SCAMS 101—

Financial scams are very prevalent in today’s society. It doesn’t seem a week goes by that this writer doesn’t get some form of scam solicitation at my home via telephone or email. Criminals use a variety of methods to deceive victims, including romance, sweepstakes, charity, technology support, grandparent, lottery, and government impersonation schemes, to name a few. In each case, perpetrators try to gain their targets’ trust and may communicate with victims via computer, through the mail, in person, phone, TV, and radio to steal your personal financial information. To help prevent these crimes from happening, we’ve listed some of the common scams to help you recognize you’re being scammed before you provide any information.

- **Romance Scam**: Perpetrators pose as interested romantic partners through dating websites to capitalize on their victims’ desire to find companions.
- **Tech Support Scam**: Perpetrators pose as technology support representatives and offer to fix nonexistent computer issues gaining remote access to victims’ devices and, thus, their sensitive information.
- **Grandparent Scam**: Perpetrators pose as a relative usually a child or grandchild claiming to be in immediate dire financial need.
- **Government Impersonation Scam**: Perpetrators pose as government employees and threaten to arrest or prosecute victims unless they agree to provide funds or other payments.
- **Sweepstakes/Charity/Lottery Scam**: Perpetrators claim to work for legitimate charitable organizations to gain victims’ trust. Or they claim their targets have won a foreign lottery or sweepstake, which they can collect for a “fee.”
- **Home Repair Scam**: Perpetrators appear in person and charge homeowners in advance for home improvement services that they never provide.
- **TV/Radio Scam**: Perpetrators target potential victims using illegitimate advertisements about legitimate services, such as reverse mortgages or credit repair.
- **Family/Caregiver Scam**: Perpetrators are relatives or acquaintances of the elderly victims and take advantage of them or otherwise take their money.

**Cops in the Community**—

Once again this past week, our Detective Bureau staff was out instructing the Owatonna Middle School and St. Mary’s Forensic Science classes. Using the city-owned Bubba’s Bar building, the classes were instructed on crime scene processing and then moved to a garage at the law enforcement center to learn about vehicle processing. Investigators involved in this partnership were Detective Sergeant Andy Drenth and Detectives Matt Oeltjenbruns, Brady Vaith, Christian Berg, Zack Schumaker and Steve Bowman.