

Protect Yourself from Scams and Fraud by Stopping Unwanted Mail

Question: I have been reading about your efforts to fight senior fraud recently and thought that you might be able to help me with my mother's situation.

Several years ago she started making charitable contributions to several organizations that sent her information in the mail. Since that time she has been getting more and more mail from all sorts of organizations asking for money, many of them indicating that without her contribution terrible things are going to happen. She takes these very seriously and over time these \$25 to \$50 donations are starting to become a financial hardship.

What can I do to help her stop getting this unwanted mail? It is getting out of control and she just can't say no to a "good" cause.

Answer: I wish that I could say that this is the first time I have heard a story like your mother's, but sadly it is not. During the Listening Sessions on Senior Fraud that I have been holding around the state over the last two months, fraud and scams committed through the mail seem to be the most common.

I recently saw a startling statistic that indicated that 4 million tons of "Junk Mail" is sent out in the US each year, half of which is never even opened. In consideration of this staggering figure it is no wonder that so many seniors are falling victim to scams perpetrated through the mail.

There are several things that you can do to help you mother with her situation. First sit down with her and itemize her donations to these "charitable organizations" and help her to realize exactly how large of an impact that it is having on her finances.

If she still feels compelled to send donations, go over the list of organizations that she is sending money to and see what Secretary of State Mark Hammond's office has on them. The Secretary of State's Office not only keeps information on all registered charities in South Carolina, it also maintains the Angles and Scrooges list that shows the percentage of donations that go to the intended target rather than administrative costs. This should help her better understand where her money is going.

One way that you can stop "Junk Mail" from arriving to your mother's mailbox is to contact the Direct Marketing Association and have them add you to the Mail Preference Service list. This will stop all mail from their member organizations for up to five years. Simply send a letter or postcard to *Mail Preference Service, Direct Marketing Association, PO Box 643, Carmel, NY 15012-0643* and include your complete name, address and zip code under the words "activate the preference service for this name and address. It will not stop all of the mail your mother is receiving, but it will make a big dent.

Another major issue for many people is unwanted credit card offers. Unfortunately the major credit agencies will sell your information to any bidder. In most cases the direct

mail companies will use this information to gather demographics to help them target their products. This is very simple to fix however, just -- call 1-888-567-8688 and ask them not to sell your information. This will work with all the major credit agencies including Equifax, Experian and Trans-Union.

As I have been telling the good folks that have been joining me during my Listening Sessions on Senior Fraud, education is the best way to protect yourself from scams and frauds. When people remain silent on these matters because they are embarrassed for being tricked, they simply enable the crooks to keep at it and take money from others.

For more information on the Lt. Governor's Task Force on Senior Fraud, upcoming Listening Sessions and other aging issues please visit the Office on Aging website www.aging.sc.gov or call my office at 800-868-9095 and my staff will be happy to assist you in any way they can.