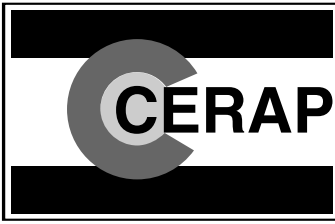


Colorado Coalition for Elder Rights & Adult Protection

A Project of the Colorado Non-Profit Development Center



NEWSLETTER

MISSION: To promote statewide understanding of elder/adult abuse and the rights and protections available to elder and at-risk adults.

April / May / June 2006

Next Meeting/Seminar of the Coalition

Wednesday, April 19, 2006

8:30am - 11:00am

Aurora City Hall

Aurora Room - 1st floor, south

15151 E. Alameda Pkwy.

Aurora, CO

Program:

"Honey I Lost the House"

Guest Speakers:

Mason Finks, CASE

Director of Fraud Prevention

Jerry Daugherty*, NSAD

* Waiting approval from Washington DC at time of print

Meeting/Seminar Schedule:

8:30am-8:50am	Coffee & Juice
8:50am-9:00am	Welcome
9:00am-9:15am	Introductions & Networking Announcements
9:15-10:00am	Investment Fraud - The Baited Scams
10:00am -10:45am	I took the Bait - Now What Do I Do?
10:45am-11:00am	Q&A-Adjournment

Directions to Meeting:

Take I-225 to Alameda Ave.

East on Alameda about 1/2 mile
to Chambers Rd.

Left on Chambers Rd. 1 block

Left into City Hall parking lot

Parking garage is available or park on
east side of City Hall.

Aurora Room - 1st floor, south end
of building

RSVP - appreciated, not required

CCERAP Coordinator:

Kathy Rickart

303-866-3433 or 970-674-1774

970-674-8712 fax

Email: CCERAP@comcast.net

www.ccerap.org

FRAUD IS A SENIOR THING

By: Mason Finks, CASE, Director of Fraud Prevention, www.denverda.org

Fraud, like any crime, is a problem for every age group (even children), but older adults are targets of fraud more often than any other age group. Con men, scammers and identity thieves perceive older adults as more vulnerable. There are many reasons why criminals believe older adults are easy targets, but here are just a few:

- Older adults are more trusting and charitable.
- Older adults have more accessible wealth.
- Older adults may be isolated.
- Older adults are often home during the day and can be easily reached.
- Older adults may not be as knowledgeable about financial or legal matters.

Now you may feel that some or all of these do not apply to you, but the criminals believe they are true and, consequently, will be looking for you. By phone, mail and computer they are out there trying to find you. They may knock on your door or approach you on the street. Kind of scary, isn't it? But just because they are looking doesn't mean that they will find you, and if they find you that doesn't mean you will be a victim. There are many things you can do to protect yourself, and I will be discussing them in this and future articles.

So, the first rule for self-protection is:

**BE RESISTANT TO SHARING
YOUR PERSONAL INFORMATION
WITH ANYONE.**



Over the years most of us have gotten used to giving our personal information to anyone who asks - credit card number, bank account number, driver's license number, social security number, etc. We put the information on forms and checks and who knows what else. I question if that was ever a good idea, but it certainly is **not** a good idea in today's world. But you have more to say about this than you realize.



Ask yourself:

Why do they need this information?

What are they going to do with it?



If you do not feel comfortable giving that information, then ask the other party the same two questions plus one more:

Can I give them something else instead of what they requested?

For example, someone asks for your Social Security Number (**the most dangerous number you possess**). Ask if they will take just the last four (4) digits. You might be surprised at the answer. And if you don't feel comfortable giving any information, **DON'T!** It is your choice. If you don't give the requested information you may not get the service or item you want, but sometimes it is better to go without, especially if you do not know the person who is asking. Think about it and next time you are asked for personal information, think before you act. **And if it doesn't feel right, don't do it.**

The District Attorney's Office has a printout describing when you have to give your Social Security Number. For a copy write to: Mason Finks, Director of Fraud Prevention, District Attorney's Office, 18th Judicial District, 7305 S. Potomac, Suite 300, Centennial, CO 80112 or phone the **Fraud Assistance Line at 720-874-8547**. You may also call the Assistance Line if you have questions or need help with a fraud-related problem.

