http://www.RMGOnlineNews.com/news/index.cfm?nk=66827

Scams to Watch Out for in 2019

It is estimated that older adults lose billions of dollars to scammers each year. The National Council on Aging shares three scams that are making the rounds.

1. Beware of Social Security spoofing calls. There's been a significant increase in fraudulent telephone calls from people claiming to represent the Social Security Administration. In them, unknown callers threaten victims that they face arrest or other legal action if they fail to call a provided phone number or press the number indicated in the message to address the issue. Sometimes the scammers switch tactics and say that they want to help an individual activate a suspended Social Security number.

If you receive one of these calls, hang up. Know that Social Security rarely contacts persons by phone unless you have ongoing business with them and they never make threats about arrest or legal action.

2. Watch for a new twist on the old grandparent scam. In this approach, a person calls an older adult pretending to be a grandchild who's been involved in an accident or legal trouble and needs money immediately.

Recently, the Federal Trade Commission (FTC) found that instead of using wire transfer or gift cards, an increasing number of older adults are mailing cash to these fraudsters, with a median individual loss of $9,000. According to reports, the scammers often ask seniors to divide the bills into envelopes and place them between the pages of a magazine, then send them using various carriers, including UPS, FedEx, and the U.S. Postal Service.

The FTC warns that if you or a loved one receives one of these calls, don't act right away. Call that grandchild back on a correct phone number and verify their whereabouts. If you've mailed cash, report it right away to the Postal Service or shipping company you used. Some people have been able to stop delivery by acting quickly and giving a tracking number. Be sure to also file a complaint to the FTC at FTC.gov/complaint.

3. Only work with reputable agencies after a natural disaster. Wildfires, tornadoes, flooding—these unpredictable forces of nature can be devastating to those living in affected areas. Even those not directly affected may want to lend support in whatever way they can.

Natural disaster scams typically start with unsolicited contact by telephone, social media, e-mail, or in person. Scammers may:

Impersonate charities to get money or private information from well-meaning consumers.

Set up fake websites with names that mimic legitimate charities to trick people into sending money.

Pretend to be from the IRS and collect personal information under the guise of helping victims file loss claims and get tax refunds.

Pass it on! One of the most important ways to avoid becoming a victim of a scam is to pass along information about scams that are making the rounds.