



Senior Alert

Don't Fall For The Big Five:

Home Repair: Beware of unsolicited door-to-door home improvement offers. If it is a "one-time offer", "available only today", or a special deal on materials leftover from another job, be doubly cautious. If your home needs repairs, your best bet is to call more than one reputable roofing or driveway or other home repair company in your area and check their references. Double check with the Better Business Bureau.

Identity Crime: Be alert about people who ask you for your social security number, bank account number or credit card number. The variety or excuses these people offer for wanting to have personal financial information is amazing, and the explanations may be very plausible. They may say they are from the FBI or your bank, investigating a possible fraud on your account. Actually, they want to COMMIT fraud on your account. Never give anyone who calls your information of this kind. Also, be wary of anyone asking you to verify your account numbers, bank or credit card(s), over the phone or the internet!

Pigeon Drop: In this old fashion scam, the con-artist approaches you about a large sum of money he (she) has found. The person needs your money to secure the cash, and you'll get a "cut" in return. The warning flags are: you have to put up money, and a second player, pretending not to know the first one, comes in as a "lawyer" or "banker" who confirms the first con's story. They may actually show you a stack of cash. "Don't Believe It!"

Investment Scams: Many Texas seniors have lost hundreds of thousands of dollars in life savings by participating in investment strategies that were nothing more than "ponzi" or pyramid schemes. High pressure sales pitches to invest in products such as titanium futures or currency markets lure customers with the promise of guaranteed returns. In reality, there is no real investment and the scam artists do little more than create bogus quarterly statements to make the victim believe that his or her money is growing dramatically.

Foreign Lotteries: You did not win the foreign lottery! Anytime you are asked to send money in order to collect your winnings in a lottery or sweepstakes, STOP. It is a scam called advance fee fraud. You do not have to pay an up-front fee to receive real lottery or sweepstakes winnings. Don't be persuaded or bullied by a smooth operator on the phone. Remember, enroll with the State and National "No-Call" list.

- Federal Trade Commission-National Do-Not-Call Program
Effective January 27, 2003 consumers can register their address/phone number with the FTC's national do-not-call list to block unwanted telemarketing calls. Consumers can register via the toll free phone number: (888) 382-1222 or by e-mail at www.donotcall.gov or at <http://donotcall.gov>.
- Registration is FREE. Consumers will be placed on the no-call list three (3) months after they register (telemarketers are required to update their no-call lists every three months).
- If you are on a Texas no-call list you should also register with the national no-call list, as Texas will not be furnishing its no-call list to the FTC's national registry. Registrations need to be renewed every five (5) years.