(The 18th Judicial District serves Arapahoe, Douglas, Elbert and Lincoln Counties. Mason Finks will be one of the guest speakers at the April 19, 2006 CCERAP meeting/seminar)

Prescription Drug Scams are out there, So Watch Out, "Caveat Emptor"

By Richard Jackson, Colorado Division of Insurance SHIP program

With insurance companies marketing 44 individual Medicare drug plans in Colorado, there is plenty of room for consumer confusion and opportunity for the scam artist. "Caveat Emptor", **Let the Buyer Beware** applies here. Use this "cerebral sticky note" to protect yourself:

Medicare drug (Medicare D) insurance saves you money on your prescriptions and is an exciting new benefit of Medicare. **The initial enrollment period ends May 15** and after that date you won't be able to get drug coverage until 2007, plus there will be an additional fee because you waited. So, explore the new options, but be cautious with your choice.

Ask for a list of the companies providing the insurance from a reputable source, like our program – the Senior Health Insurance Assistance Program (SHIP) with the Colorado Division of Insurance. Make sure you are the one initiating contact with the company. Never give out any personal information on the telephone to anyone who calls you, no matter how good the deal sounds.

There's another way to get prescription drug coverage, through a Medicare Advantage (a managed care) plan. These provide your Medicare health benefits, your supplemental insurance and your prescription drug coverage all wrapped into one package, often with very attractive monthly premiums. That's great, but you'll need to compare those plans with your current coverage and see if your doctor and hospital are part of the plan. Take the time to choose thoughtfully, as you may not be able to go back to your previous coverage.



**Caveat
Emptor**

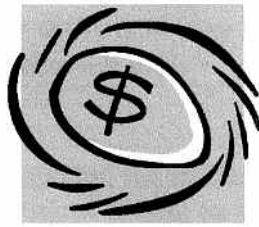
With so many choices, you may need all the help you can get. At a minimum, take time to reflect on the options before signing. But, our best advice is to consult with SHIP, which provides free counseling for Coloradans on Medicare with questions or concerns about fraud. To contact a counselor in your area, call 1-888-696-7213.

There is a new scheme being investigated on the east coast called the "**\$299 Ring**" for the typical amount of money Medicare beneficiaries are talked into withdrawing from their checking accounts to pay for a non-existent prescription drug plan. People with Medicare should be on the lookout for anyone trying to take advantage of them when selling Medicare prescription drug insurance.

We are asking consumers to report any suspected incidents of Medicare fraud to Dick Jackson (303-894-2268) or Joy Grinstead (303-894-2290) with the Colorado Division of Insurance's SHIP/Senior Medicare Patrol program.

Tips to Protect Your Nest Egg

Source: *North American Securities Administration Association*
www.nasaa.org



First the bad news: As an older investor you are a top target for con artists. The files of state securities agencies are filled with tragic examples of senior investors who have been cheated out of savings, windfall insurance payments, and even the equity in their own homes.

Now the good news: You can avoid becoming a victim by following 10 self-defense tips developed for seniors by the North American Securities Administrators Association, Inc. (NASAA).

