

If It Sounds Too Good To Be True — It Probably Is!

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 seems 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 security numbers to strangers over the telephone — or on the Internet unless you are sure the Website is a secure site.

2 Do not use Internet Websites that do not have a clearly posted privacy policy.

3 Throw out all sweepstakes offers.

4 Don't buy anything over the telephone unless you make the call.

5 Don't make any purchase over \$100 without discussing it first with a trusted friend or family member.

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.

7 Check with the Rochester Business Alliance, 454-2220, 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.**

8 Avoid making emotional buying or investment decisions. Don't let a salesperson convince you to "do it for your kids."

9 Speak to your doctor before buying a hearing aid or ordering remedies by mail or over the Internet.

10 Check on a store's refund or exchange policy before buying an item.

Remember, nothing is free. If it sounds too good to be true, it is!

*For more information, Call Lifespan, (585) 244-8400, Ext. 151

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

Service Lines:

Eldercare Services

- CheckIt!, a full bill payer service
- In-home financial management assistance
- Consultation on long term care insurance and Medicare/Medicaid
- Guardianship
- Elder abuse prevention in 11 counties
- Scam intervention/prevention workshops
- Home modification (for fall prevention)
- Advocacy for residents of nursing homes
- Nursing home culture change project
- Geriatric addictions program
- Elder care management through Eldersource*
- Information and referral for older adult services
- Care management for persons with developmental disabilities
- Day care for persons with developmental disabilities
- FutureCare Planning for persons with disabilities**

Employment & Volunteering

- Specialized counseling & job placement for displaced homemakers
- Subsidized job placement for income eligible older adults
- Volunteer placement for persons 55 and older in area non-profit agencies

Training & Education

- Workshops on aging issues
- PlanIt! pre-retirement seminars
- St. John Fisher Geriatric Certificate Program
- Elder Aware training

Wolk Older Adult Center at Lifespan Downtown

*a service of Lifespan and Catholic Family Center

** a service of Lifespan and Al Sigl Center

Se habla Español.



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

If It Sounds Too Good To Be True—It Probably Is!

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

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

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 (301) 657-8260.

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.

Sweepstakes

"CONGRATULATIONS, YOU'VE WON!" Millions of people are duped by these three words. Legitimate sweepstakes don't make you buy anything to win, send money to claim a prize or call a 900 number for any reason. Better yet, throw all sweepstakes offers in the garbage.

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 and 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, 546-2700, for a **free second opinion.**

Lifespan can help you find reputable contractors. Call us at (585) 244-8400.

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!

Hearing Aids & Miracle Cures

If your hearing is diminished and you are considering a hearing aid, ask your doctor for advice. **Be sure you are tested by a qualified audiologist or ear, nose and throat specialist.** Don't be scammed by high-pressure sales people or by newspaper/ television ads promising miraculous results. **A hearing aid must be specifically fitted to you.**

Insurance

Many older adults give in to high-pressure sales to buy Medicap 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)

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.

"Do Not Call" Scams

Registration on the Federal Trade Commission's (FTC) Do Not Call Registry is free. But some dishonest telemarketers are calling older adults alleging to be from the FTC, signing them up for the Do Not Call Registry and then stealing their identities. There are also ads asking people to call 1 (800) DO-NOTCALL and pay a \$2.95 fee to sign up on the registry. Those calling this number will be routed to the FTC Do Not Call Registry, after being billed. Getting on the list is free, and the call is free. Call 1 (888) 382-1222 or access www.donotcall.gov.

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?