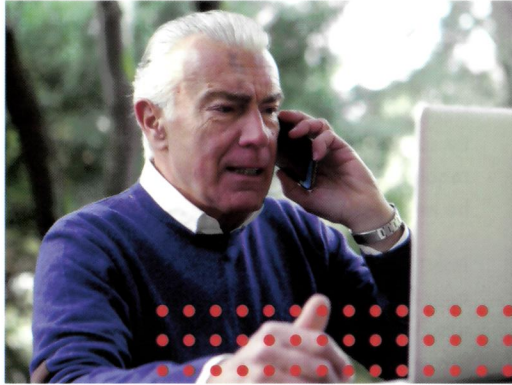


The elderly are favorite targets of cons. Beware!

Often the elderly are victims of scams and cons due to their polite and trusting natures. The con artist will make complicated offers that are designed to confuse their targets and eventually persuade them to go along. Please, keep this from happening to you.

The phone rings and the caller tells you that you just won a huge, wonderful prize! In order to claim this terrific prize, you must send a check to cover taxes and delivery charges. Some weeks later the caller rings you back to tell you that the prize company went out of business but was purchased by a new company who has taken over the assets of the original company. All you need to do is send another check to the new company to cover the costs of the legal transaction to pay for delivery. Now you are out two checks and the prize never arrives.



An ad catches your eye, whether through the mail, in a magazine or on television. This ad promises a quick and lasting cure for any number of ailments like cancer, arthritis, memory loss, back pain and many more. Usually the con artist will try and convince you that you absolutely have to try this product. You send your check for a good supply of this "miracle cure" and you end up with a jar of Vitamin C or inert placebos like sugar pills. Sometimes you may receive pills or tonics that have not been properly tested and approved. This "miracle cure" could actually do harm or worsen your present condition. Never take any kind of medications, even the ones that claim to be "all-natural," without consulting your doctor first.

What to do if you get ripped off

Report any suspected con schemes to the police, your city or state consumer protection agency, the district attorney's office or a consumer advocacy group. Don't let embarrassment keep you from helping others from becoming the next victim of a scam.

You can call the National Fraud Information Center at 800-876-7060, 9:00 a.m. to 8:00 p.m. EST. If you have internet access you can visit Fraud Watch at www.fraud.org for the latest in fraud alerts.

Reporting frauds of any kind is vital. Exposure can prevent further frauds from taking place. If a con is discovered and people become aware of the scam, it may make it more difficult for the con artist to repeat it without being detected.



Learn more about...

Frauds, Cons & Scams

Each year, individuals lose money to con artists through mail fraud and other scams. Not only will these criminals take your money, they will steal your self-esteem as well. Although you may feel you are too intelligent to be taken, anyone can be a victim. The solution is to educate yourself.



Scams

Con artists make it their business to be enthusiastic, intelligent, aggressive and extremely persuasive.

They work hard at staying one step ahead of their targets. Con artists infiltrate the lives of people through telemarketing, email, social media, print and online advertisements and in person. They are friendly, articulate and helpful until they get what they want... your money!

Most people think they will never become a victim of a scam or con. The reality is that all kinds of people are robbed of billions of dollars every year by con artists. The elderly are particularly vulnerable, being lured by the promises of miracle cures, financial security and the offering of luxury prizes.

Always remember — if it seems too good to be true, it generally is!



Beware Of These Common Scams

- Lotteries
- Obituary
- Product demonstration
- Unknown callers
- Pigeon drops
- Bank examiner
- Missing persons
- Magazine subscriptions
- Insurance policies
- Home improvements

Take steps to protect yourself

Never give personal information over the phone including credit card numbers, phone numbers, social security number or bank account information. Telemarketers are forbidden by law to ask for these numbers to confirm a prize or gift.

Never call a 900 number to “claim a prize.” Be sure you understand that a 900 number requires you to pay for the call and you will be held responsible for these charges.

Don’t crack under the pressure of an aggressive con artist. Take your time to shop around before making any decisions. You can always get a second opinion or ask family and friends what they think about a particular offer or deal.

Don’t forsake your own personal power, ability and right to say no! If someone on the other end of the phone makes you suspicious, assert yourself and get off the phone. The longer you stay on the phone, the greater the chances are that the con artist will be able to get you to commit to something. Cons often count on a trusting and polite nature or the excitement over receiving a prize or bargain. The swift ending of a conversation can stop a crime before it takes place.

Be a smart consumer

Be aware of health products and treatments that promise fast and amazing results and cures. Other tactics include testimonials, confusing language and emotional appeals.

Traditional mail and email can be of the most enticing forms that a con artist uses. Often people will be tricked into believing a very official looking document is something legitimate. Con artists pretending to sell mortgage insurance is a regular occurrence. It looks as if your own mortgage company is contacting you with something requiring your immediate response. Also, the use of certain language and graphics can be another way to lure in the victim. If you receive something through the mail that you didn’t order, you are under no obligation to pay for it.



Be wary of any cheap repair work or other home improvements that you know would ordinarily be expensive. The con artist may do poor work, or use shoddy materials or untrained workers to complete the job. Don’t pay in cash or in advance. Sometimes a deposit is taken and you never see the person again. Consider using a credit card as your form of payment so that charges can be reversed. If you must put some money down to get the work started, be sure that you’ve checked their references. Never accept offers from drive-up workers that are out looking for work. If they are reliable, they will give you references and be willing to come back later.