

## ***SCAMS... They are everywhere. Beware!***

Today's living environment includes many opportunities for seniors to be attractive targets for scam artists. Never before have seniors...and others...had to worry so much about identity theft. Social Security card theft, credit card theft, telephone number theft and more.

To protect yourself, the best thing you can do is be informed. And stay informed. And use your best judgment when contacted by mail or Internet or telephone. Some individuals advertise their services through fliers they leave at your door. These solicitations need to be carefully scrutinized as well.

This entire newsletter will provide information to keep you safe, and make you feel secure.

If you are not a senior, this information will be valuable to you as well. Things go well when we plan for events, so we know exactly how to respond to them.

We hope you find this news helpful. And please let us know if there are issues or information you would like to be included in upcoming issues of the Silver Streak newsletter. Feedback is always helpful. Thanks for reading.

Eileen H. Longstreet, Executive Director

## ***Telephone callers: Dialing for Your Dollars?***



We've all received calls from representatives of charitable entities. Most of the callers represent 'real' charities. Some do not. Some of the "not so" legitimate callers give only a very small percentage to the charitable organization they purportedly represent and do so only to ensure they are not caught giving nothing. When only 10%-50% of your donation goes to the charitable organization, you should carefully consider whether to donate.

So, how do you know which callers are "legitimate" representatives of charitable entities and which ones are, for all practical purposes, outright scammers? Frankly, it is often hard to determine. But here are a few questions to ask.

"How much of the contribution goes to the organization?" If the person says s/he "doesn't know," chances are you should not donate.

If the answer is "80%" or more, then ask...  
"Where might I find information to verify

*Continued on page 2*

## ***The Alexandria Calendar 2007 is now available!!***



### ***Godspeed sails again into Alexandria Harbor***

On the cover of

## ***The Alexandria Calendar, 2007***

By Judy Drewry, SSA Calendar Coordinator

In May of 2006, the seaport of Alexandria, Virginia, played host to the replica schooner "Godspeed" from Jamestown. That visit was in preparation for the 400th anniversary of the first permanent English settlement to be celebrated in 2007. Now the *Godspeed* sails into the harbor once more – in pen-and-ink drawing -- on the cover of **The Alexandria Calendar 2007!**

This remarkable calendar of historic Old Town scenes has been produced as a fundraiser since 1980 by the private, non-profit organization, Senior Services of Alexandria. Created by superior pen-and-ink artists Deron DeCesare and Tom Jennings, the Calendar includes thirteen original drawings.

**The Alexandria Calendar 2007** was officially launched by presentation to City Council in Chambers on November 14.

Calendars are available in some Old Town shops and museums as well as at Senior Services offices at 700 Princess Street, Mezzanine Level, at \$10 each and less in volume. It will also be available at the Farmers' Market at City Hall on Saturday mornings as long as supplies last.

## Board of Directors 2006-2007

### Officers

Susan Winn  
*President*

Claudia Kostel  
*Vice President*

Sandra Calhoun  
*Secretary*

Carl Behnke  
*Corresponding Secretary*

Mark N. Roth  
*Treasurer*

### Members

James Almond

Judy Drewry

Alfred P. Duncker

Hon. Constance Frogale

William P. Harris

Barbara Lord

Mary Jane Nugent

Arthur E. Peabody, Jr.

Joan M. Richardson

H. Arthur Sauer

Marie Schuler

Hon. Paul C. Smedberg

John B. Smith, II

Ruby Tucker

Fitz F. W. Woodrow, Jr.

### Telephone callers from page 1

this?" If the caller does not offer a website address, or to send financial information to you, then it may be wise to decline to donate.

"Can you send me some information first?" If the caller declines to do so or says that your donation is "needed immediately" (or some other implied urgency), it is probably a good idea to just say "no thanks."

If you value the work the charity indicates it does but are not sure of its legitimacy, ask the person to call back at a later date and do a thorough check in the meantime to determine the charity's status.

Search for it on the web (at the library if you don't have Internet at home), look in your telephone directory, or check with the Better Business Bureau (although this is also not a guarantee of legitimacy; the BBB may only confirm there have been no complaints).

In any event, never give your credit card number over the phone

without being 100% sure (or almost) that you are talking to a legitimate representative of a legitimate organization. You can also call your friends, family, and neighbors to see if they have heard of the charity.

