



Crime Watch

Fighting Fraud Against Senior Citizens

(NAPSA)—Learning more about fraud may help protect someone you love from deceptive telemarketing and mail fraud promotions.

Every year, illegal telemarketing and mail fraud schemes rob consumers, often senior citizens, of their hard-earned life savings.

Whether it is a sweepstakes that seniors are led to believe they must pay to enter, a solicitation for a charity that does not exist or a scheme in which seniors are promised rewards that really are too good to be true, there are many ways to be taken advantage of.

Some older individuals may have difficulty understanding that there is no need for them to place an order or give a cash donation to be eligible to win a sweepstakes. Some may even believe that the odds of winning a big prize are higher with every purchase or contribution.

Cut-rate supplemental health insurance offers that provide inadequate or inappropriate coverage can also be considered a telemarketing fraud.

Mail fraud can be defined as any kind of scheme to get money or anything of value from you by offering a product, service or investment opportunity that does not live up to its claims.

In 2001, the U.S. Postal Inspection Service responded to 66,000 mail fraud complaints, arrested 1,691 mail fraud offenders, convicted 1,477 such offenders and initiated 642 civil or administrative actions.



Don't be fooled into thinking you are one of the "lucky few" because a postcard tells you so. It may be telemarketing fraud.

Investigations in 2001 resulted in over \$1.2 billion in court-ordered and voluntary restitution payments.

To help educate seniors and their loved ones about deceptive telemarketing and mail fraud promotions, the U.S. Postal Inspection Service in conjunction with the U.S. Postal Service, Federal Trade Commission and the Senior Action Coalition, has launched the National Fraud Against Senior Citizens Awareness campaign.

According to the campaign, if anyone contacts you or a loved one with an unsolicited offer:

- Don't give your financial information to callers you don't know.
- Don't be pressured into making an immediate decision.
- Get all information in writing before you agree to a purchase.

If you want more information, call the Federal Trade Commission toll-free at 1-877-987-3728 or log on to www.usps.com/postalinspectors