



# Beat The Scammers At Their Nasty Game!

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Con artists are ruining people's lives and stealing their hard-earned dollars. Although scammers wage their attack on all ages, seniors unfortunately get conned out of billions of dollars each year. Even worse, most of this money can never be recovered. Scammers are evil, but not stupid. They prey on targets of opportunity. However, you are far less likely to fall for a scam that you've been forewarned about so it is always a good idea to keep up on con artists' latest attempts. Advice about the most current scams can be found on the FBI, Better Business Bureau and Attorney General's websites.

- 1. Telemarketing or Telephone Scams.** While using fake business names, telemarketing scammers often offer free prizes, but first ask for a small postage and handling fee. They use words like "special offer" or "today only" and will usually need your credit card number immediately. If anyone asks you for money over the phone, no matter how nice or convincing they may sound, you should feel justified in hanging up immediately – it is never rude to hang up on crooks!
- 2. Email Scams.** All kinds of nasty scams are spread via email, usually in the form of a "too good to be true" investment. Or maybe they are trying to trick you into downloading fake anti-virus software that allows them to access your personal information. They may also send you emails asking you to update your bank or credit card information from what looks like a company you recognize. Remember, legitimate banks and businesses will NEVER ask you for this information via email! Less savvy internet users are more at risk as they are easier targets for scammers. Be inherently distrustful of unsolicited emails and don't disclose private information online.
- 3. Medicare Fraud.** Scammers pose as Medicare representatives to get seniors to give them their personal information, such as

their Medicare identification number. Then they use this to bill Medicare for fraudulent services and ultimately pocket the money. Medicare will NOT call you asking for this type of information.

- 4. Funeral, Cremation, and Cemetery Scams.** It's hard to make rational business decisions while grieving. If a family member or dear friend with good business sense is available to help, it may be best for this person to help make funeral arrangements or assist you since there are many different scams surrounding funeral planning. Just ask for help.

These are just the tip of the iceberg when it comes to the scams that are out there awaiting their next victim. If you suspect you've been the victim of a scam, please don't be afraid or embarrassed to talk about it with someone you trust. You are not alone. Doing nothing could only make it worse. Keep handy phone numbers and resources you can turn to, including the local police, your bank (if money has been taken from your accounts), and Adult Protective Services.

If you're concerned about the well-being of a senior in your life, or if you're a senior who wants to protect yourself, remember to keep the lines of communication open on this topic. The scammers can be friendly, sympathetic, and willing to help, in some cases. Others may use fear tactics. You are not rude for refusing to speak with someone who reaches out to you asking for your personal information. They could be a potential scammer. Remember to never give out money or any of your personal or account information to anyone via email, telephone or in person if someone approaches you unsolicited.

Here at Independence Hill Retirement Community, we work to keep the lines of communication open and provide our residents Safety Topics on what the most common scams of today can look like. It's just one of the many ways we look to serve the needs of our residents. If you would like more information on the other great things life at Independence Hill can offer, please call one of our Lifestyle Specialists at (210) 209-8956 and let them show you around.

Independence Hill Retirement Resort Community is located at 20450 Huebner Rd., San Antonio, TX 78258. For more information, call (210) 209-8956 or visit [www.independencehill.com](http://www.independencehill.com).

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