Please know that there are many legitimate and worthy organizations seeking your support via telephone, your mailbox, and the Internet. It is important not to cut-off those organizations to which you have previously donated and feel secure about. Legitimate charities and other non-profit entities are happy to provide financial information and answer questions.

But even legitimate charities names can be used by scam artists to try to get your "donations" via credit card over the phone. If you have concerns, contact the charity directly and ask if they are currently conducting a telephone solicitation campaign.

## *"You've got Mail! Foreign Money Offers"*



You receive a letter. It comes via email, mail, or fax. A foreign "official" or similar person presents you with an offer to give you half or a sizeable portion of their money for allowing him/her to transfer money into your account from a foreign bank. They will offer differ-

ent stories about why they need to do this, such as they are "in danger of losing their money" due to political upheaval, persecution, and more...the intent is to get your bank account information. With it, these crooks can start taking **your** money.

No matter what the story, the intent is to get your bank account information and the rea-

sons used are always scams.

If you receive such an email, letter, or fax, do not respond to it. Shred the letter and fax, delete the email, and tell your friends and family that you received one and to not respond to them. Or you can also choose to save them and provide them to local law enforcement authorities.

## *"Final Notice to Claim Your Sweepstakes Winnings!!"*



In an envelope with an official looking "seal" or other logo, you receive notice of a sweepstakes opportunity. Usually the language in large print leads you to believe you have already won some money. You have not. They just want you to think so. Sometimes you can find the truth, or a semblance of it, in the small print. Even if you read the small print, the language can be very misleading.

A first sweepstakes letter

can offer the chance to be included in the sweepstakes for a small fee of \$10, \$15, or \$20. After you send your money, you can count on receiving sweepstakes offers from many other "sweepstakes." The scammers think if they offer more than one sweepstakes, you will think they are all different and send a small amount of money to each. Imagine how quickly those hundreds of letters sent out can generate millions of dollars each day. And wait, there's more.

Next comes the "official letter" including a seal that looks

like some sort of government seal, or at the very least, a seal that looks 'official.' Eureka. You've won!! You've won \$3,000, or \$5,000 and often even \$30,000, and up to \$300,000. To claim your winnings, however, you are told to either

**1)** send the sweepstakes your bank account number so your "winnings" can be direct deposited into your account or

**2)** send money to the sweepstakes organization to "pay the taxes" due on your winnings.

If you do neither, you may even get a telephone call. Some-

*Continued on page 3*

times the caller is nice and upbeat, "happy for you" that you've won. If you do not send the requested money, you may get another call telling you "your winnings are in jeopardy if you don't send your account number" or the money to "pay the taxes." (I personally heard a caller trying to get a senior to send money and when the caller heard me in the background advising her about what to say, the caller hung up immediately and then called back later.)

Two Alexandria seniors sent money to pay "the income taxes" on their sweepstakes "winnings." Neither of them ever received any money.

One senior demanded that the winnings be sent to her before she would send a check for \$30,000 to pay the "taxes."

The senior received a check for the winnings and deposited it. She then immediately sent a check for the "taxes" to the sweepstakes organization. By the end of the month, her bank statement reflected that the deposited check for the winnings had bounced. ...but by that time the scammers were \$30,000 richer.

*If you receive any sweepstakes solicitations in the mail, please just throw them out immediately. Or, if you choose to do so, you can forward these documents to local law enforcement officials.*

There is an old adage "If it sounds too good to be true...it probably is." And we live in an environment where "too much information can (also) be a dangerous thing." Especially when it's your informa-



**The Annual Spring Gala  
"Honoring the Best"**

March 30, 2007  
Belle Haven Country Club

**Honoree:  
Hon. Marian Van Landingham**

New Venue. Same Great Event.  
Early Reservations Accepted

To book your reservation  
Call 703.836.4414, ext.11

tion. To protect YOUR information, arm yourself with information, and stay up to date, on the latest news about scams.

**Shopping Sense ... (No, it's not about getting the best price)**

Whether you're shopping at the mall or grocery shopping, there are things you can do to secure your credit card information and your other personal information as well as your person.

