

Protect Yourself: Don't Be A Victim Of Senior Fraud

By Nancy Forsythe, Centennial Senior Commission Communications' Committee Chair

Been scammed? Know someone who has been scammed? Felt you were being set up for a scam? It happens every day, and it's happening in your neighborhood now. Seniors are prime targets. How do you protect yourself from being a victim? "Stop, Look, Listen, and Contact". When you get a suspicious call or someone shows up at your door, you should:

Stop

Are you being contacted by a company or individual you did not call? Stop! Did they ask for your name at the beginning of the call? Stop! Something's not right. Do not give any information, including your name. Beware the caller who says you can opt out of calls, but you have to give the caller your telephone number to do that. Wait a minute, they are calling you and don't know your phone number? Hang up post haste!

Look

Look at the information the caller or individual presents. Does it make any sense? If the caller says he is with the IRS (and your phone read-out even says it is the IRS) and you need to wire money immediately to avoid prosecution....Stop! The IRS never contacts taxpayers by phone to ask for money. If the scammer says he/she is your child or grandchild, is stranded and wants you to wire money, stop! Hang up, and call your relative to check the facts. If someone calls and says you have won a lottery overseas and need to wire money to claim the prize. Hang up. Never wire money to someone you don't know.

Listen

Listen to what your brain and that funny feeling in your stomach are telling you. There is no such as a bad "gut feeling". Gut feelings are a valid warning system. Pay attention. Secondly, there is the "smell test". If it smells fishy, it probably is. Protect yourself. You are your own best advocate.

Contact

Finally, when you are approached by anyone, by phone or in person, and your gut feeling says something feels suspicious, contact your local law enforcement agency. Let them know what you have encountered. They see the whole picture. Perhaps this scam is happening to others.

Prevention

Never open your door to anyone you don't know. Install a storm door and patio door with a lock AND with two additional "claws" that also engage when you lock the door.

Consider contacting your land line and cell phone providers, and get on the "do not call list." It's not infallible, but it shuts off many calls. Also, sign up for Caller ID. The charge is minimal but gives you control over calls you answer.

Put alerts on your checking and savings accounts.

Contact credit reporting agencies to stop credit inquiries.

Monitor your mail. If you receive mail every day, and suddenly receive nothing for a day, then for several days, contact your local post office. Scammers can now forward your mail or put your mail on vacation hold by using a computer and never presenting ID information.

And lastly, buy a good shredder, and use it! Shredders that cross cut the paper and shred credit cards are most useful to prevent opportunities for scammers to use your trash to get information.

None of us plan to be scammed, but the truth is that it's not "if" we get scammed, it is more likely "when" we will be chosen for scamming. Take precautionary steps, be vigilant, and "Stop, Look, Listen, and Contact."