

Get Smart — Don't Get Scammed

Older adults are a favorite target for con artists and swindlers. Typically, these criminals use personal information, persistence and intimidation to swindle money from their victims.

Unfortunately, scam victims may be too embarrassed or fearful to admit doubts to family or friends.

Con artists usually appear to be trust worthy and sincere, and one can easily be taken in

by an offer that seems too good to resist, especially from someone who sounds like a nice person.

Lifespan can help if you suspect a scam or fraud. Lifespan can also help you avoid or handle unscrupulous contractors and telemarketers. If you believe you are the victim of a scam or need help resolving a consumer dispute, call Lifespan, 244-8400.*

Share this information with a friend!

10 Rules to Protect You and Your Money

- | | |
|--|---|
| 1 Never give any personal information, bank account or social security numbers to strangers over the telephone — or on the Internet unless you are sure the website is a secure site. | 7 Check with the Better Business Bureau, 800-828-5000, or Better Contractor's Bureau, 338-3600, before hiring a home repair or home improvement contractor. Get a written contract. Be sure your deposit is put into an escrow account. Never pay for the whole job before the work is started or finished. |
| 2 Do not use Internet websites that do not have a clearly posted privacy policy. | 8 Avoid making emotional buying or investment decisions. Don't let a salesperson convince you to "do it for your kids." |
| 3 Throw out all sweepstakes offers. | 9 Speak to your doctor before buying a hearing aid or ordering remedies by mail or over the Internet. |
| 4 Don't buy anything over the telephone unless you make the call. | 10 Check on a store's refund or exchange policy before buying an item. Beware "Restocking Fees." |
| 5 Don't make any purchase over \$100 without discussing it first with a trusted friend or family member. | Remember, nothing is free. If it sounds too good to be true, it is! |
| 6 Don't make charitable contributions to strangers going door-to-door or over the phone. If you have questions, call the charity before you give. | |

***For more information, Call Lifespan, (585) 244-8400**

Lifespan provides information, guidance and services that help older adults take on both the challenges and the opportunities of longer life.

Eldercare Services

Care management through Eldersource*
 CheckIt!, a bill payer service
 In-home financial management assistance
 Guidance on financing long-term care related to Medicare & Medicaid
 Guidance on Medicare & Medicare Part D
 Elder abuse prevention & scam intervention/education
 Home modification for fall prevention
 Advocacy for nursing home residents
 Geriatric addictions program
 Service Coordination for older adults with developmental disabilities
 Day habilitation for older adults with developmental disabilities
 Future Care Planning for persons with disabilities**
 Home Energy Assistance Program (HEAP)
 Guardianship for incapacitated older adults

Employment & Volunteerism

Job placement assistance for women re-entering the workforce
 Job training for low income adults (55 and older)
 Volunteer placement for adults (55 and older) in area non-profits
 Give-a-Lift: Volunteer placement for drivers
 Rochester Mentors: recruits baby boomers as mentors for city school district students

Training & Education

Workshops in aging issues
 St. John Fisher Geriatric Certificate Program
 Elder Aware training for businesses

American Sign Language Interpreting

Wolk Older Adult Center at Lifespan Downtown
 Meals, recreation, education, socialization

*in partnership with Catholic Family Center
 **in partnership with the Al Sigl Community of Agencies and Arc of Monroe County.

Se habla Español.



1900 South Clinton Avenue
 Rochester, New York 14618
 (585) 244-8400 ■ www.lifespan-roch.org

Get Smart— Don't Get Scammed

Lifespan helps older adults take on scams, fraud and consumer protection.

Free group presentations on identity theft and/or scams and fraud!
 244-8400 ext. 193

Program funded by the Monroe County and City of Rochester Community Development Departments through grants from the U.S. Dept. of Housing and Urban Development.

Some Common Scams

Sweepstakes

“CONGRATULATIONS, YOU’VE WON!” Millions of people are duped by these three words. Legitimate sweepstakes don’t make you send money or buy anything to win, to claim a prize or call a 800 number *for any reason*.

Better yet, throw all sweepstakes offers in the garbage.

