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## Scams run rampant; seniors particularly vulnerable

P.T. Barnum is credited with saying that “A sucker is born every minute.” Maybe that statement should be revised to say a scammer is coming up with new scam, or a version of an existing one, every minute. And you do not need to be a sucker to fall for the sophisticated scams that are out there today. Anyone can fall victim but seniors are particularly vulnerable. *The New York Times* recently reported that financial schemes against the elder are increasing. ([www.nytimes.com/2014/09/06/your-money/financial-schemes-against-the-elderly-are-increasing.html? r=0](http://www.nytimes.com/2014/09/06/your-money/financial-schemes-against-the-elderly-are-increasing.html? r=0)). According to the article, older adults are particularly “appealing and vulnerable targets.”

Being informed is one way to avoid falling victim to a scam, no matter how old you are. AARP has launched a Fraud Watch Network where you can sign up to get scam alerts and read about people in your home state who were either victimized or nearly victimized in various scams. ([www.aarp.org/money/scams-fraud/fraud-watch-network/](http://www.aarp.org/money/scams-fraud/fraud-watch-network/)). AARP has a toll free number to report suspected scams, 1-877-908-3360.

There are precautions that everyone can institute to hopefully prevent becoming a victim. Many scammers use the telephone to contact potential “marks.” Signing up for the Do Not Call list ([www.donotcall.gov](http://www.donotcall.gov)) can be helpful (some scammers call and say that they are from the Do Not Call Registry asking for a fee; there is no charge to register). You can also call the Pennsylvania Do Not Call list at 1-888-777-3406 (registration on this list automatically registers you for the National Do Not Call list). Most government agencies, such as the IRS and FTC never call taxpayers. You will get something in the mail but not a telephone call. NEVER give personal information over the telephone, such as a Social Security number, bank account information, or credit card information. Legitimate telemarketers are prohibiting from blocking their information on caller ID, they are required to tell you that it is a sales call, and cannot call before 8 am or after 9 pm.

Callers who tell you that you will receive something for nothing, such as a free Medic Alert or Voice of Help system are scams. A caller who is informing you about your credit card and suspicious charges already has your credit card numbers; you do not need to provide it again. Remember, you did not call them, they called you. Ask for any requests for funds, even from a charitable organization, in writing. Credit card companies must provide information in writing if they are asking you to change your account in any way. There is no way to tell from a telephone call if it is indeed a credit card company.

A fast moving scam is known as the “grandparent scam.” The caller calls, often during the night and waking up the grandparent, claiming that a grandchild is in jail, usually in Mexico or Canada, and needs bail money. The grandparent usually inadvertently provides information, such as a name for the grandchild. Then the grandparent is instructed to go a store that sells “green dot” cards and load a card with the requested amount. The money is then lost since the grandchild was never in trouble to begin with. Another similar scam in this area is when someone purportedly calls from the Montgomery County Sheriff’s Office warrants division saying that money is owed and to go get a green dot card and call back with the numbers. If the money is not received, a warrant will be issued for his or her arrest. The Sheriff says that they do not threaten anyone who does not pay. This scam has gone national, since they received a call from Texas residents.

Scammers also use door to door techniques and the internet. The best defense is to be alert, and if something seems too good to be true, it likely is.