

# Just Hang UP

Protect Yourself From  
Unscrupulous Telemarketers  
and Con Artists



## JUST HANG UP!

### Protect Yourself From Unscrupulous Telemarketers and Con Artists



*I'm Barbara Bush for the Texas Young Lawyers Association. Don't let unscrupulous telemarketers swindle you out of your hard earned money.*

*If someone calls and pressures you to send them money - Just Hang Up!*

Senior citizens are the number one targets of con artists, who prey on seniors' polite and trusting nature. These scams take every imaginable form, and the stories invented by con artists get smoother and more persuasive all the time. They come in the form of unsolicited phone calls, direct mailings, e-mails, advertisements, and door-to-door solicitations. Although con artists are constantly coming up with new schemes, the following is a list of the most common scams directed towards seniors.

**Foreign Lotteries and Sweepstakes Scams.** You did not win a foreign lottery! Anytime you are asked to send money in order to collect your winnings in a lottery or sweepstakes, it is a scam. No legitimate lottery or sweepstakes requires advance payment from a winner for any purpose. Legitimate lotteries and sweepstakes do not require you to pay your taxes up front in order to receive your winnings, and they cannot charge money for prizes. If you are asked to pay any money, for any reason, in order to claim a prize, you are dealing with a con artist.

**Home Repair Scams.** Beware of unsolicited door-to-door home improvement offers, especially after a big storm. After a major storm, fly-by-night repair companies often travel to hard hit areas hoping to take advantage of distressed homeowners who are anxious to seal leaks, replace lost shingles, and otherwise repair their properties. These con artists usually request payment before they begin any work, and then run off with your money without making or finishing the repairs. If your home needs repairs, your best bet is to call more than one licensed and bonded home repair company in your area and check

their references. You can also check a business out by contacting your local Better Business Bureau.

**Pigeon Drop Scams.** In this scam, the con artist will approach you about a large sum of money he has found. He will then state some reason for needing your money to secure the cash, such as posting bond, in exchange for which you will get a cut of the money. The money that you put up is usually held by a third party pretending to be a lawyer or banker, who confirms the scammer's story.

**“Nigerian” Letters and E-mail Scams.** This is an old scam that used to arrive by letter bearing a Nigerian stamp or by fax, but now commonly comes by e-mail. The letter or message relates some sympathetic story involving large amounts of money that the sender, for some reason, cannot access. Protect yourself and your money – never respond to an unsolicited e-mail asking for your bank account information. Hit the delete button immediately.

**Verify Your Information Scams.** Con artists often telephone or send e-mail notifications that claim to be from banks, credit card companies, internet service providers, consumer protection groups, and even government agencies, then they ask you to provide, verify, or correct your personal, financial, or account information. These con artists attempt to trick you into thinking that they are acting on behalf of a legitimate company or agency. They may ask you to e-mail to them verification or corrections to your personal or account information, or they may ask you to visit a web site where you can enter, correct, or verify such information. The web site often looks just like the web site of a real business, perhaps even a business that you regularly patronize.

Never give any personal, financial, or account information to anyone who has called or e-mailed you — no matter who they say they are or why they say they need the information. People who have responded to such phone and e-mail requests have had their accounts wiped out.

**Investment Scams.** Many Texas seniors have lost hundreds of thousands of dollars in life savings to "get rich quick" schemes that promise high returns with little or no risk. These can include high-pressure sales pitches to invest in products such as titanium futures or currency markets, movies or cable television production deals, internet gambling, rare coins, art, or other "investment opportunities." In reality, there is no real investment and the scam artists do little more than create bogus quarterly statements to make the victims believe that their money is growing dramatically.

**Living Trust Scams.** For the vast majority of seniors, a living trust is NOT preferable to a will and a durable power of attorney. These types of con artists charge seniors hundreds to



thousands of dollars for living trusts that are simply useless and could cause more problems than they solve. Explore the concept with a Texas licensed estate planning attorney or trusted financial advisor. Take time to make your decision. Do not fall victim to high-pressure “act immediately” sales tactics, and never buy legal services from door-to-door salespeople or telemarketers or the attorneys and financial advisors recommended by them.

