

# CON ARTIST ALERT!

During Senior Safety Awareness Month in September, I conducted a confidential survey of 15 senior groups to gain insight into what areas of our community have been targeted more by con artists and crime in general. I was surprised to learn there is a new scam going on where a senior citizen receives a phone call at 4:00 a.m. from a supposed neighbor whose car broke down and they need money right away to get it fixed. Of course, the caller promises to pay the money back in the next day or two. In one instance, someone arrived by cab to pick up the money. If someone is claiming to be your neighbor and you don't know them, don't give them money!!

## Other Con Artist Scams

### PIGEON DROP

Beware of swindlers who claim they have found a large sum of money and offer to share it with you. They ask you to put up some "good faith" money before you get in on the deal. That is the last you will see of your money. You are left with nothing but phony instructions on how to collect your share of the "found" cash.

### AVOID DECEPTIVE LENDING PRACTICES

Slow down! Never act quickly! Avoid lenders who promise guaranteed, low-interest loans and next-day approval if you pay them some money today. Never sign away title to a property without clearing the mortgage. Avoid balloon payments! These loans sound attractive because the monthly payment is small but the last payment is very large! Have at least two other Trusted people read a contract before you sign it. If unsure or if you have questions about a mortgage loan, call Fair Housing Contact Service at (330) 376-6191.

### HOME REPAIRS

Beware of workers driving around neighborhoods offering repairs for a low price with leftovers from previous jobs! It will cost you a lot more when the job is done. Get at least three estimates before hiring someone to do home repairs and call the Better Business Bureau before you hire someone to do a job for you. If someone starts repairs on your home without your permission, call the police immediately! Ask for I.D. from service representatives who come to your home, and check with their company to verify identity before letting them in.

### **BORROWING MONEY**

Beware of men and women who approach you with a sad story and ask to borrow money from you. This is a common scam!

### **UTILITY WORKERS**

Beware of persons dressed as construction workers or meter readers wanting in your home! They usually work in pairs and while one is distracting you, the other is stealing your valuables. Call the company where they say they work before letting them in your home.

### **BANK EXAMINER**

A professional-looking person tells you he is a bank official and needs your help in the investigation of a dishonest teller. He asks you to withdraw cash from your savings account and give the money to him so he can check the serial numbers. You do what he asks, and you never see him or your money again.

### **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 because only a fraction of donated money may be 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/registration or call an 800 number for details. Do not send any money. Usually you get nothing or a worthless item. Always verify services with the Social Security Administration.

## **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**

“Subscriptions” are being sold by a young person 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**

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.

## **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.

## **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.

Check the [Better Business Bureau](#) website to learn about other scams.