- 1. Don't be a courtesy victim.** Con artists will not hesitate to exploit your good manners. Save your good manners for friends and family members, not strangers looking for a quick buck!
- 2. Check out strangers touting strange deals.** Trusting strangers is a mistake anyone can make when it comes to their personal finances. Say "no" to any investment professional who presses you to make an immediate decision, giving you no opportunity to check out the salesperson, firm and the investment opportunity itself. Extensive background information on investment salespeople and firms is available from the Central Registration Depository (CRD) files available from your state or provincial securities agency.
- 3. Always stay in charge of your money.** Beware of anyone who suggests investing your money into something you don't understand or who urges that you leave everything in his or her hands.
- 4. Don't judge a book by its cover.** Successful con artists sound and look extremely professional and have the ability to make even the flimsiest investment deal sound as safe and sound as putting money in the bank. The sound of a voice, particularly on the phone, has no bearing on the soundness of an investment opportunity.
- 5. Watch out for salespeople who prey on your fears.** Con artists know that you worry about either outliving your savings or seeing all of your financial resources vanish overnight as the result of a catastrophic event, such as a costly hospitalization. Fear can cloud your good judgment. An investment that is right for you will make sense because you understand it and feel comfortable with the risk involved.
- 6. Don't make a tragedy worse with rash financial decisions.** The death or hospitalization of a spouse has many sad consequences - financial fraud shouldn't be one of them. Ask a con artist to describe his ideal victim and you are likely to hear the following two words: "elderly widow." If you find yourself suddenly in charge of your own finances, get the facts before you make any decisions. Local libraries and universities may offer classes and information on investing. Talk to friends, family, trade organizations, and state or provincial securities regulators for advice on locating a financial professional and checking their background. An insurance settlement may help with expenses but it also makes you an ideal target for fraud. Arm yourself with information and your confidence will send con men running.
- 7. Monitor your investments and ask tough questions.** Don't compound the mistake of trusting an unscrupulous investment professional or outright con artist by failing to keep an eye on the progress of your investment. Insist on regular written reports. Look for signs of excessive or unauthorized trading of your funds. Don't let a false sense of friendship or trust keep you from demanding a routine statement of your accounts.
- 8. Look for trouble retrieving your principal or cashing out profits.** If a stockbroker, financial planner or other individual with whom you have invested stalls you when you want to pull out your principal or profits, you have uncovered someone who wants to cheat you. Some kinds of investments have certain periods when you cannot withdraw your funds, but you must be made aware of these kinds of restrictions before you invest.
- 9. Don't let embarrassment or fear keep you from reporting investment fraud or abuse.** Con artists know that you might hesitate to report that you have been victimized in financial schemes out of embarrassment or fear. Con artists prey on your sensitivities and, in fact, count on these fears preventing or delaying the point at which authorities are notified of a scam. Every day that you delay reporting fraud or abuse is one more day that the con artist is spending your money and finding new victims.
- 10. Beware of "reload" scams.** If you are already the victim of an investment scam, don't compound the damage by letting con artists "reload" and take a "second bite" of your assets. Con artists know you have a finite amount of money. Faced with a loss of funds, some seniors who have been victimized once will go along with another scheme in which the con artists promise to make good on the original funds lost ... and possibly even generate new returns beyond those originally promised. Though the desire to make up lost financial ground is understandable, all too often the result is that you lose whatever savings you had left in the wake of the initial scam.

Bird Flu Stock Scam Could Be Hazardous To Your Financial Health



Source: National Association of Securities Dealers, www.nasdr.com December 28, 2005, Printed with permission

The threat of bird flu is fueling stock scams touting large gains from companies that claim to be poised to capitalize on helping the world avoid a global pandemic. NASD is issuing this Alert to warn investors that fax and email investment scams may come your way trumpeting the promise of large gains for companies with products and services aimed at fighting bird flu.

One fax claimed its company “has the solution for tracking and containing the Bird Flu virus in turn preventing it from spreading.” Citing the enormous cost of fighting avian flu, the fax stated the stock was “positioned to gain 250% or more.” The fax went on to urge investors not to miss out on a stock that was “clearly missed by Wall Street.”

Spotting Potential Bird Flu Investment Scams

Unsolicited faxes and spam about investments that exploit Bird Flu fears may include:

- Price targets or predications of swift and exponential growth.
- The use of facts from respected news sources to bolster claims of a price run-up, for example that some percentage of the billions of dollars it will take to tackle a possible pandemic will contribute directly to a company’s bottom line.
- Mention of associations with, or actions by, federal and international government agencies that bolster a company’s product or service. One fax mentioned that the Chinese Ministry of Science and Technology “had the authority to issue a mandatory directive” to require the use of technology similar to what the firm offered.
- Mention of other “bird flu plays” that showed strong run-ups in price. On closer inspection these stocks often are not directly associated with bird flu response and may themselves be subject to attempts at price manipulation.
- Statements about how much easier it is for low-priced stocks to skyrocket in value in comparison to higher-priced stocks.
- Pressure to invest immediately

How to Avoid Getting Scammed

To avoid potential scams, make sure you get the information you need to make a wise investment choice.