Telephone Solicitation

Slick telemarketers will con you out of \$5 donations for non-existent charities or thousands for phony investments. These criminals often record and save the personal information you divulge (like the name of a deceased spouse) so they can act like your friend in later calls. *Don’t help them cheat you!* Don’t give out personal information over the phone. Don’t buy *anything* unless you make the call yourself! Don’t call back to the phone number given to you by the caller. Never wire or mail money to someone you do not know personally. Investigate phone call or email requests to wire money to a family member who supposedly has been in an accident, mugged or robbed. Phone the person directly or check with another family member. Don’t send money.

Home Improvements & Repairs

Legitimate contractors, roofers, tree-trimmers and driveway resurfacing contractors **do not go door-to-door looking for work**. *Do not sign any*

contracts or make a down payment until you know the facts. **Never** pay the total amount for a job until you are satisfied with it. Have a trusted relative/friend read a contract before you sign it.

RG&E meter readers, Frontier Telephone and Time-Warner Cable repair people wear photo identification. If you have questions, call these utilities before you let someone into your home. *Never let other strangers into your home to do any kind of “inspection.”*

Beware of heating contractors who clean your furnace, and “find” expensive damage or gas leaks that they insist need to be repaired right away. Call RG&E Customer Service, 1-800-743-2110, for a *free* second opinion.

“Do Not Call” Registry

Registration on the Federal Trade Commission’s (FTC) *Do Not Call Registry* is free. Getting on the list is free, and the call is free. Call 1 (888) 382-1222 or access www.donotcall.gov. The FTC *Do Not Call Registry* takes 30 days to activate.

Identity Theft

Identity theft is when someone uses your name, address, date of birth, social security number, mother’s maiden name, etc. to open credit card accounts, drain bank accounts, purchase cars, take out loans, and even sell your house.

Don’t put your social security number or phone number on checks, shred personal documents and credit card

offers before putting in the trash, review credit reports annually, and check credit card statements.

Ignore Internet requests asking you to update your account information or those that state the Internet provider has lost your account data. More tips? Contact *Call for Action*, www.callforaction.org. or (240) 747-0229.

If you believe you are a victim of identity theft, contact your police department. Contact the credit reporting agencies, your creditors and the Federal Trade Commission (FTC). The FTC has an ID theft affidavit that you can download (www.ftc.gov). The FTC’s toll free number is 1 (877) 438-4338.

Unclaimed Funds Recovery

States *do* hold unclaimed funds from forgotten bank accounts, insurance policies and pension funds. Unclaimed funds lists are public information. To collect, you do not need a third party who specializes in asset location/fund recovery, and charges a high fee, to do what you can do for free. A call to the appropriate state agency will tell you if you are on an unclaimed funds list. Lifespan can help you get started.

Beware of Internet “Unclaimed Funds” scams. You may receive an e-mail letter from a foreign country stating that a distant, unknown, deceased relative left a large amount of unclaimed money in a bank. Do not respond, because you will be asked for an up-front payment to secure the **nonexistent** funds.

Internet Security

Guard your privacy! Internet marketers want to know a lot about you and use this information to target sales of products and services to your interests. All reputable websites post a privacy policy. Make sure that every website that asks you for personal information has a **privacy policy** that is easy to find on the site and easy to read. Look for the word “privacy” or a privacy icon, or the phrase, “information practices.” Do not shop websites that have no privacy policy.

Call For Action, Inc. suggests asking yourself three questions when you surf the web: 1) What information is collected about me; is it secure? 2) How is that information used? 3) What choices do I have about disclosing such information?

Insurance

Many older adults give in to high-pressure sales to buy Medigap and/or long-term care insurance policies that are not appropriate. Lifespan can give you the guidance you need to make good choices. Get a second opinion. Call Lifespan Financial Services at 244-8400 for a non-biased, nothing-to-sell consultation about long-term care insurance. (Fee-based service)

Debt Consolidation

Avoid letters, TV and radio ads pitching 50% reduction in debt. Trouble paying bills? Call Consumer Credit Counseling of Rochester (585) 546-3440.