

DON'T GET CONNED AT CHRISTMASTIME

Watch out for these end-of-the-year scams

The holiday spirit can quickly sour when generosity is hijacked by online thieves.

Consumer fraud escalates near the end of the year, when people are more vulnerable because they want to make the holidays special for loved ones.

Information easily found on social media about people's hobbies, travels and activities is twisted to hook consumers' attention, said Gary Davis, chief consumer security evangelist at McAfee, a computer security firm.

"They know more about you as an individual, and they use that

to lure you into sending money to a phony charity or business," Davis said. "If you like dogs, you might be more willing to give to a dog charity over the holidays."

It's crucial to verify the validity of special offers or appeals for charitable donations that appear in email in-boxes and on Facebook and other social media, experts say.

Googling the name of the charity, person in need or company, plus the word "scam," can quickly reveal a trail of consumer complaints, said Courtney Anclam, AARP Wisconsin senior program specialist.

Don't be pressured into leaping to take advantage of so-called special offers, said Reed Pomeroy, 69, a La Crosse resident and AARP volunteer. He noted that attendees of local AARP meetings are eager to share the latest scams they've experienced.

"Thieves urge you to override your common sense," he said. "If the purchase can't wait for you to verify the claim or offer, well, there's your answer right there."

BESMART: INDEPENDENTLY VERIFY

Gift cards are another holiday staple that are surprisingly vulnerable to fraud, Anclam said.

Cards available at retail stores can be compromised on the rack by thieves who track the cards' activation and immediately drain the funds—all before the cards are even received as a gift.

Paying for any gift with a major credit card is a reliable way to ensure you can recapture stolen funds, she said. And it's best to buy gift cards not off the rack but from a customer service desk.

The classic too-good-to-be-true ruse also pops up at the end of the year, in the form of bargain rates for vacation rentals, sudden offers to take on work for extra holiday cash, and purported last-minute bargains on toys.

These "are tailored around anxieties people have about being able to afford holiday gifts," said John Breyault, vice president for public policy at the National Consumers League.

"Never click on a link sent to you, even if it looks legitimate," Breyault cautioned. "Close down the email, and initiate your own communication or phone call to open a conversation."

Consumers should exercise healthy skepticism by looking up online reviews and filtering to see negative comments only, which screens out false praise.

Wisconsinites can check a company's complaint history at the state Department of Agriculture, Trade and Consumer Protection's website at datcp.wi.gov.

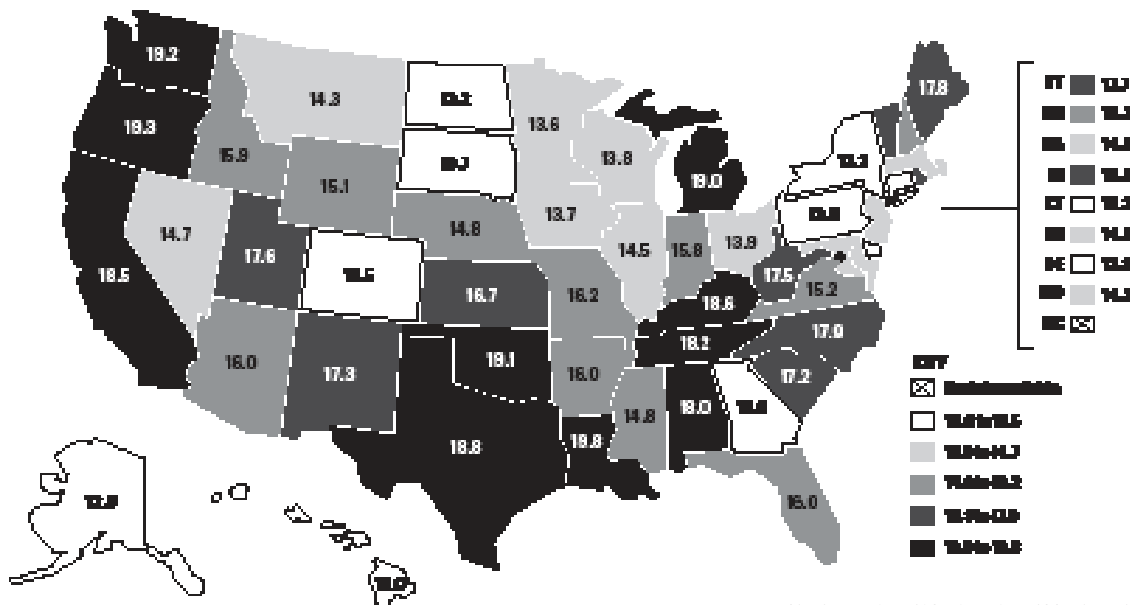
People interested in teaching others how to avoid getting ripped off can volunteer with AARP's Fraud Watch Network, which educates consumers at events across the state. Contact AARP Wisconsin at wistate@arp.org or call Courtney Anclam at 608-286-6300.

Sign up for alerts about the latest scams at arp.org/fraud.

—Joanne Cleaver

DATABANK USA Depression on Rise

Depression is at a six-year high for those 65-plus, according to a new survey: 16 percent of older adults said they have been diagnosed with a depressive disorder. The map shows the rate for each state.



SOURCE: 2019 "AMERICA'S HEALTH RANKINGS SENIOR REPORT"

\$6.9 BILLION

That's the estimated annual value of unpaid care provided to adults by the 580,000 family caregivers in Wisconsin. For more details, see the AARP Public Policy Institute report at arp.org/valuing.

For other Wisconsin news, go to arp.org/wi.