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Age Spots by Jackie Dover - Scams for You and Scams for Me

MARCH 02ND 2017 BY DEE LOFLIN

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Recently there has been an influx in the number of scams targeting the Southeast Missouri area, some going as far as to target businesses.

Every time you hear of someone getting scammed the first thing most people say is “I’d never fall for that” or “it would never happen to me”, but these scammers are smart. Scaring people and keeping them in a panic and off guard is how they are able to get money. When we are panicking, we are not thinking clearly. And almost everyone can make bad decisions when we don’t have time to think about things.

Recently an old scam has been making its rounds again.

A client told me that she had received a call from someone claiming to be her grandson. Many times they start the conversation by asking “Grandma, do you know who this is?” Now the scammer has a name to use. He informed her that he was traveling with a friend and they were pulled over and arrested for having drugs in the car. He was scared and almost in tears because he couldn’t tell his parents and neither could she. Every time she questioned an oddity, he had an answer; he didn’t sound like him, it was because he was sick and needed medicine.

She thought he was in school, it was spur of the moment and he didn’t tell his parents. She knew he didn’t use drugs; well it wasn’t him it was the friend. She was even allowed to speak with the police officer who told her it was only \$3,000 for the bond. If she could just get that, her grandson would be free. Luckily this client realized

something was off and did not get scammed out of her money, but not all are so lucky.

According to the National Council on Aging (NCOA), financial scams targeting seniors are so prevalent they've become the crime of the 21st century. As fast as law enforcement officials crack down on one case of fraud a new one pops up. And the roughly 10,000 people a day who turn 65 falls for an old scheme with a new twist.

So how do you protect yourself from scammers, practice saying "no"? No can be a complete sentence.

Send money to free your grandchild or buy this product or avoid going to jail.
No.

All we need is your Medicare Number.
No.

You've won millions of dollars; we just need some good faith money.
No.

It's not rude to tell someone who calls you or knocks on your door unsolicited, no. In fact it just might save you some money and stress. If you think you have fallen for a scam report it to the local police or to the Federal Trade Commission (FTC) 1-888-382-1222.

The more we know, the more we can protect ourselves.

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