers and gift card payments. "Gift cards are for gifts," he said, warning that any unknown person asking for payments in these ways is almost certainly fraudulent.

The main message the government officials had was clear: In order to stop future fraud, it is vital that victims report what has been done to them. "Spread the word to your family, friends and community," Lynn Stoppy, assistant attorney general in Missouri said. Although it can be humiliating and depressing, Kossow said, reporting fraud is the only way to ensure that the government knows about scams, can stop them in the future and, in some cases, return stolen money to the victim.

Scams can be reported to most attorneys general offices, who will typically attempt to mediate the situation before filing a suit or charges, as well as the [Better Business Bureau](#) and the [FTC](#), who maintains a [database of consumer complaints for use by law enforcement](#).

The presenters encouraged those gathered to stay informed and help each other stay informed about new scams. The FTC manages [multiple blogs](#) to keep businesses and consumers informed of the latest attempts to fraudulently take advantage of them. Christal Watson of the Kansas City, Kansas, mayor's office also encouraged people to inform each other through community groups and

neighborhood associations, as well as social media, where she says increasing numbers of scams are originating.

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