

How to Avoid Being *Scammed*

By Eva Mor, PhD, author of *Making the Golden Years Golden*



Last year over 60 billion dollars were lost to the scamming of Americans

of all ages. 35 percent of them were seniors, according to the AARP, though in all likelihood the numbers are higher.

Many of the elderly do not realize that they were scammed or are too embarrassed to report the scamming, thinking it is their fault. It is not. We all are fairly easy targets. The key is to be alert to the techniques of the scammers and prevent becoming a victim.

Here are some tips to help you and your parent stay protected:

1. Learn to say NO. You do not have to be liked by everyone, especially salespeople. It is okay to say no.

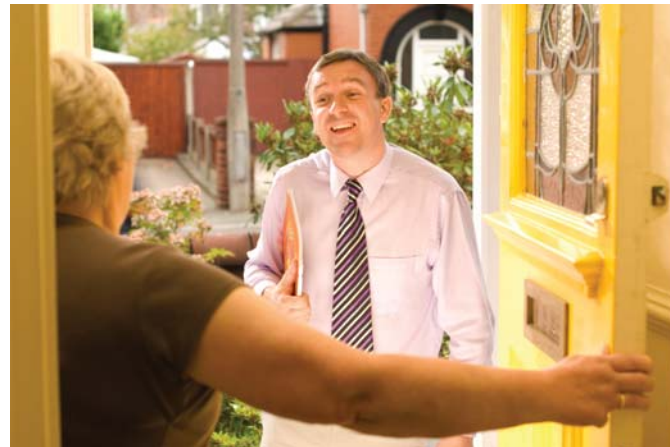
2. If it seems too good, it is. Nothing is given away for free. If someone is trying to sell you a bill of goods, stop them from continuing; they'll sound more convincing the more time you give them to talk.

3. Protect your personal information: never give any information if someone calls you. Even if you initiate the call, limit the amount of information you are giving out. It is especially important not to give out your Social Security number.

4. Never give your credit card information over the phone, except if you're the one initiating the call that involves paying a bill or making a purchase with a company you know and trust.

5. Be very careful buying from companies you are not familiar with; your purchase item may never arrive and your credit card information may be illegally used and sold to others.

6. Never use your credit card as a verification of your identity: crooks try hard to get your credit card information, even if you are not purchasing anything.



7. Do not let anyone pressure you to make a decision on the spot. Do not believe that the deal is only good for "now." Take your time to think it over. Even if you intend to make the purchase, always leave yourself a day or two to think the deal over.

8. It is your right to ask as many questions as you need to. You should not be intimidated by anyone. If they are dismissive, not answering your questions or refusing to divulge information, hang up the phone. Believe me; you do not want to deal with this person.

9. Before you commit yourself to anything or sign anything, ask to see everything in writing. Read and reread everything before signing.

10. Seek out advice of a profes-sional, a friend or someone you know and trust before you commit your money.

11. Discard all mailing informing you of "prizes" you have won. They are just trying to trick you to

purchase something you do not need. As the old saying goes, there's no such thing as a free lunch.

12. Never open your door to strangers. If someone knocks on your door telling you their car broke down

and they need to make a phone call or they need a glass of water because they do not feel well, do not open the door, especially if you are alone. Tell the person behind the door that you will call the local police to assist them and then do so. It is unfortunate that we should need to be so untrusting but it's better to be safe than sorry.

13. Trust your instincts. When you have a bad feeling about something, it's usually right.

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Nothing is given away for free."*

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