

I know, another, as Don puts it, "gloom and doom" email. Maybe it'll save someone a headache....

To get your own "gloom and doom" information, log into <http://www.scambusters.org>

Older seniors are the most widely targeted victims of scams, often because they're too trusting and sometimes because they can be more easily confused or forgetful.

These ingredients come together in a new trick that relies on victims thinking they've failed to recognize someone they should know, but don't like to admit it.

It may play out at a stop light, where the scammer hangs out until he or she spots an older driver, preferably significantly older.

Another popular spot is around the parking lot at senior centers.

Cases have also been reported in which victims are actually flagged down as they drive along the highway.

The scammer might bang on the window or simply jump straight into the passenger seat if it's empty, and then immediately begin a conversation that makes it sound like they're acquainted with the driver.

The trickster may also be joined by a second person and both engage in a conversation with the victim that suggests they haven't seen each other in a while.

In one case, the scammer was reported as saying: "It's been so long, I bet you don't even remember me."

Their hope is that the driver is on his way back home, in which case they'll just invite themselves in.

Once they're inside the house, they might ask to use the bathroom or have some other excuse for wandering around the home, with theft in mind.

Action: It's always a good idea to keep your doors locked when driving, and open the window only a fraction if someone bangs on it.

If someone you don't recognize does get inside your car or even tries to engage you in conversation when you're near your car, be honest and say you don't recognize them, make an excuse about being in a hurry and then leave.

If they're in the car and won't get out, drive to a busy place like a supermarket parking lot or gas station, then get out (taking your keys with you) and get help.

If it turns out you did make a mistake and failed to recognize someone you know, they'll understand if they're genuine friends.

Pension Poaching

Older age group veterans are also being targeted by crooks in another impostor scam known as "pension poaching."

In this case, crooks pretend to be volunteers working for the Department of Veterans Affairs, providing information and guidance on the Veterans Administration Aid and Attendance Program.

The scammers might also be insurance agents -- fake or genuine.

In either case, their aim is to talk their victims, or their survivors, into taking out an annuity or setting up an irrevocable trust so that the individual seems to have fewer assets than they really do.

This lower sum is then used in an application for a veteran's pension or other benefits.

In the process, the scammer charges a fee and/or gets a commission from an insurance annuity company.

The selling points are often the steady income stream that comes from annuities, plus the likelihood of bigger benefits from the VA.

The annuity may be genuine but it may not be appropriate for the veteran, or it may offer a lower return compared with other annuities. Anyway, it still needs to be disclosed on any benefits application.

The concealing of assets is simply illegal and victims who agree to this may subsequently find themselves in trouble with the VA and be forced to repay benefits they've received.

The VA says its representatives never ask someone to pay money or move assets in connection with a pension application, so if someone asks you to do so, it's a scam.

Instead, seek advice directly from the VA itself and/or a reputable financial advisor.

Chip Card Con

In a third impostor scam targeting seniors, crooks pretend to be bank employees.

They phone their victims with news of a supposedly more secure debit card that uses the new microchip, which is currently being introduced.

While the introduction of new cards is genuine, and happening right now, **issuers don't need you to turn in your old card and they certainly don't ask for details like card numbers and PINs.**

Why would they? They know the card number and they don't need the PIN.

But that's exactly what the scammers are doing. Often they call in the evening, claiming to be working overtime because they have so many cards to replace.

They say someone will be around to collect the card and that it can be left in a stamped envelope under the front doormat, or handed in to the bank-employed collector.

Tragically, a number of older folk have fallen for this.

Of course, the crooks just collect the card, take it to the nearest ATM and drain the victims' bank accounts.

If you receive a call like this, it's absolutely not from your bank. Refuse to comply with the collection request and then contact the police and your bank.

As we say, banks don't require your old card. If and when you get a replacement card with the new chip, once you've activated it, destroy the old one or follow any alternative advice your bank may provide.

As always, because this week's issue focuses on scams targeting seniors, if you're not in that age group yourself please pass on this warning to others who are.

The Federal Trade Commission has announced it recorded more than 3 million consumer complaints about scams and other dubious practices in 2015, according to new figures.

A new way of collecting data put debt collection scams at the head of the table of most common complaints, followed by identity theft.

The details are published in a new data book that you can download from: <https://www.ftc.gov/reports/consumer-sentinel-network-data-book-january-december-2015>