



TO SPOT A CON – USE COMMON SENSE

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 or 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 the 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.
- 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 chances 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.
- Internal Revenue Service scams are common now. The IRS will **NEVER** contact you by telephone to inform you of unpaid taxes.

BE A WISE CONSUMER

- Don't buy health products or treatments that include: a promise for a quick and dramatic cure, testimonials, imprecise and non-medical 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 just do 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.

Some Typical Cons Targeted Against Older People

Many cons choose to victimize older people. They 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 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 is send another check to cover the cost of the legal transaction and for immediately delivery. The check gets mailed. 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”, testimony reads. “I feel a million times better”. You mail your check for a six week supply of this miracle cure and you 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 prescription medication you regularly take.

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. Visit Fraud Watch on the web at www.fraud.org for current fraud alerts.

Reporting is vital. Very few frauds are reported, which leaves the con artists free to rob other people of their money and their trust.

Provided by The National Crime Prevention Council, Washington, D.C.