

SCAM OF THE WEEK



ELLEN MARKS
Of the Journal

Relatives of elders need to watch for new 'friendships'

It started when the elderly Albuquerque woman contacted the owner of a consignment business for the purchase of some antiques. It seemed to her that the business owner "needed a mom," and so she befriended him. He started to hang around more, coming to family gatherings like Thanksgiving dinner.

Things did not end well.

By the time the Senior Citizens Law Office got involved, the man had entwined himself so deeply into the woman's life that she ended up deeding property to him. The Albuquerque-based non-profit, which provides free advice and representation to seniors, managed to get the deeds invalidated.

That same man hit up a 90-year-old woman, who agreed to loan him \$3,900. He never paid it back, says the law office's executive director, Ellen Leitzer.

Those incidents provide an important lesson for those with elderly relatives: Watch out for previously unknown people who seem to be increasingly involved in an older person's life, Leitzer says.

"Seniors are lonely," she said. "It's an interaction."

Even elders who have close family nearby and are "savvy" are at risk, she said.

Scams reported by those 60 and older have comprised an increasing percentage of all scams reported to the Federal Trade Commission. In 2013, that age group reported 27 percent of all scams, at nearly 125,000 reports. Last year, the percentage had risen to 37 percent, or 172,000 reports.

Leitzer and her staff say there are some common phrases that should make older people think twice. Examples: When something is a "one-time bargain" or for "today only" or when someone prefaces a too-good-to-be-true offer by saying: "My manager is going to kill me, but ..."

Contractor cons

Leitzer says other clients have been tripped up by unlicensed contractors. She cited the example of a woman whose roof had been damaged by hail. A contractor promised to help process her insurance claim, and she took him up on it. When she got the insurance check, she turned the money over to him. The work was never done, the contractor disappeared and the woman was left with a court judgment that was uncollectable.

The advice here is to make sure you are dealing only with licensed professionals. Ask for the business name and license number. Once you have that, you can verify with the state's Construction Industries Division — at public.psiexams.com/search.jsp — that the contractor is indeed licensed. If you find no listing, there is, in most cases, no license. If looking the contractor up by name, you must enter the full name correctly.

Another option is to contact the division by phone at 877-663-9267.

Door-to-door sales representatives also pose a danger, particularly when elderly homeowners make the mistake of inviting them in. Once they're inside your home, you are vulnerable to the idea that you must be hospitable and listen to what they have to say.

"It's a power imbalance," staff attorney Michael McGuire says. "They're in your house, they're your guest. You want to be a good host to them."

Best advice is to not invite them in to begin with, but if you do, remember you have three days to cancel an order made at your home or workplace or at a seller's temporary location, like a hotel room, convention center or restaurant. There are exceptions to this so-called "cooling-off rule," though, such as sales for less than \$25 made at your home and sales under \$130 for sales made at certain other locations.

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