- **Investigate before you invest.** Never rely solely on information you receive in an unsolicited fax or email. It’s easy for companies or their promoters to make glorified claims about new products, lucrative contracts, or the company’s revenue, profits, or future stock price.
- **Find out who sent the message.** Many companies and individuals that tout stock are corporate insiders or are paid to promote the stock. Look for statements (usually found in the fine print) that indicate cash payments or the receipt of stock for disseminating a report on the company.
- **Find out where the stock trades.** Most unsolicited fax and spam recommendations involve stocks that can’t meet the listing requirements of The Nasdaq Stock Market, the New York Stock Exchange, or other US stock exchanges. Instead, these stocks are usually quoted on the OTC Bulletin Board (OTCBB) or in the Pink Sheets. There are important differences between the OTCBB and the Pink Sheets and The Nasdaq Stock Market or a stock exchange:
 - There are no minimum quantitative standards that must be met by a company to have its securities quoted on the OTCBB or in the Pink Sheets.
 - Many of the securities quoted on the OTCBB or in the Pink Sheets are infrequently traded and can move up or down in price quickly. This may make it difficult to sell your security at a later date.
- **Read a company’s SEC filings.** Most public companies file reports with the SEC. Check the SEC’s EDGAR database to find out whether the company files with the SEC. Read the reports and verify any information you have heard about the company. But remember the fact that a company that has registered its securities or has filed reports with the SEC doesn’t mean that the company will be a good investment.
 - Be alert to changes in the company’s name and trading symbol, reported through SEC Form 8-K. Stock promoters often change a company’s name and trading symbol in an apparent attempt to align it more closely with a current event or issue, such as bird flu.



If you’re suspicious about an offer or if you think the claims might be exaggerated or misleading, please [contact us](mailto:303-446-3100), 303-446-3100. Complaints about unsolicited faxes may also be directed to the Federal Communications Commission. You can file a complaint online at the FCC’s website: www.fcc.gov.

Beware of “Hot” Stock Tips on Your Cell Phone



Source: National Association of Securities Dealers, www.nasdr.com December 13, 2005, Printed with permission



You get text messaged on your cell phone. You check it—and it's not from anyone you know. Instead, it's an unsolicited promotion for a low-priced “hot stock.” The short message includes a stock symbol and reads: HOT BUY. 200% Profit Mon. 100% IN 2WKS. You've been cell phone spammed!

New Tactic, Old Scam

Cell phone text messaging to hype a stock is a wireless-age version of the old Pump and Dump scheme. While the technology has changed, the scam has not. “Pump and dump” schemes involve somebody recommending a company's stock through false and misleading statements (the pump). Misled investors then buy the stock, creating demand for the stock and often causing its price to soar. Fraudsters then sell their shares off (the dump), usually leaving investors with worthless or near worthless stock.

Spotting Cell Phone Text Message Scams

The first tip-off that you're being scammed is that the message is unsolicited, which raises the obvious question: Why would a total stranger text message you about a really great investment opportunity? The answer is that there is no such opportunity for you.

Brief as they are, spam text messages frequently include:

- Price targets or predications of tremendous run up in price: “200% Profit in a month”
- A trading symbol and a stock price—often a price well under 50 cents. Such low-priced stocks often are quoted on the Pink Sheets, a centralized quotation network for OTC (Over the Counter, that is, non-exchange listed) stocks. You should know that no listing requirements are necessary for a stock to be quoted on the Pink Sheets. These stocks also are often thinly traded, making it easier for a fraudster to manipulate the price of the stock.
- Pressure to invest immediately.

Don't Be Taken In

The best way to avoid being taken in by text message scammers is to ignore the message. A cardinal rule of investing is never rely solely on information you receive through an unsolicited source, be it a text message, email, fax, or phone call. Any stock spams you receive may be forwarded to NASD at spam@nasd.com.

Regulation of Unsolicited Text Messaging

Legislation and rules have been created to safeguard U.S. citizens

from unsolicited text messaging to cellular phones. Under the Telephone Consumer Protection Act (TCPA) and applicable Federal Communications Commission (FCC) rules, unless you have given your explicit consent, generally no one may:

- Send a commercial text message from an Internet-based account to your wireless phone; or
- Use an automatic dialing machine to call your wireless phone number—including to send a text message to that telephone number—unless you have given prior express permission for the call.

In addition, if you have registered your cell phone on the National Do Not Call Registry, no one may make a solicitation to that telephone number, unless you have an established business relationship with the caller or have given prior permission to caller to contact you.

