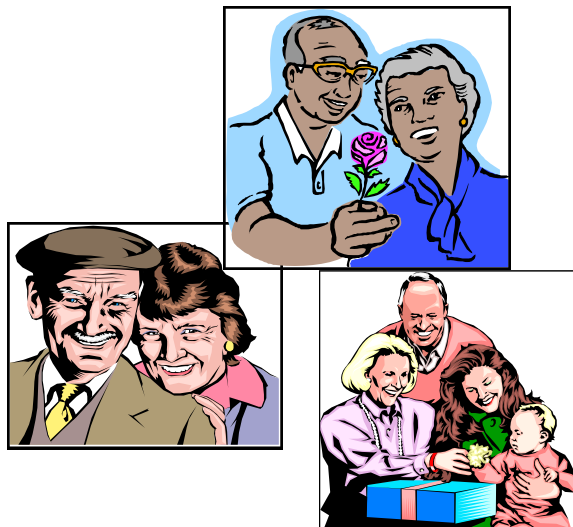


# Scams, Cons and Flim-Flams

**A Guide for Seniors and  
Families**



*County of Bucks  
Department of  
Consumer Protection/  
Weights and Measures*

**50 North Main Street, 2nd Floor  
Doylestown, PA 18901**

**215-348-7442  
1-800-942-2669**

**[www.buckscounty.org](http://www.buckscounty.org)**

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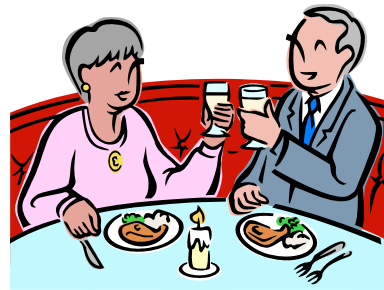
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## ***Don't Be A Victim!***

*Many older Pennsylvanians live in constant fear of crime. Their lives are spent behind locked doors and windows, rather than in the neighborhoods they helped to build. Often, their fears are not unfounded.*

*Research indicates that older people are more likely to be the victims of certain crimes: fraud, strong-arm robbery, purse snatching, mailbox theft, vandalism, and harassing phone calls.*

*All older Pennsylvanians need to protect themselves from these types of crime. Please help us to help you by following the precautions addressed in this booklet.*



***The material in this brochure  
is for informational purposes only.  
It is meant to give you general information  
and not specific legal advice.***

## Telemarketing Fraud

### *Warning signs you may be targeted:*

- You live alone and enjoy talking to anyone calling.
- You believe it's rude to interrupt a caller or hang up.
- You must pay money up front for taxes or fees to participate.
- You must make an immediate decision, before the call ends, or the offer will be rescinded.
- You are called more and more frequently by a variety of telephone solicitors.



### *How to Protect Yourself:*

- Never talk to strangers on the telephone; they are not calling to chat with you. They are invading your privacy just as if they walked into your home uninvited.
- Get an answering machine, voice mail or caller ID system to screen calls to prevent interacting with these solicitors.
- Never, under any circumstances, give any portion of your credit card, bank account, or social security numbers to a caller.
- Add your phone number to the Do Not Call lists, National and State. The contact information to do this is listed below.

<b>Pennsylvania Do Not Call List</b> <a href="http://www.nocallsplease.com">www.nocallsplease.com</a> 1-888-777-3406	<b>National Do Not Call List</b> <a href="http://www.donotcall.gov">www.donotcall.gov</a> 1-888-382-1222
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- Pennsylvania's Do Not Call list is maintained and managed by the Direct Marketing Association. Enforcement is through the Pennsylvania Attorney General's office. Please note that phone calls from charities, political groups, and surveys are exempt from the Do Not Call list.

## **Mail and Internet Fraud**

### **Warning signs you may be at risk:**

- You play sweepstakes daily because you think you need extra money, hoping you'll win a big prize some day.
- You believe that because your mail is delivered by the US Postal Service it must be legitimate.
- You open and read all of your mail because many pieces look official or like a good charity to donate to.
- You're getting the same offers through e-mail that you've been receiving by mail.