**Recovery Scams.** If you fall victim to any of the above scams, you are likely to be called again by a con artist who will promise to get your money back for a fee. Do not lose more money through this common scam. Even law enforcement officials cannot guarantee they will recover money you have lost through such fraudulent schemes, and there would never be any fee involved. Anyone calling you and claiming that they can get your money back for a fee is lying. You are a target of another scam! Do not give them anything!

### **Protect Yourself From Becoming a Victim of a Scam.**

- Don't be afraid to say “no” or hang up the phone. Con artists will not hesitate to take advantage of your good manners. Hang up immediately if the caller makes you uncomfortable or begins intimidation tactics.
- Never judge a person's integrity by the sound of their voice. Con artists often sound quite professional and are very polite. They are extremely skilled liars and can be very convincing when they talk to you.
- Beware of salespeople who prey on your fears. Con artists know that many seniors worry about outliving their savings. Con artists will play on these fears and will pitch their schemes as a sure way to build up your savings so that such fears may be alleviated.
- Hang up immediately if the caller makes you uncomfortable or begins intimidation tactics. Never let someone bully you into giving them your personal information or money.
- Check out businesses and charities that contact you for money by contacting the Better Business Bureau. To locate your local Better Business Bureau visit [www.bbb.org](http://www.bbb.org).
- Timely, up-to-date information about the latest scams, schemes, and other crimes that target seniors can be a powerful protective weapon. Educate yourself to avoid becoming a victim. Subscribe on-line with the Texas Attorney General's

Office at [www.oag.state.tx.us](http://www.oag.state.tx.us) and click on “E-mail Subscriptions” to receive free e-mail alerts regarding the latest scams targeting Texas seniors, or put your name on their hard copy mailing list by calling 1-800-252-8011.

## **How to Avoid Telemarketing Calls**

The National Do Not Call Registry allows you to block unwanted telemarketing calls. You can register your home or mobile phone online at [WWW.DONOTCALL.GOV](http://WWW.DONOTCALL.GOV) or call toll free 1-888-382-1222 (TTY 1-866-290-4236) from the phone number you wish to register. Registration is free and lasts for five years. Placing your number on the registry will stop most, but not all telemarketing calls. Political organizations, charities, and businesses with which you have an existing business relationship may continue to call.

## **Reporting Scams**

If you have been victimized, or if you have witnessed an incident or situation that concerns you, contact the Texas Attorney General’s Consumer Protection Hotline at 1-800-621-0508, or log onto their website at [www.oag.state.tx.us](http://www.oag.state.tx.us) and fill out a Consumer Complaint Form.

## **The Warning Signs**

Every day, Texas seniors lose money to consumer frauds. Decent, intelligent people are duped out of their life savings by smooth-talking, unscrupulous crooks. Although these con artists are always coming up with new and different ways to try and scam you, all the schemes follow the same general patterns. Any one of these red flags should make you think twice about what you are doing...and hopefully make you decide to Just Hang Up!

1. **THEY CONTACT YOU.** If you look up a business and call to make an order, you know who is on the other end of the deal. When a person contacts you, all you know is who that person says he or she is
2. **THEY PROMISE A BIG AWARD.** Scammers will dangle some sort of bait in front of you. It is almost always a large sum of money, a prize or vacation, promises of a large income involving some investment opportunity or "get rich quick" scheme. Remember the saying – if it sounds too good to be true...it probably is!
3. **THEY WANT YOUR PERSONAL INFORMATION.** Anytime someone tries to get your bank account number, social security number, or other sensitive information,

you should automatically be on alert. Never give personal or financial information to someone you do not know. Just Hang Up!

4. **YOU MUST PAY THEM FIRST.** Do not be blinded by the promise of a large sum of money in the future. If they are asking you to give them money first, it is a scam. It is illegal for someone to require an up-front payment before paying out on a lottery or sweepstakes prize.
5. **YOU MUST WIRE MONEY RATHER THAN MAIL IT.** If you are on the brink of wiring somebody money in order to get a prize, a loan, an inheritance, or any other large sum of money, STOP! It is a scam. You are about to be cheated.

Just Hang Up! is a project of the Texas Young Lawyers Association and the Texas Attorney General's Office.

For additional information about senior citizen issues, visit us online:

Texas Young Lawyers Association: [www.tyla.org](http://www.tyla.org)  
Texas Attorney General's Office: [www.oag.state.tx.us](http://www.oag.state.tx.us)