Stopping Unwanted Text Messages to Your Cell Phone

You may not be able to stop all unwanted text messages, but there are steps you can take to reduce the likelihood of receiving mobile phone spam:

- Register your cell phone number on the National Do Not Call Registry. You may register online at www.donotcall.gov, provided you have a working email address, or by phone by calling toll-free (800) 382-1222 from the number you wish to register. More than one telephone number may be registered.
- Since Colorado has its own Do Not Call Registry, you can register by calling 1-888-249-9097 or go to www.coloradonocall.com
- Do not “opt in” to receive third-party offers. One list used to send text message advertising was built from customers who purchased ring tones and other special cell phone services and opted to receive third-party messages.
- Some text message solicitations allow you to “opt out” of receiving future messages by contacting the company. However, opting out is rarely an option in dealing with fraudulent messages.
- Go to your cell phone carrier's Web site or call the carrier's customer service department for tips on avoiding text message spam. The FCC recommends contacting your cell phone carrier in the event you do receive an unsolicited text message, so they are aware of the extent of the problem.
- Consider proprietary spam-blocking filters to protect your cell phone, similar to filters available to computer users. It's a good idea to check with your cell phone provider before using a filter, and be sure to research any product before purchasing it.

The Problem is Dramatically Increasing

Wireless Services Corporation, which runs the data networks transporting text messages for several wireless carriers in North America, reported that the number of spam text messages more than doubled in the past year, from 18% of traffic in 2003 to 43% of traffic in 2004.

Online Investment Fraud: New Medium, Same Old Scam

Source: www.sec.gov (go to Investor Information and click Publications)

The types of investment fraud seen online mirror the frauds perpetrated over the phone or through the mail. Remember that fraudsters can use a variety of Internet tools to spread false information, including bulletin boards, online newsletters, spam, or chat (including Internet Relay Chat or Web Page Chat). They can also build a glitzy, sophisticated web page. All of these tools cost very little money and can be found at the fingertips of fraudsters. Consider all offers with skepticism. Investment frauds usually fit one of the following categories:



The “Pump and Dump” Scam

It's common to see messages posted online that urge readers to buy a stock quickly or tell you to sell before the price goes down. Often the writers will claim to have “**inside**” information about an impending development or to use an “**infallible**” combination of economic and stock market data to pick stocks. In reality, they may be insiders or paid promoters who stand to gain by selling their shares after the stock price is pumped up by gullible investors. Once these fraudsters sell their shares and stop hyping the stock, the price typically falls and investors lose their money. Fraudsters frequently use this ploy with small, thinly-traded companies because it's easier to manipulate a stock when there's little or no information available about the company.

The Pyramid

Be wary of messages that read: “**How To Make Big Money From Your Home Computer!!!**” One online promoter claimed that investors could “turn \$5 into \$60,000 in just three to six weeks.” In reality, this program was nothing more than an electronic version of the classic “pyramid” scheme in which participants attempt to make money solely by recruiting new participants into the program.

The “Risk-Free” Fraud

“**Exciting, Low-Risk Investment Opportunities**” to participate in exotic-sounding investments – such as wireless cable projects, prime bank securities, and eel farms – have been offered through the Internet. But no investment is risk-free. And sometimes the investment products touted do not even exist – they're merely scams. Be wary of opportunities that promise spectacular profits or “guaranteed” returns. If the deal sounds too good to be true, then it probably is.

Off-shore Frauds

At one time, off-shore schemes targeting U.S. investors cost a great deal of money and were difficult to carry out. Conflicting time zones, differing currencies, and the high costs of international telephone calls and overnight mailings made it difficult for fraudsters to prey on U.S. residents. **But the Internet has removed those obstacles.** Be extra careful when considering any investment opportunity that comes from another country, because it's difficult for U.S. law enforcement agencies to investigate and prosecute foreign frauds.

The CASE Partnership – a Local Success Story Going National

By: *Mason Finks, CASE,
Director of Fraud Prevention,
www.denverda.org*



In 2002, Lisa Curtis, Director of Consumer Services for the Denver District Attorney's Office, had an idea for a program that would help protect senior citizens from fraud and financial exploitation. The program was called Clergy Against Senior Exploitation Partnership (later changed to **Communities Against Senior Exploitation**). The concept was to partner the District Attorney's Office with faith-based communities in a program to provide information and resources that the public could use to protect it from fraud and financial exploitation.

The program had three components:

1. Seminars to teach people how to avoid being a victim of fraud.
2. Fraud Alerts to keep the public informed about schemes or scams operating in the area.
3. A fraud assistance line to answer questions and to help those who were fraud victims.