### **Preventative Steps:**

- Even though you may believe them to be legitimate and it may be fun and give you something to do, stop participating in sweepstakes.
- If you truly won something, you NEVER would have to pay any fees, taxes or cost of any kind to collect your winnings, that's the law!
- Don't be tempted to take that chance. If you receive any mail or e-mail that promotes sweepstakes, lotteries, charities, credit repair or work at home offers, throw them away or delete the e-mail without opening them.
- By entering a sweepstakes you trigger more mail. Your address is sold to numerous solicitors seeing you as an easy target.

- Contact the Direct Marketing Association to get off of some of these lists; their contact information is listed below.

### *Unwanted Mail*

Direct Marketing Association  
PO Box 643  
Carmel, NY 10512  
[www.dmaconsumers.org](http://www.dmaconsumers.org)

This organization will provide direct marketers with the names and addresses of consumers who do not want to receive unsolicited mailings. To remove your address send a written letter that includes your name, address, city, state, zip code, and your signature. This is a free service, with a small fee if filed online.

## **Contractor Fraud**

### *Warning Signs:*

- A home repair contractor solicits you at your door, insisting you have a problem which must be repaired right away.
- A contractor offers a bargain price or claims to have materials left over from another job in the neighborhood.
- A contractor requires a substantial payment in advance or charges significantly more after the work is completed.
- An inspector claiming to work for the city shows up at your door claiming that they must come into your home to inspect the furnace, water heater, or back yard.



***Preventative Steps:***

- Beware of door to door contractors who try to get an immediate decision.
- Never do business with someone who comes to your door claiming they have materials left over or can give you a bargain
- Get at least three written bids. Don't always choose the lowest bidder; remember to compare apples to apples.
- As of July 1, 2009, Pennsylvania enacted a new law called the Home Improvement Contractor Act (HIC). All contractors are required to register their business with the PA Attorney General's office. The law requires a start date, finish date, no more than one-third down as a deposit, and a three-day right to cancel. You can see if a contractor is registered by calling 1-888-520-6680 or going online to [www.attorneygeneral.gov](http://www.attorneygeneral.gov). There you can also read all the requirements that a contractor and the contract must do.
- Don't let any strangers into your home, no matter who they claim to be. City inspectors do not go door to door.

**Mortgage Scams**

Mortgage brokers must be registered with the State. You can check on a broker by calling 800-722-2657, or by going to [www.banking.state.pa.us](http://www.banking.state.pa.us)—a very useful financial site! Make sure you use a HUD certified counselor. To find one, go online to [www.HUD.gov](http://www.HUD.gov).

***Warning signs you may be targeted:***

- You've fallen behind in your mortgage payments or you are already in foreclosure.

- You're getting phone calls and visits from companies offering to help you pay off your debts.
- You're receiving numerous fliers in the mail or on your door offering low interest cash loans.
- A friend, advisor or relative asks you to sign some forms and you do without reading them.

***Preventative Steps:***

- Beware of companies who contact you offering foreclosure relief service.
- Don't sign any forms or papers without reading and completely understanding everything on them. If you are not sure about it contact a lawyer or legal aid whose number is located in the helpful contacts section at the end of this booklet.
- First consult an attorney, a knowledgeable family member, or someone who you can trust completely. Once you sign the legal documents it can be difficult if not impossible to reverse the action. Be wary of anyone who asks you to sign over the deed to your property.

**Predatory Lending**



**Predatory lending** is any of a number of fraudulent, deceptive, discriminatory, or unfavorable lending practices. Many of these practices are illegal, while others are legal but not in the best interest of the borrowers.

***How to Spot a Predatory Lender***

- None of your questions are answered or they don't make sense.
- They pressure you to sign things or rush you through the paperwork.
- They don't explain to you or tell you all of the costs of getting a loan.

- Things change at the closing, you're not getting the loan you were promised, this is a red flag to walk away!
- They want you to borrow more money than you need.
- They make you feel like you don't have other choices, as if other lenders won't give you a loan.
- They give you a quick yes, but it may not be the best loan for you.
- The loan is an adjustable rate but you were told it is a fixed rate.
- There are prepayment penalties on the loan.
- You have a feeling that something just isn't right. Listen to your instincts.

