



Senior Series

A partnership between Ohio State University Extension
and Ohio Aging Network professionals



For more information, visit the Ohio Department of Aging web site at: <http://www.goldenbuckeye.com>
and Ohio State University Extension's "Aging in Ohio" web site at: <http://www.hec.ohio-state.edu/famlife/aging>

Con Artists and the Games They Play

Consumers of any age can become victims of a con artist. Older adults who become victims of fraud may experience feelings of hurt, anger, grief, loss, guilt, betrayal, or embarrassment. These feelings can be used constructively to keep you, a friend, or a family member from becoming a victim of consumer fraud. Remember, if something sounds too good to be true, it probably is.

The good news is you can protect yourself. Ask questions before you make a decision. Never allow others to pressure you into making quick decisions. Talk to a trusted friend or relative before responding. Remember con artists rely on getting you to trust them and make a quick decision without thinking it through.

Con artists may call you on the telephone, come to your door, speak to you in a parking lot, or contact you by e-mail. Don't let them take advantage of you. If you think you may have been the victim of a con game, be sure to tell someone.

Con Games to Avoid

There is a never-ending variety of con artists and games they play. Although it is impossible to name every con game, the list below may help you avoid becoming a victim.

Bank Examiner: A "bank official" asks you to withdraw money for him or her to lure an embezzler. To prevent your money from disappearing, contact the bank to verify whether the official is legitimate or not.

Carpet Cleaner: An ad offers carpet cleaning for carpet in one or more rooms. The cleaner says the carpet is too worn or soiled for this offer and charges more for the service. Report this to consumer authorities and the Better Business Bureau.

Charity/Religious Group: An unknown group solicits funds from you. Ask for a verified financial statement. Before making a donation, check out the organization to see what percent of

donated money is used for intended purposes. The group may not even exist.

City Inspector: An “inspector” says he needs to check plumbing, wiring, furnace, trees, or other items. He finds a “serious” problem that requires disconnecting services, but offers to have a friend do the repair work immediately. To prevent shoddy work and unnecessary costs, call the city department the “inspector” claims to represent. Be sure to use your phone book rather than his business card.

Contest Winner: To win the prize, you must send money for postage, taxes, registration, or call for details. Do not send any money. Never pay for a “free” prize. Usually you get nothing, a worthless item, or a catalog for overpriced or nonexistent merchandise.

Credit/Phone Scam: A person asks for your credit card or phone card number to check unauthorized charges, verify insurance, or send a product. NEVER give your credit or phone card numbers to anyone.

Government Service: An official-sounding firm offers a “required” Social Security service “critically needed” or useful. The services offered are probably not from the government, not required, not needed, and may be free from the Social Security Administration. Always verify services with the Social Security Administration.

Home Repair/Inspection: A “contractor” offers to inspect, repair, or remodel your home. There may be an

“offer too good to refuse” to provide a service with materials left over from another job. Check with previous customers and the Better Business Bureau before agreeing to any service.

Land Sale: The promise is inexpensive land or a sunny, gorgeous site with retirement and recreational facilities. Be sure to visit and investigate the area before agreeing to any land purchase. Beware—the development of the land may not have started. Deal only with reputable firms.

Lotteries: A person offers to sell a winning lottery ticket or a “law firm” says someone has left you a winning lottery ticket, but you must send money so a computer can verify your identity. The “winning” ticket may be counterfeit or not exist. Be suspicious—do NOT buy a ticket from an individual, and do NOT send money!

Magazine Subscriptions: A young person is selling “subscriptions” to earn money for school, camp, or a team. The money may never go beyond the pocket of the seller. Buy subscriptions only from people you know or directly from the magazine.

Mail-Order Health Care/Lab Tests: Promises of medical care or lab screening by mail can leave you with expensive, useless treatments. These results may be phony. Consult your doctor for all tests and treatments.

Medical Products: Health, beauty care, “cures,” or magic diets are offered by mail. Always check with your

doctor first. Products ordered may be overpriced, harmful, useless, or never received.

Help Needed: A person showing lots of identification asks for \$10 to \$20. Her car was impounded, and due to an illness she does not have the needed money. She promises to repay you. The IDs are fake or stolen and no emergency exists. Do NOT lend money to someone you do not know.

900 Number: Even though 900 numbers are legitimate, the call may cost more than advertised, you may be put on hold to add to the bill, and many products are worthless. Avoid these calls.

Obituary: A COD box arrives for a product “your recently deceased spouse ordered.” Tell the person you will not accept the product. Most often the messenger is an imposter.

Pigeon Drop: A person says he found some money and offers to share it with you. In order to show he trusts you, he asks you to place the money in an envelope for safekeeping. But he asks you first to place some of your own money in the envelope as a measure of good faith. Then something occurs that distracts you and the envelope of money is switched. The next time you look, the envelope contains only paper.

Product Demonstration: A sales person wants you to sign a paper “for my boss” to prove a new product was described (not sold) to you. The paper signed may be a contract to order the item. Always read every word before

signing any form. Sometimes the contract continues on the back of the page. Check the back of each page before signing a contract.

Travel Club: A bargain airfare and/or hotel package is offered at a glamorous site. The offer is only for one person; consequently, prices are very high to add additional accommodations, plus accommodations could be poor quality. Check with a travel agent and read all paperwork before signing anything.

Unknown Callers: A woman and child or two people come to your door asking to enter your house for a favor (restroom, drink, etc.). One person distracts you while the other person steals cash or jewelry. Do NOT let them in. Give the location of the nearest phone, public restroom, etc.

Internet ‘Phishing’ Scams: An e-mail or pop-up message is sent to you from a business, organization, or government agency asking you to update or validate information about your account. The message asks you to respond immediately. Do not open any attachment, reply, or click on links within the message. Be sure to keep anti-virus computer software up to date. You can file a complaint at www.consumer.gov/idtheft at the Federal Trade Commission’s identity theft web site or call toll free 1-877-FTC-HELP.

Nigerian Letter/e-mail: A letter or e-mail asks for help to transfer money out of Nigeria or another country through an overseas bank account. There

is a promise of large sums of money if you help. The request may ask for your bank and account number or other personal information. Never reply or respond to such requests.

Summary

- Always take time to read contracts and verify the legitimacy of companies and individuals.
- Talk to a trusted friend or relative before you make a decision.
- Beware of an offer that is only good if you respond right away.
- Avoid impulses to donate, repair, or purchase items.
- Do not give Social Security, bank, or charge account numbers to others. Being asked for personal information does not mean you have to share it.
- Keep door-to-door salespersons or unknown callers outside of your home.
- Think before you respond. Protect yourself.

Originally adapted from: Aid Association for Lutherans, AOL. (1980). Law enforcement and older persons by Patricia H. Holmes, Ohio State University Extension, Preble County, and Terri Tallman, Ohio District 5, Area Agency on Aging.

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Visit Ohio State University Extension's web site "Ohioline" at:
<http://ohioline.osu.edu>

If you become a victim of a con game, report it. Do not be afraid or embarrassed, because you are not the first person to fall victim to a scam. The people carrying out scams are professionals at what they do and practice their schemes in all parts of the country. It can happen to you. Remember, if something sounds too good to be true, it probably is.

Sources

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