



July 13, 2012

Senior Identify Theft, P065411
Federal Trade Commission
Office of the Secretary
Room H-113 (Annex L)
600 Pennsylvania Avenue, NW
Washington, DC 20580

Re: Identity Theft Targeting Senior Citizens

Research into the problem shows:

1. The scammers capture personal and social information of a grandson or nephew from Facebook.
2. The scammer captures the "voice" of the grandson or nephew and finds another scammer who can duplicate the voice.
3. The grandparents are called and told of a car accident involving their loved one in a foreign country. "Please wire money to get the loved one out of jail." The next day there is a request for money to repair the car.
4. The grandparents wire the money through Western Union.

Victims have contacted Lifespan, a non-profit agency dedicated to helping older adults take on the challenges and opportunities of longer life, in hopes of recovering their money. Unfortunately there is no chance of recovery. Requests to Western Union by Lifespan on behalf of the consumer for copies of the signature and of the identification of the individual picking up the funds are unsuccessful. Western Union will only release this information to law enforcement. Lifespan has forwarded information on two specific cases to a New York State police investigator to obtain the above requested information from Western Union. Western Union responded with a request for a subpoena. Unfortunately law enforcement does not have the time or manpower to enforce these subpoenas.

Legislation should be enacted to allow consumers who have been scammed out of thousands of dollars to request and receive a copy of the signature and identification of the individual collecting the funds wired to Western Union without such difficulty.

Please also refer to AARP.org/bulletin July/August 2012 P-18 "Your Money"
In 2011 more than 25,500 older Americans reported sending \$110 million to scammers posing as family members and claiming an injury or arrest in a foreign country.

Sincerely,

James T. Lynd
Coordinator, Lifespan's Senior Consumer Network