

# *The Caring Presence*

## ***Watch Out – Don't Be A Victim!***

We all want to believe that the unexpected check we received in the mail is legitimate and meant just for us. You know the one; it's just large enough to make us say, "Hey! This is great!" What about that nice young lady or man who stopped by your house today with the personable smile, talking about the great opportunity for you? We want to believe that they are just what they seem, and not someone out to take advantage.

How about the call regarding a great opportunity for investment or the prize you supposedly have won? Would it be great if it were true? Unfortunately, the majority of these scenarios are just what they seem, **too good to be true.**

*The Senate Special Committee on Aging* states that "Fraudulent marketing schemes change over time, but they share one thing in common: They all involved the use of deceptive or unfair practices to separate consumers from their money."

Though telemarketing fraud victimizes consumers of all ages, levels of income and backgrounds, a disproportionate number of telemarketing victims (often 80 percent or more) are 65 years of age or older. The elderly are often deliberately targeted because many may have cash reserves or are perceived to have other assets to spend on attractive offers.

In some cases, it is simply taking advantage of a person, whether they have funds or not, but making it sound attractive and hard to ignore.

One of the best ways to combat fraud and protect ourselves is to educate ourselves, not only on the scams but also on our rights as consumers and how to assert those rights when necessary. Arizona's Office of Attorney General has established a program, *The Elder Affairs Program*, to provide education and training to senior citizens, their families, law enforcement officials and care providers.

The goals of the program are first to decrease the number of victims through education; second, to make sure that those who become victims know how to seek help, and third, to support enforcement actions against those who target seniors.

The Elder Help line is 602-542-2124.

You may be wondering what "red flags" we should be aware of regarding scams. Often callers may say your decision is needed immediately. Or the offer is made to only a limited number of people. The callers may refuse to send written information, or they will ask for

personal or bank information, credit card or Social Security numbers. They may ask you to wire money and even offer to pick up the money in person.

Here is what you should do: HANG UP! Do not be afraid to be rude. Do not give out personal information. Mary Hawkes of the Yavapai County Office of the Better Business Bureau reminds everyone, “Never give out personal information to telephone callers you don’t know. People who legitimately need information from you will not ask for it over the telephone.”

Other ways to deal with these situations is to ask to be put on a “do not call” list or screen your calls with Caller ID on your phone. If you don’t recognize the number calling you, don’t answer the call. If you receive information in the mail, take note if it was sent by bulk postage. Bulk postage rate, but marked “**urgent**” or “**priority mail**” is a warning sign. If it suggests you have won or are close to winning, beware! The best way to protect yourself is to throw it away. But shred it into bits first so your name is not visible or legible.

If you do not throw the piece away, at least read the fine print. Be wary of 900 phone numbers, and again, never give out personal information.

In the case of charities, you can always check with the Arizona Secretary of State to make sure a charity is registered. Do not give money to people you don’t know or whose credentials you have not researched. Never give out credit card numbers or information over the phone unless you are absolutely sure of the callers’ legitimacy.

One scam going around now is called the *lottery scam*. You may receive a letter through the mail indicating you have won. Then it will ask you to deposit the enclosed check and forward a personal check, less your winning portion, to another address. The problem is that the check is not legitimate, so you receive no winnings but the amount you forwarded is taken from your account and you are left with a loss.

As the old adage goes, if it sounds too good to be true, more than likely it is!

Checks received in the mail that you are not expecting, maybe look legitimate and negotiable but may be part of a scam. Again, Mary at the Better Business Bureau encourages you to call their office or visit your bank to see if a document is really a negotiable item and legitimate.

If you have questions regarding a company or something you received in the mail feel free to call Mary or visit their office and get information regarding consumer fraud. Their number is 928-772-3410.

If someone comes to your door, one thing to remember is do not let a stranger into your home. You are under no obligation to meet with a salesperson. Declining a meeting is not

rude. Even if the person appears to be dressed professionally and has a personable demeanor, if you don't know them, do not invite them into your home. Too many times this kind of invitation has resulted in harm to the homeowner.

Does this mean we should be afraid and paranoid in our own homes? Definitely not, but it does mean that we should be on guard and watchful at all times. If you are in a situation and have a "gut feeling" about something or someone, and it doesn't seem right or good, then listen to your gut.

If you live alone, have a phone number of a friend close by who you can call immediately if you are concerned. Knowing what you can do to protect yourself removes the chance of becoming a victim.

You are in control. Don't be fooled. Be educated and alert to what is going on around you. Asking questions or seeking help regarding a potential scam does not make you weak. Instead it puts you in control and can prevent the heartache of falling victim to a scam or fraud in whatever form.

The Caring Presence is a great resource for answers to your questions and we encourage you to call. We are always happy to help whether with services or in directing you towards getting the answers you need.

Our office phone number is 928-771-0701. Any of our staff is happy to talk with you at any time.

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