



Most seniors have heard the phone pitch, and the smartest just immediately hang up. If you keep listening, you may hear a live or recorded voice promising store discounts, free cruises, cheap resort stays and other enticing deals when you send money. Without exception, treat all the offers as phony.

The most persuasive ones use charity as their bait. Understand that even legit commercial call centers keep up to 80% of contributions. Also, once you send money to them, you're put on a list sucker donors, and that info will be open to other phony sources. When you want to contribute to a charity, contact the official site directly. And if you want to travel for free, contact your nearest military recruiting office.