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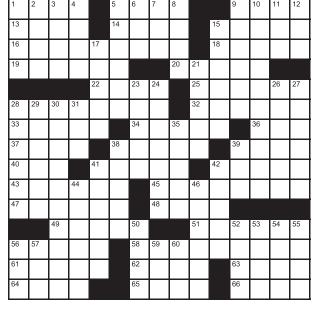
Around Town





CROSSWORD PUZZLE

- 1. Increase, with "up"
- 5. Gaucho's weapon
- 9. Fix, in a way
- 13. "Mi chiamano Mimi," e.g.
- 14. Elliptical
- 15 Affirm
- 16. Casual
- 18. Conventions 19. Casual name
- 20. Ribbon holder
- 22. Follower of Mary
- 25. Sign out
- 28. Furniture in some churches
- 32. Forever, poetically 33. Bisect
- 34. Object of many prayers
- 36. "_ _lost!"
- 37. Eye
- 38. Apportion
- 39._ __ lamp
- 40. Australian runner
- 41. Botch
- 42. Macho guys (hyphenated)
- 43. People who play bass
- 45. Development of individual organism
- 47. Call for
- 48. Greek sandwich
- 49. Controlled
- 51 Admission
- 56. Abreast (of)
- 58. Slight possibility
- 61. Deserved
- 62. Exclusive
- 63. Big laugh
- 64. The America's Cup trophy, e.g.
- 66. Dresden's river



- 1. Call at first
- 2. Barber's job
- 3. Cork's country
- 4. Hail Mary, e.g. 5. Dwarfed, ornamental tree
- 6. Egg cells
- 7. Break out
- 8. Brews 9. Butt of jokes
- 10. Charades, e.g.
- 11. Absorbed, as a cost 12. "Absolutely!"
- 15. Peanut butter choice
- 17. Spanish symbol
- 21. Fold
- 23. Breakfast, lunch and dinner
- 24. English dog breed
- 26. Odd
- 27. State marked by tonic
- 28. One of the friends on "Friends"

- 29. Another name for Rag and
- bone man 30. To draw
- 31. "The Three Faces of ____"
- 35. Bats
- 38. Bridal path
- 39. Chair part
- 41. Drudged
- 42. Likker
- 44. Cup holder
- 46. One who is not drawing freehand
- 50. Makeshift bed (British)
- 52. Attention
- 53. Carbon compound
- 54. Fink
- 55. Arid
- 56. "_ _ we having fun yet?"
- 57. Handle clumsily
- 59. Coxcomb
- 60. Bird _

BBB Scam Tracker: Senior Citizens

Seniors are often thought of as the perfect scam target – out of touch, unfamiliar with technology, and gullible. However, this stereotype simply isn't true. New research by the Better Business Bureau (BBB) shows that younger and more educated people are actually the most vulnerable to scams – 72% of victims are under 45 and 75% hold a college degree!

Most Reported Scams to BBB Scam Tracker by those over 65:

- 1) Tax Collection Scam 2,252 reports, less than 1% lost money: The scam most reported to BBB Scam Tracker by seniors and all age ranges is the tax collection scam. It accounted for almost 40% of scams reported by those over 65 to BBB Scam Tracker. However, less than 1% of seniors reported losing money to this scam. The tax collection scam follows a very consistent script. A caller demands that you pay a large sum of money for "back taxes" or another vague charge right then and there, or else you'll be arrested. Just hang up - don't provide any personal information or feel threatened.
- 2) Sweepstakes/Lottery/Prizes Scam 831 reports, 10% lost money: The second most reported scam to BBB Scam Tracker by those over 65 is the sweepstakes/lottery/prizes scam. There were 831 reports of this scam by seniors to BBB Scam Tracker, accounting for 14% of their reports. Ten percent of those targeted reported losing money to this scam, with a median loss of \$465. For all other age groups, 11% (a higher rate) of consumers reported losing money to this scam, but it only accounted for 5% of reports. Seniors may be more heavily targeted for this scam because scammers mainly use the phone and postal mail, rather than the computer, to reach their victims. The scammer explains that, in order to collect the winnings, you first have to send a small sum of money to pay for processing fees or taxes. However, even after you wire the money, you never get your "winnings"
- 3) Tech Support Scam 413 reports, 30% lost money: The third scam most reported to BBB Scam Tracker by seniors is the tech support scam. There were 413 reports of this scam to BBB Scam Tracker, accounting for 8% of reports. Unfortunately, 30% of seniors who reported this scam had lost money [FE1] compared to 20% of those under 65. The most common way that this scam plays out is as follows: a "tech support specialist" calls, usually claiming to be from Microsoft. The caller informs the consumer a virus has been detected on their computer and offers to remove it. The removal process involves gaining remote access to the computer or purchasing a software license for \$500. In an effort to solve the problem, consumers provide not only credit card numbers, but also verify Social Security numbers and passwords.

Scams reported to BBB Scam Tracker with the Highest Percent of Victims over 65 Losing Money:

- 1) Romance Scams 64 reported, 67% lost money: Although only half of one percent of reports to BBB Scam Tracker from seniors are about romance scams, two-thirds of victims lost money – and the median amount lost is a high \$4,000! Most romance scams start with fake profiles on online dating sites, created by stealing photos and text from real accounts or elsewhere. Scammers often claim to be in the military or working overseas to explain why they can't meet in person. Over a short period of time, the scammer builds a fake relationship with their target, exchanging photos, romantic messages, evening talking on the phone or through a webcam. But just when the relationship seems to be getting serious, the new sweetheart has a problem: a health issue or family emergency, or wants to plan a visit. No matter the story, the request is the same: they need money.
- 2) Online Purchase Scam 91 reported, 64% lost money: Another group of scams that trick many seniors out of their money - 64% of victims - are online purchase scams. Although some would think seniors are more likely than younger folks to lose money online due to their inexperience with technology, this is actually not true. For all other age groups, 73% of consumers lost money. This may be because seniors are more risk-averse. These account for only 1% or reported scams by those over 65, but the median loss is \$165. The victim usually purchases an item online but never receives it, and is unable to receive a refund. This occurs when consumers are shopping on fraudulent sites.
- 3) Rental Scams 24 reported, 50% lost money: The third scam that tricked a high percent of seniors out of their money (50% of victims) are rental scams. Seniors are less likely to be a target of rental scams than younger generations: rental scams only accounted for .2% of reports to Scam Tracker by seniors, but they account for 1.2% of reports by all other age groups. However, other age groups were less likely to lose money, with only 43% of victims under 65 reporting loss. This may be because these scams are primarily done through online classified sites, which seniors may be less familiar with. Scammers post on sites that offer free listings to steal consumer's money and personal information. Scammers post a listing for a fake property, stealing real picture to make it look legitimate.

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