

If it sounds too good to be true

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In a perfect world with only honest people we wouldn't have to worry about this, but since we do have criminals to deal with, I felt it appropriate to advise all residents, especially our seniors, about scam artists. Many, low income elderly Americans are targeted by scam artists who use high pressure tactics to sell unneeded and overpriced home improvements. These scam artists target the elderly because of their trusting nature.

Often these scams bilk our senior citizens out of life savings, leaving them unable to pay their own bills. And with a majority of our seniors on fixed incomes, this is something we must make every effort at stopping. In an effort to fight such scams, The Mt. Juliet Police Department recommends the following crime prevention measures.

There are several basic steps one can take which can prevent a problem from arising:

- Never deal with any door-to-door salesman, contractors or buy repairs advertised on TV. Deal with local trades people recommended by friends or reputable businesses.
- Before agreeing to hire any home improvement contractor, get a second estimate for the same work from another contractor.
- Get a written contract or estimate describing the work, the price, the materials, the responsibility for cleaning up, and the hourly rate for any additional work.

- Get references for the contractor and speak to those references. Ask about satisfaction and any problems that arose. Call the local Chamber of Commerce and Better Business Bureau.
- Take a look at other work performed by the same contractor.

If problems have developed with a contractor's work, seniors should immediately take steps to protect their interests, such as:

- Obtain an estimate from a professional detailing how much damage was done by the contractor, and the value of what services were rendered.
- Take detailed pictures of the work or damage left by the contractor and date them. These photos can be used in court to show the nature and extent of the problem.
- Hire an expert (architect, reputable contractor, etc.) to look at the work for quality and compliance with specifications. The expert can also provide an estimate regarding the fairness of the price for work completed, the extent of physical damage, and its cost to repair.
- Call your local law enforcement agency and report the incident.

We must do all we can to protect our seniors. These are the fine people that protected us all our lives, now it's time for us to step up to the plate and protect them. There will be further scam protection articles in weeks to come. In the meantime, if it sounds too good to be true, it probably is.

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