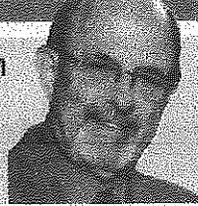


Beware of scams that target veterans

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While past articles for our valued Lumpkin County veterans focused on the concept of saving money, it is just as important to increase awareness of how crooks and scams are targeting veterans and our families to 'steal' our money too. Sad that those who sacrifice so much around the globe for all of us, are then abused by predators back home who have actually been protected by the military services and sacrifices of others.

First step to protecting yourself is be guarded of all unsolicited phone calls, especially if they start talking about a quick need to transfer money or ask for your personal or account information. Know that when you talk to these scam artists, you will not initially recognize them as malicious. They are trained and practiced and will approach you either in person, on the phone, or through snail or email, appearing to be kind and sympathetic and patriotic. They know how thankful most are to our veterans, and conversely how much veterans appreciate a break. Their pitch will typically be asking for your help, or offering something you might be interested in, seeking your aid for someone else, or even trying to get you to invest in an "outstanding financial opportunity." They may ask for your VA information and many times explain they are representing a legitimate government agency or company that you may have never heard of, and the agency has never heard of them.

Research by multiple sources has shown that veterans, and especially their families, are more vulnerable than and nearly twice as likely as nonveterans to fall

prey to these crooks. According to an AARP commissioned research effort, 16 percent of veterans have lost money to crooked scams and 80 percent have been approached by a veteran-specific scam attempt in the past five years. Many of the pitches target families who have just lost a loved one which the crooks identify by reading our own paper's obituaries. Their approach on our loved ones can be in the direction that the deceased had borrowed some money from them and they want it repaid, or they have an insurance policy on which several premiums have not been paid and they won't be able to reinstate the policy and make the payout until the premiums are brought up to date.

Scams targeting veterans are many, but here are just a few of the more common:

Phishing when the caller claims to be with the VA and tells you they need to update their records. Ask for their name and call them back.

Military records retrieved at a cost when they are available for free through the VA.

Vets get a special discount on house rentals, car buys and loans which may not exist. Some may be OK, but never send money by wire, snail mail or online to any unknown sources.

The most frequent scam is Charity fundraising and occurs often around Veterans Day or other holidays. They claim the money will go to veterans, but our money is often pocketed in whole or major percentage by the crook.

Online dating scams steal identities of real military personnel from social networking sites, and then pose as the actual military member. Often, they ask for merchandise, or money for airfare so they can get back home from overseas. But, veterans know the military ships us out and will send us home when our tour is complete.

Craigslist scams have crooks listing vehicles for sale at bargain

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rates saying they need to sell quickly as they are being deployed, or a military member who died in combat owned a vehicle and the family needs to get rid of it. These typically require a wire transfer up front, and will offer free shipping. Housing scams around military bases have the crook lift legitimate rental listings and then offer outstanding deals requiring a security deposit to be wired in advance. Never wire money transfers to anyone.

The next action is to take the appropriate steps to protect yourself and your family. With charities, ask for lots of information like their registration number, its web address, and what percentage of the donation is held as an ad-

ministrative fee. Check their provided registration number with the Georgia Secretary of State's office. Also search the charity online adding the word "complaints" and see what shows up. Don't authorize automatic withdrawals from your bank account. Lastly, access the named charity on Charity Navigator at www.charitynavigator.org.

The last step, and most important if you have been scammed, is to file a complaint with the Better Business Bureau, the Federal Trade Commission or the FBI at www.ic3.gov. Additionally, you can communicate with the Georgia State Attorney General or Consumer Protection Office online at www.usa.gov/directory/stateconsumer/index.shtml to prevent others from suffering your same problem.

Bottom line, you must be cautious of people asking you for money no matter who they are, how little they ask for, or how hard they tug at your heart strings. Scammers have become much more sophisticated and employ hard-to-recognize new tactics taking advantage of the many advancements in technology. Don't give or send cash, and never offer personal, financial or credit card information to unfamiliar individuals. For the legitimate organizations you research and choose to support make sure you get a receipt and deduct it from your taxes. The old adage, "If it sounds too good to be true, it probably is" turns out to still be great advice.