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Better Business Bureau aims to help seniors avoid scams

By Sora O'Doherty



Pearl Yon of the Better Business Bureau speaks to seniors Dec. 13 at the Orinda Library. Photo Sora O'Doherty

Telephone, mail and online scams have become more prevalent over the years, with more seniors falling prey to the devious tricks of the trade each year. Pearl Yon, communication specialist of the Better Business Bureau, offered advice about what scammers do, and what seniors can do to stop it during a Dec. 13 seminar at the Orinda Library.

Yon said to never answer yes to any questions on the telephone, as scammers can record your "yes" and use it as proof that you agreed to their scam. She also told her audience that scammers can make any number appear on your caller ID; they can fake any number, be it your son's or daughter's or the real number of the IRS. But, she noted, the IRS does not conduct business over the phone, so they would never be calling you directly.

There are various other common scams Yon says seniors often fall prey. In the lottery or sweepstakes scam, you might receive a check and a letter saying that you have won a large sum of money. The letter goes on to say that you need to deposit the check and wire funds to cover fees, insurance and taxes. The check will be counterfeit and any money sent will be lost. In the medical alert scam, you might be notified that you are eligible to receive a free medical alert system, and all you have to do is recommend the product to a friend. Despite being told that everything is paid for, the recipient finds later that they have been registered for a service with fees of up to \$400 per year. In the grandparent scam, people receive calls from someone

claiming that they have your grandchild, who is in trouble in a different state and needs you to wire money for bail or damages. Victims of this scam have lost thousands of dollars.

The Better Business Bureau advises that if something sounds too good to be true, it probably isn't true. Don't wire money to anyone who tells you that you have to send money to collect a prize. If you get a call from a medical alert company, don't press any buttons on your phone and hang up immediately. Contact your grandchild or your children to assure that they are safe; do not wire funds. If in doubt, you can call the BBB for advice.

Yon noted that she hoped she wasn't just addressing the people in her audience, but that each of them would spread the word on how to avoid scams. The top "red flags" for seniors are: receiving a phone call asking for your personal information, bank account, credit card numbers, or Medicare ID number; receiving a check with a letter stating that you have won a prize; door-to-door sales offering discounts on products or services, magazine subscriptions, or home alarm installation; being asked to wire money or return an overpayment; finding unexpected charges to your bank account or credit card; receiving an email from a financial institution asking you to update your account information; high-pressure, emotional requests from a charity with a name that sounds similar to a recognized charity; invitations to estate planning seminars; and calls from someone claiming to be your grandchild asking you to wire money.

The BBB urges seniors to register their telephone number with the National Do-Not-Call Registry at 1-888-382-1222, to keep careful records of all transactions and shred documents before discarding them, to trust your instincts and, if in doubt, research a business at bbb.org prior to doing business with it. Seniors should also be on the alert for charities with names that sound like real, well-know organizations. You can check out charities with the BBB's Wise Giving Alliance at bbb.org/charity.

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