A federal grant was obtained that allowed Denver to launch the program in the fall of 2002. By early 2004 the program had proved its value in Denver County, but would the program work in other environments? A secondary grant funded the expansion of CASE into the 18th Judicial District (Arapahoe, Douglas, Elbert and Lincoln Counties) in April of 2004. The program was just as successful in suburban and rural Colorado as it was in metropolitan Denver. On May 1st of 2005, CASE was launched from the District Attorney's Offices for the 1st and 17th Judicial Districts (Adams, Broomfield, Gilpin and Jefferson Counties). CASE was now operating out of all four District Attorney's Offices serving the Denver metro area.

But that is not the end of the story. In fact, it is really only the beginning. With the aid of a third federal grant, CASE is now going nationwide. On February 9-12, prosecutors and law enforcement personnel from New Hampshire to Florida, Washington State to California, and many places in between gathered in Denver to learn how to create the CASE Program in their jurisdictions. And a second training event is being scheduled for this summer.

If you would like more information about CASE, or would like to start a CASE Partnership through your office, go to the Denver District Attorney's website, www.denverda.org and click on “Programs” and CASE Partnership. Applications for the next training session can be downloaded at the website and are due by May 16th. If you have questions, contact Lisa Curtis, CASE National Replication Director at 720-913-9178.

“Honey, I Lost the House”

Wednesday, April 19, 2006

9:00am – 11:00am

CCERAP Seminar/Meeting

“Investment Fraud – The Baited Scams”

Mason Finks, Director of Fraud Prevention, CASE, Communities Against Senior Exploitation

“I Took the Bait – Now What Can I Do?”

Jerry Daugherty, National Association of Securities, Dealers, NASD, Department of Enforcement*

Aurora City Hall, Aurora Room, 1st Floor(south end) 15151 E. Alameda Parkway, Aurora, CO

RSVP - ccerap@comcast.net (appreciated, but not required)

No Charge – Open to the Public – Continental Breakfast provided

**Tentative – waiting approval at time of print.*

Investment Fraud Videos/DVDs

The following videos are available for loan from CCERAP. Use the address correction form on the back of the newsletter to order.



Investment Scams: What Con Artists Don't Want You to Know – 16 min video

Topics include an overview of types of investment scams, information on how to spot early warning signs, tips on protecting yourself and where to go for help.

Master of the Transaction - Sr Security II – 22 min video

Covers Managing Health and Medical Bills; Giving to Charities; Planning for Increase Dependency; and Making Wise Investment Decisions. Each segment shows how the older population has been empowered to recognize and fight potential fraud.

No Profit - No Return – 15 min video

Investment Fraud Scams: Internet Opportunities, Gold Coin purchases, real estate. Shares warning signs and offers tips on protecting your money

Charity Con - 16 min video

Interview with a Con-Artist. Covers types of charity appeals: Children, Veterans, Disaster Victims, and Police & Firefighters. Information on fighting back and developing a charity giving plan.

Dialing for Dollars - Delivering Justice – DVD

Tells the story of telemarketing investment fraud and the lives that are ruined by criminals. Gives tips on how to protect yourself against investment fraud and telemarketing scams and tells you what to do if you've been victimized.

Opportunists Knock – 15 min video

Shares the following scams: charity scams, prize scams, home repair scams, medical scams and insurance and financial scams.

Before the Money Is Gone: Your Role in Preventing Financial Fraud – 18 min video or DVD. A training program/tape for Colorado bankers and their staff regarding what to look for and how to react when scam artists or family members are financially exploiting older adults. Emphasizes the bank's ability to assist their older customers in extremely stressful situations. A victim of fraud tells her story and Colorado experts in the fields of gerontology, adult protection, and law enforcement appear in this tape with former Attorney General Salazar. (formerly Project Colorado). Available for loan or can be purchased for \$10.00, make check payable to CCERAP/CNDC. Includes a teaching guide.

A multitude of Identity Theft and Telemarketing Videos are also available. A more complete listing is available at: www.CCERAP.org or by request.

Ten Questions To Ask About Any Investment Opportunity

Source: U.S. Securities Exchange Commission, www.sec.gov



With any investment, whether promoted in person, by mail, telephone, or on the Internet, a wise investor should always slow down, ask questions, and get written information.

Take notes so you have a record of what you were told, in case you have a dispute later.