## **Financial Planning and Investment Fraud**

### ***Warning signs:***

- High pressure sales tactics with an insistence on an immediate decision.
- Unwillingness to have you get a second opinion or consult someone else.
- A guaranteed investment or one claiming no risk.
- Unwillingness to provide written information or verifiable references.
- Trying to get you to invest on the basis of trust or faith.

### ***Preventative Steps:***

- Don't become dependent on one financial advisor or consultant, have several.
- Thoroughly check out any offer, don't let anyone rush you into making a decision.
- Review all of your statements to check for any unauthorized or excessive trading or withdrawals.
- If you have trouble receiving your funds, demand a return on your investment and ask to see all transactions.

- Check out all licenses by calling SEC, NES, NASD to check on brokers, etc. Their contact information is listed in the table below.
- If they have a license ask to see it and call the agency responsible for issuing to find out if it is still valid and if there have been any complaints.

NASD offers a third-party dispute resolution forum, including both arbitration and mediation solutions, for the resolution of monetary and business disputes between investors and securities firms.

<b>Securities Commission</b> (regulates brokers in Pennsylvania) 1-800-600-0007 <a href="http://www.psc.state.pa.us">www.psc.state.pa.us</a>	<b>National Association of Security Dealers</b> <a href="http://www.sec.gov/investor/brokers.htm">www.sec.gov/investor/brokers.htm</a> 1-800-289-9999 <a href="http://www.nasd.com">www.nasd.com</a>
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### Don't Get Scammed!



- Don't fall for anything that sounds too good to be true; a free vacation, sweepstakes prizes, cures for cancer and arthritis, a low-risk, high-yield investment scheme.
- Never give your credit card, phone card, Social Security number, or bank account number to anyone over the phone. It's illegal for telemarketers to ask for these numbers to verify a prize or gift.
- Don't let anyone rush you into signing anything; an insurance policy, a sales agreement, or a contract. Read it carefully and have someone you trust check it over.

- Beware of individuals claiming to represent companies, consumer organizations, or government agencies that offer to recover lost money from fraudulent telemarketers for a fee.

If you're suspicious, check it out with the police, the Bucks County Office of Consumer Protection (1-800-942-2669), or the State Attorney General's Office of Consumer Protection (1-800-441-2555).

### **International Lottery Scams**

Many people receive e-mails, calls and letters, all of which are bogus claiming that you've won a large sum of money from overseas. Typically, you are told that you must pay for processing, taxes or delivery, or provide bank account information in order to "verify" your identity. *The first thing you should remember is if you didn't ENTER a lottery, you can't WIN a lottery.* You will never receive a penny if you respond to these calls or e-mails, and any money you send away will be lost to you forever. The odds of winning a lottery or a sweepstakes, even legitimate ones, are very low.

### **Charity Scams**

- Don't be fooled by "sound-alike" names that criminals use to trick consumers such as calling themselves the Red Cross instead of the American Red Cross.
- Before you donate, check to see if the charity is legitimate with the American Institute of Philanthropy [www.charitywatch.org](http://www.charitywatch.org) or call 773-529-2300.



- Even if the telemarketers are acting on behalf of legitimate charities, often only a small percentage goes to the cause. Ask them what percentage will actually go to the charity.
- Non-profit and charitable organizations are required to file Internal Revenue Service Form 990 to show how the organization is spending its money. To access the filings go to the GuideStar web site at [www.guidestar.org](http://www.guidestar.org).
- Bureau of Charitable Organizations  
[www.dos.state.pa.us](http://www.dos.state.pa.us)  
800-732-0999

## Caregiver Fraud

### *Warning Signs you may be a victim:*



- There's unusual activity in bank and credit card accounts.
- A caregiver tries to isolate the victim who ends up relying solely on the caregiver.
- A caregiver has total control over the finances and has everything mailed directly to them.
- The person is fearful or overly

trusting of the caregiver.

### *Preventative Steps:*

- If your Power of Attorney or anyone else suggests you make a change in your assets, investments, or insurance always get a second and third opinion on whether this is a good choice in your best interests. Only a potential crook would not want you to consult with someone else about the changes.
- No matter how much you trust someone never sign any papers that you have not read or do not understand.

