

Americans victimized by foreign lotto scam

By Zenitha Prince

Special to Sentinel-Voice

BALTIMORE (NNPA) - Myrtle Scott received the check and the lottery award letter in the mail a couple weeks before Christmas. It seemed an answer from heaven at the time.

"When I got the check, I was excited. That was my first impression," Scott, 51, said. "You see a check like that just before Christmas, and you can't help but to be excited."

Meanwhile, in Warrior, Ala., Alice Tumblin received a call from her local bank saying they had intercepted three sizable checks written on the account of the Tumblin's construction firm's account, just as Scott's check was. Tumblin said the checks would have wiped out the account.

"The first three checks alone would have put us out of business. It would have taken all the money from out of our account," she said of the small family-owned outfit that boasts a mere eight employees.

Both Tumblin and Scott are victims of a new-and-improved mail fraud gimmick: the foreign lottery scam. Notifications of sizable award winnings in foreign countries like Canada, Australia and the Netherlands are sent to unsuspecting people, who are also asked to send money to claim the prize, supposedly for taxes, insurance, processing and the like.

"I think it's probably an old scam using new technology," said Maryland Attorney General J. Joseph Curran Jr. "Before, they would try to scam you on the street; now they're using the telephone, e-mail and mail."

Such scams trick people out of more than \$120 million a year, the U.S. Postal Inspection Service estimates.

King

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young people don't forget," said Jani Jeppe, who is the facilitator and a co-sponsor.

There will be about 15 to 20 vendor, informational and sponsor booths including, Las Vegas Fire Dept., Nashid's Fragrances, AAA, and Shack-Findlay Honda.

Justin Epstein, a third grader at Mabel Hoggard Elementary school, will perform an excerpt from King's "I Have A Dream" speech. Epstein, who has been delivering speeches since last year, participated in other events, including West Las Vegas's Kwanzaa Celebration. African dance ensembles and praise dancers from Victory Missionary Baptist Church will perform. There will also be spoken word and other entertainment showcased from noon until 3:15 p.m.

After the festivities, there will be a candle-

"People are fooled by these scams because promises of a big prize are sometimes hard to resist and the letters look legitimate," Curran said. "[The con artists] flood the state with these letters, and if only two or three or four people respond and you pick up \$3,000 or \$4,000 or \$5,000, you have received a lot of money."

In Scott's case, she received a letter from a make-believe firm called Emex Financial Inc., a lottery management and payment agency based in Calgary, Alberta, Canada. Like others of its kind, the letter warned Scott that it was her final chance to secure her winnings of nearly \$70,000.

And, in a twist, a check was included to pay for the taxes, though if Scott had cashed the check, the con artists would have gotten access to her account as well. The scammers even provided a customer service telephone number and a friendly "account manager" who laid out all the terms of the supposed lottery.

But Scott said, "I ain't no fool. While talking to him, I noticed the envelope was from out of the country, the check was from another place, the phone number from another place and the person I was supposed to send the money to was in yet another place. Then, in the midst of this, he told me don't tell anybody."

Tumblin said that about 60 to 100 checks were written on the account of their firm, Eagle Drywall Inc., in this particular swindle.

"A woman called from California and, thanks to her, we found out it was a scam," Tumblin said. "Everyday we get one or two calls from people saying they received a check."

Thankfully, Tumblin said

they found out about the fraud before any checks were cashed and they were able to close the account. She, too, called the Montreal, Canada, number provided in the fake lottery notification letter and was worried by the ease with which the scam artists obtained their personal information.

How in the world can someone in Canada get our information? It blew my mind how they did that. How did these people so easily get our information? It's devastating to know that people could be so crooked," she said.

And heartless.

"Sadly, the most vulnerable are seniors who either live by themselves or who do not have family members to give them advice," Curran said.

The Maryland attorney general said his office has attempted to reduce the threat to citizens by supporting legislation that granted law enforcement officials the right to wiretap telemarketing fraud and created a "do not call" registry.

But most of the state's efforts have been to educate people about the need to protect their privacy by being circumspect with their Social Security numbers and other identifying data, about ways to curb junk mail, like getting one's name on the Direct Marketing Association list, and by asking questions before sending money to any entity.

Scott summed up that advice in these words: "You have no privacy anymore, so you have to learn how to protect yourself. Just don't accept [a letter like this] for what it seems to be. Check it out, because there are a lot of games out here."

Zenitha Prince writes for Afro Newspapers.

light vigil that will take place outdoors around the Martin Luther King statue at the entrance to the center. The vigil will begin at 3:30 p.m. with the singing of the Negro National Anthem and a rendition of one of King's speeches. A moment of silence and a parting prayer will end the event.

"It's a wonderful way to keep the community together. I hope that the day provides the opportunity for people from all over the city to come together and embrace one another's culture, in the spirit of Dr. King who promoted peace and economic empowerment," County Commissioner Yvonne Atkinson Gates said.

Organizers invite the community to the celebration for a man who changed the world for the better. For more information, call Tanya at 455-7277 or Jani at 507-3991.

Financial company plans refund seniors for trusts

Special to Sentinel-Voice

SEATTLE (NNPA) - Washington State Attorney General Rob McKenna recently announced an agreement with Understanding Seniors Financial and its owners. The agreement ends an investigation into whether the company unlawfully provided legal advice to senior citizens and made misleading statements in order to sell estate planning products.

Under the terms of the agreement filed in Thurston County Superior Court, Understanding Seniors Financial Inc., Calvin Todd Halterman and Shawn Webb did not admit any wrong-doing but agreed to provide refunds to consumers who bought a living trust or "trust review" without advice from a licensed attorney. The company also paid the state \$9,000 in attorneys' fees and costs.

"The Attorney General's Office investigated allegations that sales representatives for Understanding Seniors Financial made false statements about living trusts and tax laws in order to scare seniors into purchasing estate planning products," McKenna said. "The state also was concerned that sales representatives provided legal advice without a license to practice law." The Attorney General's Office closed its investigation based on the company's agreement to resolve concerns.

Understanding Seniors Financial is registered in Kennewick. The company advertised free lunches and informational seminars at restaurants throughout the

state. Sales representatives then scheduled in-home visits with seniors who attended the presentations. The agreement prevents Understanding Seniors Financial from allowing non-attorney salespersons to provide consumers with legal advice regarding probate or estate planning, particularly living trusts. It also prevents the business from making misrepresentations to consumers about the costs and legal consequences of living trusts and probate.

Consumers who purchased a living trust or other estate planning products from Understanding Seniors Financial without the advice of an attorney will be notified by letter of their right to a refund. Consumers with questions should contact the Attorney General's Office.

"Senior citizens should also be wary of inviting salespeople into their home for estate planning appointments, which may actually be a tactic to obtain personal information about their assets," he said. "Established estate planning professionals do not conduct their business door-to-door."

A living trust allows a person to control distribution of his or her estate by transferring ownership of property and assets into a trust. The person can either serve as the trustee and name a successor to distribute assets after his or her death, or select another person or an institution as trustee while he or she is alive. More information about living trusts is available from the Federal Trade Commission online at www.ftc.gov.

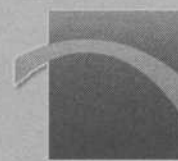
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