

## **IS IT JUNK MAIL? OR NOT?**

If I say “junk mail”, most of us immediately conjure up an image in our mind of what that looks like. Things like bank or credit card offers, life insurance offers, car warranty offers, political flyers, charitable solicitations, invitations to marketing events, ads of all types. You get the picture. And my advice in dealing with junk mail is pretty standard – your trashcan is your best friend when it comes to dealing with it. With most of it, you recognize it for what it is, and can happily toss it without even opening it. But...I’d encourage you to at least give the mail a once-over look, even if you don’t open it. You might uncover a fraud in which you are the victim.

Here’s a case in point. A woman came to me today and reported her 87 year old mother, we will call her June, received a letter from the Social Security Administration about two weeks ago, which she pretty much ignored. Two days ago, a second letter arrived from the Social Security Administration. June did not get too interested in that either, but did mention it to a friend, who reviewed it, and the first letter. The first letter informed June the Social Security Administration received her online application for a personal “my Social Security” online account with them. If she did not make this application, she needed to alert Social Security.

The second letter informed June; the Social Security Administration processed her online request to re-direct her benefit payment to another bank. June’s friend convinced her, this was pretty serious. Together they got on the phone and called Social Security, and got this stopped.

What happened here? Someone found out June’s social security number and other personal information and used it to set up the “my Social Security” account. The whole purpose of that was to re-direct her Social Security check to some crook’s bank account, stealing it from June. We call this identity theft.

The crime committed against June is the second time in 2015 someone reported this to me here in Clinton County. In 2014, someone reported to me, an unknown party filed a change of address with the US Postal Service. If this had not been detected, the change of address would have sent all their mail to another address, in this case to Florida. There are several reasons crooks might do this, but it is usually done to keep credit card

statements on accounts opened without authorization, from coming to the attention of identity theft victims.

In that case, the postal service sent out a letter to the old address, advising the postal customer of this change of address. Here again, this might be a piece of mail which someone could overlook or ignore. That would be a mistake.

While I am writing about mail which should be looked at, I can't overlook Medicare Summary Notices. These are the statements Medicare sends out every three months to each beneficiary, detailing the treatment and services provided under Medicare. Reviewing these notices is one of the best tools available in preventing and detecting Medicare fraud. If you look this over and see a charge noted for something you did not get, contact the Senior Medicare Patrol at 800-423-2449. Senior Medicare Patrol can help you figure out if what you see is fraud, or some kind of error. And in either case, they can get hold of the right people to correct it.

So what am I telling you about mail? Yes, most of it is junk or bulk mail, easily tossed. But take a few seconds to make sure! And if you get something informing you of change of addresses, or accounts opened in your name which you did not do, take action right away. Don't ignore it.

## **NEWS FROM THE COURTS**

The Federal Trade Commission released a statement on September 16, 2015, informing us they reached a settlement in a phony debt collection case in which they brought charges against Kirit Patel and two companies he ran. These companies called up people and made outrageous threats against them if they did not immediately pay off payday loan debts. Well, there were no debts, it was all bogus. But Patel's employees claimed to be law enforcement, and threatened to jail their victims unless they paid up right away. A lot of people got really scared, and paid Patel over \$5 million in the scheme.

In settling the complaint, Patel pleaded guilty to fraud charges and a judge sentenced him to one year in federal prison. He also forfeited \$608,500, apparently all that was left of the millions he stole.

I receive many complaints of phony debt collectors. Those calls really strike a nerve with their victims. The phony callers scare people very effectively,

and coax a lot of money out of them. How should you respond if you get such a call?

1. Demand to know who is calling. Debt collectors must provide the name of their company and a physical address. That's the law.
2. Demand the debt collector send a "validation letter". If you don't get such a letter, there is no debt.

And you can always call me.

### **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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