



## Telephone Scams

### **Q: How can I protect myself from telephone scams?**

**A:** According to the Federal Trade Commission, consumers lose more than \$40 billion a year to telemarketing fraud. People over 50 years of age account for about 56% of all victims. Last year almost 9 million Americans were robbed of private financial information. A recent phone operation into Massachusetts was the Canadian Lottery scam. A caller, posing as an IRS representative, told elders they had won the lottery, but first they had to pay taxes on the winnings-by Western Union or check.

Recently, thieves used a list of World War II veterans and retired teachers they bought from a company that owns a database of 210 million US consumers. People who enter sweepstakes or who buy mail order items end up on lists like this that are sold to scam artists.

Telephone scams can involve phony prize offers or travel deals, and fake charities. The FTC warns seniors to listen for the "buzz words for fraud," which include:

- Act "now" or the offer will expire.
- You've won a "free" gift or prize---if you pay for "postage and handling."
- We need your credit card or bank account number or, our courier will pick up your check.
- You can't afford to miss this "high-profit, no-risk" offer.

It's illegal under federal law for a telemarketer to call you if you have asked not to be called. They must tell you it's a sales call, the name of the seller, and what they are selling - before they make their pitch. Callers are not allowed to withdraw money from your checking account without your express, verifiable authorization.

If you get an unwanted call, you can say: "I don't do business with people I don't know," "Please put me on your 'Do-Not-Call List,'" "I need written information about your offer." The simplest response is, "I'm not interested. Thank you and good-bye." It's not rude to hang up on a scam artist.

The FTC recommends that children talk to their elderly parents and remind them not to make any deals over the phone, and never give out information about your bank accounts or credit cards unless you have made the call, and know who you are speaking with.

If you suspect you've been called by a scam, file a complaint with the FTC by calling (202) FTC-HELP. To reduce telephone sales calls, send your name, address and telephone number to: Direct Marketing Association, Box 9014 Farmingdale, NY 11735-9014.

Put your home phone and cell phone on the FTC's Do Not Call list by calling (888)-382-1222 or going to [www.donotcall.gov](http://www.donotcall.gov). You will still get calls from charities, political groups, surveys, or companies with which you have ties. Sign up for the Massachusetts Do Not Call list by calling (866) 231-2255. State residents can file a complaint about phone scams with the Attorney General at (617) 727-8400.