Some Typical Cons Targeted at Older People

Many cons choose to victimize older people. Con artists devise complex offers that confuse their targets and eventually persuade them to take up these offers.

Don't let this happen to you:

- The phone rings and the caller tells you that you've won a new car. In order to claim the prize you need to mail a check to cover the taxes and delivery of the car. Weeks later, the phone rings again. You learn that the original prize company has gone out of business. But the caller tells you not to worry because his/her company has purchased the assets of the defunct company. All you need to do now is send another check to the new company to cover the costs of the legal transactions and for immediate delivery of the car. The check gets mailed, but the prize never arrives.
- A mail offer, newspaper, magazine, or television ad catches your eye. It promises a quick cure for cancer, arthritis, memory loss, back pain, or other ailments. "It's an absolute miracle," one testimony reads. "I feel a million times better." You mail your check for a six-week supply of this miracle cure and wind up with a jar of Vitamin C, placebos, or even worse, pills or tonics that have not been medically tested and could worsen your condition or react negatively with the prescription medication you regularly take.

CRIME PREVENTION TIPS FROM

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USE COMMON SENSE TO SPOT A CON

National Crime Prevention Council

It's not always easy to spot con artists. They're smart, extremely persuasive, and aggressive. They invade your home through the telephone, computer, and the mail; advertise in well-known newspapers and magazines; and come to your door. They're well mannered, friendly, and helpful—at first.

Most people think they're too smart to fall for a scam. But con artists rob all kinds of people—from investment counselors and doctors to teenagers and senior citizens—of billions of dollars every year. Cons, scams, and frauds disproportionately victimize seniors with false promises of miracle cures, financial security, and luxury prizes. One easy rule to remember: If it sounds too good to be true, it probably is.

You Can Protect Yourself

- Never give a caller your credit card, phone card, Social Security number, or bank account number over the phone. It's illegal for telemarketers to ask for these numbers to verify a prize or gift.
- Beware of 900 numbers. Remember, if you call a 900 number to claim a "prize," you end up paying for the call. Make sure you understand all charges before making the call.
- Take your time and shop around. Don't let an aggressive con artist pressure you into making a decision. Demand information in writing by mail. Get a second opinion. Ask your family, friends, and neighbors what they think about certain offers.
- Stay informed about current scams in your area. Contact your attorney general's office, district attorney's office, the Better Business Bureau, or local consumer affairs office for more information.
- Remember, you have the right, the ability, and the power to say no! If the caller on the other end of the phone makes you wary, be assertive and end the conversation. Cons know that the longer they keep you on the phone, the higher their chance of success. They often prey on the trusting, polite nature of many people or on their excitement over getting a supposed prize or bargain. By saying no and hanging up the phone, you can prevent a crime from taking place.

Be a Wise Consumer

- Don't buy health products or treatments that include a promise for a quick and dramatic cure, testimonials, imprecise and nonmedical language, appeals to emotion instead of reason, or a single product that cures many ills.
- Look closely at offers that come in the mail. Con artists often use official-looking forms and language and bold graphics to lure victims. If you receive items in the mail that you didn't order, you are under no obligation to pay for them. You are free to throw them out, return them, or keep them.
- Beware of cheap home repair work that would otherwise be expensive. The con artist may do only part of the work, use shoddy materials and untrained workers, or simply take your deposit and never return. Never pay with cash. Never accept offers from drive-up workers who "just happen" to be in the neighborhood. If they're reliable, they'll come back after you check them out.

If Someone Rips You Off

- Report con games to the police, your city or state consumer protection office, district attorney's office, or a consumer advocacy group. Don't be embarrassed. Some very, very astute people have been taken in by these pros!
- Call the National Fraud Information Center at 800-876-7060, or visit their Web site at www.fraud.org for current fraud alerts.