- Even if you have someone who manages your finances always insist on receiving and reviewing copies of all bank and financial statements.

## **Identity Theft**

### ***Warning Signs:***

- Your purse or wallet is stolen.
- Your bank account is overdrawn or there is unusual activity on your credit card.
- Mail you are expecting doesn't arrive, especially related to financial matters; bills you paid are still showing up as due on your bill.
- You apply for a credit card or loan and are denied, possibly due to your poor credit due to an identity thief ruining your credit.

### ***How to safeguard yourself against identity theft:***

- Carry a close fitting pouch or a wallet in your front pocket instead of a purse that can easily be stolen or pick pocketed.
- Make a copy front and back of all items you are carrying in your purse or wallet so if it is stolen you will know what is lost and who to call to cancel cards, etc.
- Don't carry more than you need in public. Leave extra credit cards at home and don't carry your social security card or have the number on your drivers' license.
- When discarding items make sure you shred or tear up into small pieces any documents containing social security, bank and credit card numbers.
- Mail your bills directly through the post office. Also ask that new boxes of checks be held at your bank or credit union rather than having them mailed to you. If you must mail items from your mailbox don't put mail in the box with the flag up.

## **Recognizing Elder Abuse**

**Elder abuse** is the physical, sexual, emotional or financial abuse of an elderly person, whether they be disabled or independent.

### ***Physical Abuse***

- Unexplained injuries
- Bruises, burns, scratches or other injuries
- Inappropriate use of physical restraints or medication
- Lack of reaction to pain

### ***Emotional Abuse***

- Victim is withdrawn, secretive, or hesitant to talk freely around caregiver
- Victim is isolated, contact with others is restricted

### ***Neglect of Care***

- Poor hygiene, dirty or torn clothing, unsanitary living conditions
- Untreated medical conditions
- Malnourished, dehydrated
- Bedsores and skin lesions
- Diversion of needed drugs



### ***Financial Exploitation***

- Overcharging for services
- Lost, stolen or destroyed property
- Mismanagement of personal funds (missing checks)
- Overdrawn accounts
- Changes in spending patterns
- Unnecessary home improvements
- Sudden changes in estate planning

***Sexual Abuse***

- Sexually transmitted diseases
- Trauma/injuries to genital area
- If you suspect abuse you should report it as soon as possible. You are not alone when seeking help.

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**Pennsylvania's 24-hour elder abuse hotline:  
1-800-490-8505**

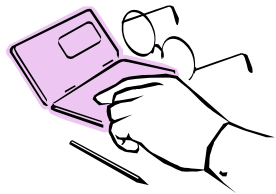
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**Identity Theft/Fraud Prevention Checklist**

- Use a “fanny pack” or close fitting pouch, instead of a purse or wallet any time you’re out in public.
- Never carry your social security card with you, and remove your social security number from your drivers license and checks.
- Send all outgoing mail through your post office rather than placing it in your mailbox.
- Use a crosscut shredder on all mail and documents containing personal information.
- Never talk to strangers on the phone or at your door.
- Sign up for the Pennsylvania and National Do Not Call Lists.
- Ask the companies that you do business with such as your phone company, banks, and credit card companies to put you on their do not call list and request that your information not be shared or sold.
- Only donate to legitimate charities of your choice not solicitors collecting donations over the telephone or door to door.
- Get at least three written bids before contracting any home improvement and check out a business through the Better Business Bureau and your local consumer protection office.

- ☑ Talk to a lawyer about living wills and powers of attorney, to set up a system to ensure that no single person has total control over your finances.
- ☑ Carry any sensitive information such as your drivers license or credit cards in a close fitting pouch or in your front pocket.



