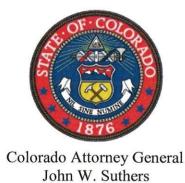


and the AARP Foundation





Better Business Bureau® Serving Colorado



Foreign Lottery Scams Abound

Foreign lottery scams come from dozens of countries, but many of them originate in Jamaica and are aimed at older, home-bound victims.

Once the scammers have identified you as a target, they may employ high-pressure tactics to take advantage of you, including promising you a life of luxury, informing you that the winnings must be claimed immediately, harassing you with "urgent" or threatening phone calls and urging you not to tell anyone else about the winnings. Here's how the scams work:

- Initial solicitations invite you to send in money to enter another country's lottery or to claim a prize.
- Typically, there is no lottery—there is just a criminal pocketing whatever money you send.
- Once you "play," you will keep getting inundated with more offers to play.
- You may receive small "winnings" checks to convey a sense that the lottery is real and to lure you into continuing to play.
- Eventually, you may be told you won a large cash prize, but you need to pay the foreign taxes and fees upfront—in cash.

The bottom line is that it is illegal to play foreign lotteries in the United States, and most such lotteries are frauds. No legitimate sweepstakes require you to pay "insurance," "taxes" or "shipping and handling charges" to collect your prize. You should never wire or send money to anyone, anywhere who says you've won a prize. Odds are, it's a scam. If you receive a lottery mailer from a foreign country, give it to your local postmaster.

Recognize, Refuse, Report.

Call us Monday-Friday 9 a.m.-4 p.m.

1-800-222-4444

Denver Metro Area 303-222-4444

www.aarpelderwatch.org