

## **DON'T BELIEVE EVERYTHING YOU READ – EXCEPT HERE**

Quite a bit of what I write about involves phone and computer scams. In fact, when I speak to groups, I tell them, 90% of scams reported to the Federal Trade Commission involve use of phones or computers. But is worth remembering, 10% of scams work with the printed word, often with through the US Mail. That's still a lot of scamming. So today, I will concentrate on scams of that nature. Much of what I learn is from court settlements when the federal government or the Iowa Attorney General sued these crooks.

### **PHONY DIET BOOK**

On June 22, the Federal Trade Commission (FTC) announced it planned to start mailing checks out to consumers who bought a book titled, The Weight Cure Loss 'They" Don't Want You To Know About, by Kevin Trudeau. Sounds like this book was pretty much science fiction, not at all helpful for weight loss. Part of the weight loss plan included taking a certain drug for the rest of your life, but the drug was almost impossible to find. The author, Mr. Trudeau, ran afoul of the government when they ordered him to stop misrepresenting the book's content in 2004. Well, he didn't, so they ordered him to pay up. Trudeau refused to pay, and refused to disclose where he kept his money. But eventually, the government found some of his money, and is refunding \$6.3 million to book buyers.

This kind of case shows us that just you read something between two covers of book, does not make it true. That's especially true when the subject is getting rich quick, or losing weight without effort, or some magical disease cure.

If you get one of these checks, cash it soon. The FTC says to cash it in sixty days. I know the checks are now arriving, as I receiving a call from one Clinton woman already, asking if the check, for \$4.95, was legitimate.

### **WINNING AT GAMBLING – PHONY MAIL OFFERS**

In May and June 2016, the Iowa Attorney General (AG) announced settlements of several cases which shed some light on a particular type of mail scam – offers on how to improve your odds at winning at gambling or sweepstakes. The crooks directly targeted these scams at the elderly population. I will go through these one at a time:

- On May 6, a Polk County judge ordered a graphic designer, Robert Schneider, of Englewood, New Jersey, to pay \$100,000 for his work designing slick promotional mailings used by scammers to cheat the elderly. Some of these highly personalized mailings appeared to come from a psychic who promised to win the recipient money in sweepstakes – in exchange for a \$25 fee. Other mailings looked like they notified the recipient of big sweepstakes winnings, for a \$25 fee, but really just provided a list of sweepstakes anyone could enter for free. The Attorney General described Schneider as “the go-to person” for scammers who had a scheme for cheating people, but lacked the graphic design skills to produce the mailings. Unfortunately, the Attorney General also tells us Schneider claims to be broke, so we may be waiting awhile for our money from him.
- On June 15, another New Jersey outfit, J & B Opportunity, made an agreement with the Iowa Attorney General to pay \$10,000 in refunds to 186 Iowans, and stop business in this state. This outfit marketed “gambling systems” through the mail, which claimed to divulge the secrets of winning big with lotteries, slot machines, horse racing, and video poker. One mailing claimed it could teach anyone to win at slots like pulling cash from an ATM. It only cost \$54 to learn this trick.
- On June 22, the court in Polk County filed a judgment involving yet another New Jersey resident, Timothy Clements, in which he agreed to pay \$45,000 to settle claims. In this scam, Clements and his two companies sent mailings from a supposed psychic, Josef Van Jalen, who agreed to predict winning lottery numbers, for free. People who signed up for this free help found themselves getting very threatening debt collection notices. If this “psychic” cheated you, get hold of me and we can file a claim with the AG.

In reporting on these settlements, the AG reminds us, crooks who develop a list of vulnerable clients will sell this list to other crooks. The AG also urges those providing care to the oldest Iowans to pay particular attention to the kind of mail they receive, looking out for these kinds of offers.

I’m encouraged by something else reported in these settlements. How did the AG find out about the scams in the first place? Through reporting by some very senior citizens. One woman who reported was 85 years old, another was 91 years old. This tells us the age group these crooks targeted,

but also illustrates we've got lots of pretty sharp folks in the senior citizen ranks.

### **FACEBOOK SCAM**

Okay, not everything today is about the mail. A Low Moor woman, let's call her Rae, alerted me this week to a close call they had with a Facebook scam. Rae suffers from a disability, and got a message from a relative, also suffering from a disability, through Facebook. The message urged Rae to get in touch with someone else on Facebook, who was taking applications for \$200,000 government grant for disabled folks. Rae did send a message and got a reply wanting Rae to send \$1350 via Moneygram wire transfer to someone in Florida, to secure the grant.

Fortunately for Rae, she paused at this point and called her relative on the phone. Guess what? He did not send the message. Turns out someone hacked his Facebook page and sent out bogus messages like this.

Things like this show us to be very leery about messages in social media, even from people we think we know, asking for money. Con artists hack into Facebook pages all the time, it is not difficult.

### **CONTACT SENIORS VS. CRIME**

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433, or email me at [randymeier@gapa911.us](mailto:randymeier@gapa911.us)

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