- ☑ Don't carry your checkbook in public, simply carry a few checks that you may need during the day.
- ☑ Remove all items from your bag or wallet that contain your Social Security number, including your Social Security card, Medicare card, and military ID card.
- ☑ Never give any part of your social security number, bank account, or credit card information over the phone or internet unless you have verified the identity of the company and they are doing legitimate business with you.
- ☑ Request a FREE copy of your credit report annually through [www.annualcreditreport.com](http://www.annualcreditreport.com) or by phone at 877-322-8228.
- ☑ Notify the credit reporting agencies of a death of a friend or relative to block any possible misuse of the deceased persons credit.
- ☑ "Opt Out" of all credit card and bank mailings especially convenience checks.
- ☑ Shred pre-approved credit card offers, and any other documents containing sensitive information.
- ☑ Send mail through the post office, not in your mailbox or street corner postal boxes.
- ☑ Ask your bank to receive your new checks rather than having them sent to your house.
- ☑ Do not keep your auto title, registration, insurance card, checkbook, receipts or other identifying information in your car. Carry only the essentials in a secure manner and keep them with you, not unattended in your vehicle. Never leave your car unlocked!

- ☑ Check your earnings record annually and more often if you think your social security number has been compromised, it's free. Contact the Social Security Administration and ask for form SSA-7004, Request for Earnings and Benefit Estimate Statement.

## **Personal Security and Safety Checklist**

### *Making your home more secure*

- ☑ Install good locks on doors and windows. Use Them! Don't hide keys in mailboxes and planters, or under doormats. Instead, leave an extra set of keys with a close friend or relative.
- ☑ Ask for photo identification from service or delivery people before letting them in. If you are the least bit worried, call the company to verify their identity.
- ☑ Be sure your street address number is large, clear of obstruction, and well lighted so police and other emergency personnel can find your home quickly.
- ☑ Consider a home alarm system that provides emergency monitoring for burglary, fire, and medical emergencies.

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## *Helpful Contacts*

<p><b>Long Term Care Helpline</b>  <b>1-866-286-3636</b>                  Referrals for local agencies to assist with planning and arranging long-term care services for older Pennsylvanians and persons of all ages with disabilities.</p>	
<p><b>AARP</b>  <b>1-866-389-5654</b>                  9 a.m.—5 p.m. Monday-Friday  <a href="http://www.aarp.org">www.aarp.org</a></p>	<p><b>Aid for Friends</b>  <b>215-464-2224</b>  <a href="http://www.aidforfriends.org">www.aidforfriends.org</a></p>
<p><b>Alzheimer’s Association</b>  <b>Delaware Valley Chapter</b>  <b>215-561-2919</b>  <b>1-800-272-3900</b>  <a href="http://www-alz-delawarevalley.org">www-alz-delawarevalley.org</a></p>	
<p><b>Bucks County Area Agency on Aging</b>  <b>215-355-7497 (Lower Bucks)</b>  <b>215-348-6000 (Central Bucks)</b>  <b>215-536-4680 (Upper Bucks)</b>  <a href="http://www.buckscounty.org/AAA.htm">www.buckscounty.org/AAA.htm</a></p>	
<p><b>Bucks County Association for Retired and Senior Citizens</b>  <b>215-788-9238</b></p>	
<p><b>Bucks County Retired and Senior Volunteer Program (RSVP)</b>  <b>215-340-1210</b>  <a href="http://www.buckscounty.org/AAA.htm">www.buckscounty.org/AAA.htm</a></p>	

**Children of Aging Parents (CAPS)**

**215-355-6611**

**1-800-227-7294 (24-hour Hotline)**

[www.caps4caregivers.org](http://www.caps4caregivers.org)

**Elder Help**

**215-481-5750**

A free and confidential information and referral telephone line for older adults and/or their caregivers. Callers are directed to resources, services and assistance at Abington Memorial Hospital or in the community. No fee.

**Elder Med**

**215-481-5740**

A wellness program for persons over age 50. Program offers educational seminars, social outings, book club, travel, and more. No fee.

**Network of Victim Assistance (NOVA)**

2370 York Road, Suite B-1

Jamison, PA 18929

**1-800-675-6900 (Hotline)**

[www.novabucks.org](http://www.novabucks.org)

*Provided as a public service  
by the  
Bucks County Commissioners*

*Charles H. Martin, Chairman  
James F. Cawley Esq., Vice Chairman  
Diane M. Ellis-Marseglia, LCSW*

