



Tips for Senior Citizens – Part Two

You should never be asked to pay in advance for services. Pay for services only after they are delivered.

- Some con artists will send a messenger to your home to pick up money, claiming it is part of their service to you. In reality, they are taking your money without leaving any trace of whom they are or where they can be reached.
- Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision.

Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she is violating federal law.

- Before you receive your next sales pitch, decide what your limits are -- the kinds of financial information you will and won't give out on the telephone.
- It's never rude to wait and think about an offer. Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor.
- Never respond to an offer you don't understand thoroughly.
- Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.

Direct any inquiries relative to this correspondence to the Senior Services Section, at 312-745-5141 or Pax 0260.