

Siouxland Aging Services reminds seniors to be cautious these days when answering the phone or door. Recently reports have come concerning the re-emergence of the grandparent phone call scam, false solicitation for utility bills, and phishing for personal information. "Seniors are especially vulnerable targets for potential scams due to their trusting nature," stated Chris Kuchta, Advocacy and Community Relations Director for Siouxland Aging Services. She continued, "The difficult economy combined with a natural disaster, such as the current flooding or recent tornados, opens the door for many scammers to take advantage of a older person's vulnerability."

The grandparent scam, in which the well-versed scammer leads the phone call recipient to believe that his/her grandchild is in trouble (typically outside of the United States) and needs \$1000-\$5,000 wired to them immediately. If this kind of call is received, you need ask personal questions with answers that only you and your grandchild would know. Before wiring any funds, you should first check on the true whereabouts of the named grandchild or verify the claim with other family members. Also you should realize that once funds are wired outside of the country, they are very difficult to recover.

No one should ever give out personal information to an unknown source that originates a contact with them. If a bank, credit card, utility company or other business calls you and asks you for your personal information such as an account number that needs to be "verified", that should be a red flag – because if they are truly from that business and calling you – they already have your information. (However, if you make a call to a business using a number from a billing, account statement or even the phone book, then it is safe to share personal information, because you made the call!)

Always beware of door-to-door solicitations. Ask to see identification. If needed, write down the badge identification name and number. Call the business as a secondary safeguard to ask if their employees are in the area and the nature of their business at your door.

Everyone is especially generous in the face of disaster. Donate only to charities you know - to their local offices is best. Be wary of callers, whether at your door or on the phone. Write and send a check to the address in the phone book or give using a credit card on a secure website – and don't give cash.

If you are in a disaster area, use caution and good sense when dealing with clean-up, repairs, and other needed services. Natural disaster victims need to check out a contractor before signing a contract or paying any money. Try to deal with an established, reputable, local contractor. Check references. Check with the Better Business Bureau or call to see if the Attorney General's Office has received complaints (515-281-5926 or 888-777-4590.) Get several written estimates for the job, and get a written contract detailing work to be done, responsibility for permits, costs, and any other promises. Don't pay large sums in advance. Con-artists may just "take the money and run." If you have to make a partial advance payment for materials, make your check out to the supplier and the contractor. Report suspected scams and price-gouging to the Attorney General. Iowa has a rule against price-gouging that goes into effect in counties with a disaster declaration. Price-gouging is charging very high prices that are not justified, and taking unfair advantage of disaster victims.

The SMP program at Siouxland Aging Services empowers seniors to protect, detect, and report healthcare fraud, identity theft, and scams. Scam attempts may be reported to Siouxland Aging Services to help us inform and protect others, as well as assist any victims. Victims of these crimes should never be afraid or ashamed to report these types of crimes to their local authorities...as scammers typically are very good at what they do. For assistance, more information or to request a program on avoiding fraud and scams, contact Siouxland Aging Services at 712-279-6900, 800-798-6916 or [www.siouxlandaging.org](http://www.siouxlandaging.org).