



Reducing Unwanted Mail to Seniors

From the Office of Minnesota Attorney General Lori Swanson

Some senior citizens are overwhelmed by unwanted mail from bogus senders—ranging from fake foreign lotteries to scam charities to fortune tellers to chain letters and investment schemes.

Once a citizen gets on these mailing lists, it becomes very difficult to stop future mailings. This is because criminals regularly trade and sell mailing lists of citizens who they believe to be susceptible to fraud.

Avoid Mail from Scam Artists

Some of the most common scams mailed to senior citizens include the following:

Lotteries. A scam artist may send the citizen a letter stating that they have won a lottery. The “hitch” is that the citizen is asked to pay money in advance for supposed taxes, insurance, administrative fees, etc. Once the citizen pays this money, they never hear from the scam artist again. Remember: Foreign lotteries are always illegal in Minnesota. The Minnesota State Lottery is the only legal lottery in Minnesota.

Sweepstakes. The citizen may receive a letter stating that there are thousands of dollars in sweepstakes winnings in their name and that they should send money to learn how to collect these supposed “winnings.” Once the citizen pays the money, they never hear from the company again. Remember: You cannot win a sweepstakes you did not enter.

Bogus Charities. The citizen may receive an emotional appeal for what sounds like a worthy cause—such as helping kids with cancer or disabled veterans. The heart-wrenching appeal is designed to get the citizen to turn over their hard earned money. In fact, the charity on the other end may be a criminal seeking to take advantage of the citizen’s goodwill.

Remember: If you are not familiar with a charity, check with the Minnesota Attorney General’s Office before you send it money.

Fright Mail. Some scam artists target senior citizens with scare tactics known as “fright mail.” Fright mail is designed to scare the citizen into paying money. For example, the mail may be from a supposed “fortune teller.” The senior may be told that, if they do not pay the money, bad things will happen to them or a family member. Remember: Do not let fright mail scare you--it’s just a faraway scam artist trying to trick you out of your money.

Tips to Avoid Losing Money to Fraudulent Mailings

Throw it away. Once a citizen gets on mailing lists of criminals, it is very difficult to stop future mailings. While legitimate institutions usually honor a citizen’s request not to receive future mailings, criminals and scam artists do not. Writing to the scam artist asking them not to send future mailings will not do any good—and in some cases may actually result in more mailings, particularly if the request discloses that the citizen is vulnerable. The best advice is to remember that if something sounds too good to be true, it is.

Reporting Fraud

If you or a loved one have become a victim of mail fraud, you should file a complaint with the United States Postal Inspector. Mail fraud statutes make it a federal crime to use the mail to further a scheme to defraud. The U.S. Postal Inspector may be reached as follows:

United States Postal Service - Consumer Affairs

100 South First Street, Room 115A

Minneapolis, MN 55401-9631

612-349-4401

You may also file a complaint with the Minnesota Attorney General's Office as follows:

Office of the Minnesota Attorney General
1400 Bremer Tower, 445 Minnesota Street
St. Paul, MN 55101-2131
651-296-3353 or 800-657-3787

Reducing Other Unwanted Mail

Scam artists and criminals will not honor requests to be taken off of mailing lists. Legitimate institutions, however, should honor these requests. The following are some tips to reduce mail from otherwise legitimate organizations.

Direct Marketing Association. Many companies are members of the Direct Marketing Association. The Direct Marketing Association compiles a "do not mail" list. This may reduce, but does not eliminate, the amount of mail a person receives. To put your name on the "do not mail" list, you may send your name and address along with a check or money order made out to "Direct Marketing Association" in the amount of \$1.00, as follows:

DMACHoice
Direct Marketing Association
P.O. Box 643
Carmel, NY 10512
www.dmachoice.org

Pre-approved credit offers. You may call 1-888-5-OPT OUT or go online to www.optoutprescreen.com to stop receiving preapproved credit card offers from credit card companies. Your request is good for five years. You will be required to provide your name, address, and Social Security number.

Mailing lists of specific companies. You may contact specific companies with which you do business and ask them not to mail to you or to include your name on mailing lists.

Providing Assistance to Loved Ones

The Attorney General's Office is sometimes contacted by family members who ask for tips on how to stop bogus solicitations to elderly family members, some of whom may suffer from Alzheimer's or memory loss. Some family members have tried the following:

Offer to sort or pick up mail. Some citizens ask the U.S. Post Office to forward mail to a family member or trusted friend, who then reviews it in advance or with the senior citizen. Others have asked the post office to put a hold on mail delivery so that a friend or family member can pick it up at the post office and help sort through it.

Offer help with financial affairs. Some people are dismayed to learn that family members on fixed incomes have paid hundreds or even thousands of dollars to scam artists in response to mailings. Family members usually become aware of this when they help balance the senior citizen's checkbook or review credit card statements. Helping to balance your loved one's checkbook may allow you to spot questionable transactions and determine if they are associated with unwanted mail. Any fraudulent activity should be promptly reported to the bank or credit card company. In some cases, it may be necessary to cancel the account.

Evaluate offers. It may be helpful to assist the senior citizen in evaluating offers they receive in the mail or on the phone from someone they don't know. In some cases, the senior citizen may agree to set the offer aside and talk it over with a family member before paying money. The Minnesota Attorney General's Office has free information available about scams, which may be helpful when talking to the senior citizen. If you have any doubt about the legitimacy of an offer, call the Attorney General's Office at 651-296-3353 or 800-657-3787.