1. **First, photocopy all your credit cards, your driver's license, your social security cards and any other important documents** (you can do this at the library and copy many of them on one sheet of paper),
2. **Take only one credit card** with you if possible (this might keep you from spending too much too!).
3. **Leave your Social Security card at home.**
4. **Never give personal information at the checkout counter.** If

- you are asked for your telephone number just say "No, thank you."
5. **Keep your credit card and Driver's License somewhere other than your wallet.** (I keep mine in a small photo holder in which I store the two items, along with those cute pictures of my grandchildren.)
  6. **When possible, keep the credit card and driver's license in a pocket of your clothing when you are shopping.** (Leaving your purse at home eliminates having to worry about losing it)
  7. **When you are ready to leave, have your car key in your hand before you exit the store. Be aware of what is going on around you.** If you have many bags, ask the store's customer service or security person to **walk you to your car.**

8. **If you walk to your car by yourself, have the car key ready.** Walk as quickly as you can, and **do not put your purse or packages on the trunk or hood of the car** while you are opening the car door. (This is the easiest way to lose your belongings to thieves.)
9. **If you have your car parked by a valet parking attendant, provide the attendant with a single car key only** (the valet key, if you have one).

Plan your shopping habits so that you are prepared to shop worry free (until the bills come to your house. This we cannot help you with).

Donations were made to SSA in Memory of		
Mr. Neil Johnson and Mrs. Lucy Roy by Phyllis T. Bickham	Phyllis Bogle by Judy Drewry	Nita Whitesel by Frances M. Walls
Gerald & Madge Clark and Walter & Alexandra Behnke by Mr. & Mrs. Carl D. Behnke	Richard Cheeseman Sr. by Robinson Terminal Warehouse Corporation	Catherine Gekker by Katherine Gekker
Emma Norbruis Haverkamp by Henry C. Barringer	James J. Butler by Kathleen Y. Butler	Mrs. Deloris Harris by Phyllis T. Bickham
	Robert F. Reilly by Mr. and Mrs. Peter M. Frank	Kathrine Mooney by Susan C. Longstreet
Donations were made to SSA in Honor of		
Mrs. Phyllis T. Bickham by Anita B. Williams	Judy Drewry by James & Maria Drewry	Claudia Kostel by Laura E. Kostel

DOT: Para-transit .....	703-836-5222
Senior Taxi: .....	703-836-4414, ext 15
Employment Counseling .....	703-836-4414, ext 13
In-Home Care & Chore help: .....	703-836-4414, ext 13
Meals on Wheels: .....	703-836-4414, ext 12
Money Management for Elderly: .....	703 836-4414, ext 14

## *“A few More Tips (We’re almost done!)”*

It’s important that our government come up with ways to protect your social security number. While no one can guarantee that every item of your personal information can be totally secured, it is becoming increasingly clear that a social security number must be protected because it is a key to almost every personal transaction that takes place.

You might contact your congressional representative and senator to have changes introduced to protect your personal information.

**Social Security numbers are still evident on VA driver’s licenses** that have not yet been renewed. You can **renew early to get a new numerical identifier.**

Some people still have their **Social Security number printed on their personal checks. Shred the remaining checks** and order new ones without the social security number or telephone number.

**Save your Medicare Explanation of Benefits (EOB) in a secure place or shred them.** Each of the EOBs has your Social Security number on it.

Do your best to protect your information. If you can afford it, **purchase a “cross-cutter” shredder.** If you can’t afford one, share the cost of one with your neighbors and get together to shred once a month. You can find a good one for about \$35-40 at office supply stores.

**Do not throw out anything that has any personal information on it.** Shred it. This includes those unsolicited credit card applications that show up with such regularity.

**Shred old bank statements when you no longer need them.** Do not put them in the garbage.

**Register on the Federal “DO NOT CALL” list** Online at <https://www.donotcall.gov> or phone 1-888-382-1222 (TTY 1-866-290-4236)

If you know of other things that seniors and others can do to protect their identity and person, please call or send the information to us. We are happy to publish any appropriate information in future Silver Streak newsletters.

The Silver Streak is a quarterly publication of Senior Services of Alexandria.  
Contributors: Judy Drewry and Eileen Longstreet. Production by John Drummond

## **Silver Streak**

A Publication of  
**Senior Services of Alexandria**  
700 Princess Street-Mezzanine  
Alexandria, VA 22314

Address Service Requested

NON-PROFIT ORG.  
U.S. POSTAGE PAID  
ALEXANDRIA, VA  
PERMIT NO. 253

*The mission of Senior Services of Alexandria is to provide comprehensive, accessible, and affordable services to seniors who reside in the City of Alexandria which support the independence and self-sufficiency that enable seniors to age with dignity in their homes and this community.*

Please designate Senior Services in the United Way and Combined Federal Campaign. Agency #8311



#8311

