



A Program with the
Colorado Attorney General
and the AARP Foundation

Mission: To provide education and assistance to older consumers who need help with fraud, scams, financial exploitation and/or consumer advocacy.

Program News - Fall 2006

Greetings from the AARP ElderWatch Team

Fighting fraud is a year-round challenge. In this newsletter, there are examples of some seasonal scams with important tips on how to protect you and your family. For example, the holiday giving season is fast approaching and charity scams will be prevalent. In this issue you can learn tips on how to be a wise donor as well as a safer consumer.

Special thanks to the Colorado Attorney General's Office and the AARP Foundation for their ongoing commitment to consumer protection!

Three Important Reasons to Call AARP ElderWatch

We prevent financial elder abuse or exploitation! Staff and volunteers can assist you with a variety of consumer issues or questions including running BBB reliability reports on a company BEFORE you do business with them, verifying charities, researching or validating whether sweepstakes or lotteries are potential scams.

We listen! Based on your situation we may make referrals to another agency that can best address your situation. Sometimes we make calls on your behalf if you need additional help. We want to advocate for those who can't advocate for themselves.

We are available! Our volunteers answer the phone, Monday thru Friday, 9 a.m.-4 p.m. If we are on the line with other callers, you may have to leave a message. Be assured someone will return your call as soon as possible. You can also leave messages during evenings and weekends or submit your complaint on-line.

Winterizing Your Car

Winter weather can wreak havoc on automobiles. Regular maintenance ensures parts are in good working order and that the car and You are safe. Do the following:

- ◆ Have your battery checked for corrosion, clean cable ends and charging power. Ideally, batteries should be replaced every four years.
- ◆ Store a bag of cat litter in the trunk to use for traction on ice or in snow.

- ◆ If your car is due for a tune-up (according to manufacturer's specifications,) have this done in advance of the winter-driving season.

- ◆ Keep emergency articles in your trunk in the event of an accident or getting stranded in bad weather. These should include a small first-aid kit, flashlight, gloves, ice scraper, small shovel and a bottle of water.

Charitable Giving - Wise Philanthropy

- ◆ **Ask every solicitor: "How much of my donation will actually be used directly for the charitable program? If you think the amount is too low, tell them, "No."**
- ◆ **Don't be fooled by names that closely resemble other well-known organizations.**
- ◆ **Don't give into pressure. A charity that needs your money today will welcome it just as much tomorrow.**
- ◆ **Make checks payable to the organization, never an individual.**
- ◆ **Online, you can investigate a charity at www.give.org or through the Colorado Secretary of State at www.sos.state.co.us**
- ◆ **Remember AARP ElderWatch exists to help you make good consumer decisions. Call Monday - Friday, 9 a.m. - 4 p.m. If we are experiencing a high volume of calls, leave a message and someone will return your call promptly.**

1-800-222-4444

VOLUNTEER!!

Join the AARP ElderWatch Team

AARP ElderWatch needs YOU! We have volunteer opportunities in the Denver call-center and statewide for community fraud prevention speakers, exhibit staff and on-site consumer advisors. Training and staff assistance are ongoing and comprehensive. Assignments are flexible. If you want to fight fraud, are interested in protecting consumers, and want to be part of this growing dynamic initiative, call for more information at 720-947-5306 or log on to www.aarpelderwatch.org and click on the link for the volunteer page.

AARP ElderWatch

1-800-222-4444

Denver Metro Area

303-222-4444

www.aarpelderwatch.org

Important Contact Information

AARP Colorado State Office— 1-866-554-5376

AARP National Office (Membership Information)- 1-888-OUR AARP (687-2277)

AARP Legal Service Network – 1-888-OUR-AARP (687-2277)

Adult Protective Services, CDHS Colorado State Office – 303-866-2800

Colorado Coalition for Elder Rights and Adult Protection – 1-800-773-1366

Colorado Division of Securities – 303-894-2320

Colorado Senior Health Insurance Assistance Program – 1-888-696-7213

Social Security Information - 1-800-772-1213