1. Is the investment registered with the SEC and the state securities agency in the state where I live or is it subject to an exemption?
2. Is the person recommending this investment registered with my state securities agency? Is there a record of any complaints about this person?
3. How does this investment match my investment objectives?
4. Where is the company incorporated? Will you send me the latest reports that have been filed on this company?
5. What are the costs to buy, hold, and sell this investment? How easily can I sell?
6. Who is managing the investment? What experience do they have?
7. What is the risk that I could lose the money I invest?
8. What return can I expect on my money? When?
9. How long has the company been in business? Are they making money, and if so, how? What is their product or service? What other companies are in this business?
10. How can I get more information about this investment, such as audited financial statements?

OnGuard Online

Source: www.onguardonline.gov/quiz/

What is your OnGuard IQ? Have fun, learn and improve your On Guard Scam Skills at the same time. Go to www.onguardonline.gov/quiz/ and take follow quizzes:

Quizzes

ID Theft FaceOff!

AuctionAction - The game that puts "U" in the Action!

Beware of Spyware - Learn the clues!

Phishing Scams - Avoid the bait.

Spam Scam Slam - Don't be fooled.

Online Lineup - Shop Online Safely.

P2P Threeplay!

The partners below made this fun and educational site possible:



FEDERAL TRADE
COMMISSION



Homeland
Security



United States Postal
Inspection Service



Department
of Commerce



Securities and
Exchange Commission

The Torch Award recognizes a direct service provider who exemplifies CCERAP's mission "to promote statewide understanding of at-risk adult abuse and to promote the rights and protections available to elder and at-risk adults" through his/her work/actions.

CCERAP TORCH AWARDS

Do you know of someone who "lives" the CCERAP mission through their actions as direct service providers, doing extraordinary work with the elderly or at-risk adults in abusive situations? These are people in direct service who carry the "torch" of CCERAP. These service providers take the information provided by CCERAP about abuse prevention and use it to protect vulnerable adults. Nominees for the Torch Award may be members of professional or volunteer staff. We encourage your nomination(s) for the Torch Award by April 10, 2006. Two people will be selected by the CCERAP Steering Committee and presented this award at the July CCERAP meeting.

Nomination for Torch Award - due April 10, 2006

Mail, e-mail or fax to Kathy Rickart. See front or back page of newsletter for addresses.

Nominee - (Business/Individual):

Address: _____

City: _____ State: _____ Zip: _____

Phone: (_____) _____ - _____ E-mail: _____

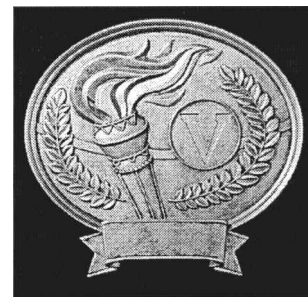
Title: (if applicable) _____

Business/Agency: (if applicable) _____

Nominated by: (name, address, phone) _____

Attach: **Statement, with example(s) of how nominee exemplifies the CCERAP mission, objectives or goals and any other supporting material or documentation.**

The **Torch Award** recognizes a direct service provider that exemplifies CCERAP's mission "to promote statewide understanding of at-risk adult abuse and to promote the rights and protections available to elder and at-risk adults" through his/her work/actions.



Be Alert for Tax Scams

Source: Fort Morgan Times, March 1, 2006, Printed with permission

Colorado Attorney General John Suthers issued an advisory warning to consumers about a scam in which consumers receive an e-mail informing them of a tax refund. The e-mail, which claims to be from the IRS, directs the consumer to a link that requests personal information such as Social Security number.

This scam is a form of "phishing" in which the consumer is tricked into disclosing personal information. The information fraudulently obtained can then be used to steal taxpayer's identity and financial assets.

"With tax season under way, this is a warning to all taxpayers to be on the lookout for potential scams," says Suthers. "To protect yourself from scam artists, never give out unsolicited personal information or open suspicious e-mail attachments."

Suthers also noted that scam artists have become significantly advanced over the past few years, making their ploys difficult to detect.

"some e-mails may use seemingly official information about tax laws and direct you to 'secure' Websites, but these can be tricks to get you to disclose personal information."

Earlier this year, the IRS released its "Dirty Dozen" Tax Schemes for 2006. That list may be found on the IRS Website – www.irs.gov