



SENIOR FRAUDS & SCAMS

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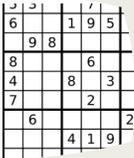
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ATTORNEY GENERAL
BILL SCHUETTE'S



BEAT THE WINTER BLUES

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Senior Brigade

NEWS ABOUT SENIOR FRAUDS AND SCAMS

The [Senior Medicare Patrol](#) researched the latest news on the senior fraud front. Those organizations surveyed included the Federal Trade Commission, Adult Protective Services, the Better Business Bureau, and the state regulators. Have you heard the saying, "There is nothing new under the sun?" You might think it is true about seniors and scams after reading the list, but you'll note a few twists, too.

TOP SCAMS FOR 2012

Medicare fraud: Telemarketers tell seniors they are getting new cards, but must provide their Medicare ID to "verify" their identities.

Utility scam: If you hear or see the words, "The Federal Government will pay your utility bills. Just give us your bank account number and we will deposit the check today," it is a scam!

Sweepstakes: "You've just won!" Beware of sweepstakes where payment is required to either enter or collect the prize. Legitimate sweepstakes specify that no purchase is needed to win and that buying a product does not increase your odds of winning.

Phishing: Seniors are at risk of surrendering their personal information to illegitimate entities that "phish" for private data by transmitting phony email messages or calls.

Robocalls: Scam artists are using autodialers that can deliver thousands of phone calls every minute. The FTC has convened a task force to try to stop them.

Annuities: Seniors are persuaded to invest in inappropriate long-term annuities that are ill-suited to the needs of older individuals.

Affinity fraud: Con artists infiltrate a club or organization, create a bond with the members, and then exploit them financially.

WHAT CAN SENIORS DO TO AVOID SCAM ARTISTS?

- Hang up! Don't press one, don't engage. Don't do business with strangers, especially over the phone.
- Don't give away your personal information to anyone unless you have initiated the call or transaction.
- Don't let a financial service entity near your money until you make sure it is legitimate. For annuities and other insurance products, call the Office of Financial and Insurance Regulation at 1-877-999-6442. For securities, stocks, and bonds call the Bureau of Commercial Services at 517-241-6345.
- Call the Attorney General's Consumer Protection Hotline to report fraud at 1-877-765-8388.

Did You Know?

No matter where you are in Michigan, you are never more than 85 miles from one of the Great Lakes!



www.michigan.gov/seniorbrigade

AGCSI@michigan.gov

1-877-765-8388



SENIOR SMILES



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Beat
the
winter
blues!

1. Grow indoor herbs and vegetables.
2. Invite winter birds to your doorstep by hanging suet.
3. Paint a room yellow.
4. Wear a periwinkle shirt, blouse, or dress.
5. Wear a summer fragrance.

FUN FACT:

If hyacinths and daffodils are planted indoors in a clay pot, they will bloom in February!



"Brain researchers have learned that our brains are just as capable of learning in the second half of life as in the first half. In many ways, the aging brain is like a new wire, growing richer with each new season." –AARP

Source: [AARP's 13 Cheap Ways to Beat the Winter Blues](http://www.aarp.org)



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INTERACTIVE BRAIN GAMES



Countdown

Choose the correct combination of numbers and functions to calculate a target answer. Do



The Right Word

Improve your vocabulary by matching words with their correct definitions. Do



Private Eye

Sharpen your analytic skills by figuring out which letter or symbol doesn't belong. Do

