Every year, Senior Citizens are targeted by con artists. Many of these victims don’t ask for help until it is too late!

The Tri-State Better Business Bureau would like for you to be on the look out for the following warning signs:

- The person receives lots of junk mail (“sweepstakes” offers, etc.)
- The person gets frequent calls from people offering valuable awards, great money-making opportunities, or asking for charitable donations;
- The person has a lot of inexpensive cheap items that he or she either purchased in order to “win” something or received as so-called “valuable prizes;”
- The person has written checks or made withdrawals for escalating amounts of money to unfamiliar, out-of-state companies;
- The person begins to act very secretive about phone calls;
- The person is having payments picked up by private courier services or is wiring money to companies or individuals;
- The person is having sudden problems paying bills, or buying food or other necessities.

If you see any of these warnings signs, contact the BBB for advice on how to deal with the situation and always remember the following tips:

**DO:**
- Help the person report the fraud to the state or local consumer protection agency;
- Emphasize the criminal nature of telemarketing fraud and help the person learn how to identify it;
- Encourage the person to hang up on telephone solicitations that seem suspicious;
- Have a calm discussion about the best way to handle the person’s finances in the future. If he or she seems to be truly incompetent, seek legal advice;
- Help the person change his or her phone number, if necessary, and get on the Do Not Call List.

**DON’T:**
- Blame the person. It is easy for to be convinced or taken advantage of. The callers are professionals and are good at what they do!
- Threaten to take away the person’s financial or physical independence. This may only make the person secretive and resentful.
- Ignore a problem! We are all at risk and at times need advice and assistance.