

PROTECTING YOUR FINANCES



IF IT SOUNDS TOO GOOD TO BE TRUE...WELL, YOU KNOW HOW THE SAYING GOES, RIGHT? THIS IS ESPECIALLY TRUE WHEN IT COMES TO INVESTMENTS. IF YOU RECEIVE A PITCH BY PHONE, MAIL OR E-MAIL THAT MAKES INCREDIBLE FINANCIAL PROMISES SUCH AS HIGH RETURNS WITH A LOW RISK, YOU MIGHT ASK YOURSELF, "HOW IS THIS POSSIBLE?" IN MOST CASES, IT'S NOT.

POSTAL INSPECTORS SAY INVESTMENT OPPORTUNITIES OR "GET RICH QUICK" SCHEMES ARE A FAVORITE OF FRAUDSTERS. WHETHER THEY SELL BOGUS SECURITIES OR COMMODITIES, OIL WELLS OR GOLD COINS, THESE FRAUDULENT PROMOTERS TRY TO GET YOU TO INVEST YOUR MONEY—AND LOTS OF IT.

OLDER AMERICANS ARE PRIME TARGETS BECAUSE THEY POSSESS MOST OF THE NATION'S INDIVIDUAL WEALTH. EVERY YEAR, THOUSANDS LOSE BETWEEN A FEW DOLLARS AND THEIR LIFE SAVINGS TO FRAUDSTERS. EVEN THE MOST EXPERIENCED INVESTORS CAN BE CAUGHT UP IN A GOOD INVESTMENT SCAM.

SO HOW DO YOU PROTECT YOURSELF FROM THESE INVESTMENT FRAUDSTERS WHO WANT YOUR MONEY? TAKE YOUR TIME DECIDING TO INVEST—DON'T RUSH INTO ACCEPTING THESE "HIGH PROFIT, LOW RISK" OFFERS. GET ALL INFORMATION IN WRITING BEFORE YOU CONSIDER INVESTING. CHECK OUT THE FIRM BY CALLING THE BETTER BUSINESS BUREAU, STATE ATTORNEY GENERAL OR CONSUMER PROTECTION AGENCY. FOR MORE INFO ON SCAMS, VISIT U-S-P-I-S--DOT--GOV.