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ABOUT R.O.S.E.

R.O.S.E., a 501(c)(3) non-profit, is creating change by providing awareness, resources, tips, and tools for financial scams that typically target the older adult population...

Mission

To prevent the financial exploitation and defrauding of the older adults through advocacy and education.

Vision

Retirement should be the best years of your life; it should be protected at all costs.

Goal

To reduce the number of victims and losses of financial frauds.

Thank YOU!



We cannot thank everyone enough for your generous support of our successful 3rd Annual Golfers FORE Senior Protection tournament and auction.

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professional tournament planning and expertise. And to all our wonderful, generous auction donors and golfers! We couldn't have done it without you!

Look for a save the date coming soon for the 4th Annual Golfers FORE Senior Protection.

Check out the [pictures and videos!](#)

Silent Auction



Our 3rd Annual Golfers FORE Senior Protection auction closes on Wednesday, April 16th at 5pm. Available items have a green ribbon with "available".

Click [here](#) to register and start bidding now!

Romance Scam

Understanding romance scams

How can romance scam victims be so blind to obvious warning signs?

It's a combination of factors, which make it difficult to break away.



1. **Being in love** - Strong emotional connection with someone makes us blind to warning signs.
2. **Grooming** - Victims are extensively groomed. By the time warning signs are obvious, the victim already has a new belief system, put in place by the scammer. This belief system focuses on the love and future, something that the victim yearns for and which fulfills their needs. Scammers also work on distancing the victim from their support systems, by introducing harmful narratives that paint caring family members offering advice, as envious or uncaring.
3. **Fear** - After sufficient grooming, scammer becomes everything, and the victim starts fearing loss of the relationship. At this point, most of the exploitation happens and compliance is guaranteed.

Content: @Martina Dove
martinadove.com

We continue to hear stories of older adults who have fallen victim to a romance scam, including "celebrity" romance scams. This scam in particular has a grooming component which brings about a new belief system for the victim and has a devastating effect.

Martina Dove's area of specific expertise is fraud prevention, persuasion, gullibility, human factors in fraud, fraud vulnerability, and scam techniques. Her PhD concentrated on human factors connected to fraud vulnerability (circumstances, behaviors, and personality characteristics) as well as persuasion and scamming techniques and errors in judgement. We are very fortunate to have Martina Dove on our Advisory Board.

Have regular conversations with your older loved ones. You can find many examples of real-life scams online and visit our [website](#) for resources. These regular conversations help keep scam prevention top of mind.

Be your older loved ones trusted person and reinforce that you are there to help not to judge.

Always verify before trusting - this could be communicating with you, their trust person, to get your opinion - not judgement.



Did you know your smart devices could be a path for a criminal to get into your computer? Even smart toothbrushes. Watch this video to learn more.

Smart Security Tips



Smart Security Tips

- **Pause and assess your emotions:** Scammers exploit urgency and other emotions. Take a moment before reacting.
- **Talk to someone you trust:** Before taking action, check in with a trusted friend, family member or professional.
- **Verify before you trust:** Always confirm identities, requests, and offers through official sources.
- **If it sounds too good to be true, it probably is:** Be skeptical of promises that seem unrealistic or overly generous - this includes free stuff too!
- **Protect your personal information:** Keep sensitive details, like your Social Security number and financial data, private.
- **Be cautious with payments:** Scammers often request payment through gift cards, cryptocurrency, wire transfers, or payment apps—these are red flags.
- **Have a go-to tech support person:** A trusted IT professional or tech-savvy friend can help you.

Towing Scam



In a [Fox News article](#) published on April 14, 2025, National Insurance Crime Bureau are "seeing a significant spike in predatory trolling in the United States, which has increased 89% in the last three years. We are seeing predatory towing occurring in cities both large and small."

Immediately after an accident the predatory towing company shows up and offers to help the driver by towing their vehicle to a repair/body shop. The tow drivers are misrepresenting that they were sent by the insurance company when they were not. The tow drivers then tow the vehicle and charge exorbitant fees to the driver or insurance company to release the vehicle.

Another type of scam is when the tow driver steals personal information from the victim by posing as law enforcement or an employee of the insurance company.

Helpful tips:

- 1. Wait for law enforcement to arrive**
- 2. Talk with your insurance company**
- 3. Either the police or the insurance company should instruct you on next steps**

Testimonials



[Contact us](#) to schedule your presentation, our Fraud Awareness & Protection Program is a must for everyone!

Monthly Mailed Newsletter

We provide our monthly newsletters through the mail as well. Know someone who would benefit from this knowledge? Email [Joyce](#) with name and address and they will be added to the distribution list. Scams against seniors have become so

monthly newsletter will not only provide valuable information and tips, it is also a reminder to stay vigilant.

Connect With Us



The spider web effect with sharing information. You share this information with your contacts who then share with their contacts and so on. This valuable information then gets to more and more people exponentially.

We need many different touchpoints for information to be top of mind and a habit. We don't want you to live in fear, we want scam awareness and prevention to be top of mind and a habit for you and your loved ones! Everyone will be contacted by a scammer, probably multiple times.

Here are our touchpoints and remember it only takes a few minutes to follow, like, subscribe, etc.

1. Sign up for our monthly email newsletter [here](#)

joycepetrowski@roseadvocacy.org

3. Follow us on [Facebook](#) and [Instagram](#)

4. Connect with us on [LinkedIn](#)

5. Subscribe to our [YouTube](#) Channel

6. Visit our [website](#) for resources

7. Watch or listen to our new radio show - Let's Talk About Scams at [K4HD Radio at k4hd.com](#)

We want everyone to protect themselves from scams!

Join With Us...



support the older adults in your community. Make your monthly recurring donation [here](#).

Walmart - round up your purchases at Walmart. When logged into your [Walmart account](#), go to Account, then go to Giving & Impact, and select ROSE Resources Outreach to Safeguard the Elderly as your charity of choice.

Fry's Food Store - Fry's will donate a percentage of your shopping to your charity of choice. R.O.S.E. Resources/Outreach to Safeguard the Elderly would love to be your charity of choice. Log into your [account](#) and select R.O.S.E. Resources/Outreach to Safeguard the Elderly or MY964 to link your Fry's VIP card with us. Every time you shop, Fry's will make a donation to us and it does not cost you anything extra!

Email or Text scams - we like to use real life examples of scam texts and emails in our presentations and on social media. Please forward to info@roseadvocacy.org

Volunteer - get involved by giving your time. We have different volunteer positions available including board and advisory committee positions. Contact Joyce at joycepetrowski@roseadvocacy.org or (602) 445-7675

Regular donation - Your [donation](#) helps us to continue to provide our effective presentations to the older adults at no cost to them.

Sponsor - Do you want to help older adults protect themselves and their hard-earned assets? We have developed a sponsorship program to help deliver our life-changing presentations to the older adult population. [Learn more](#) and become a sponsor!

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