

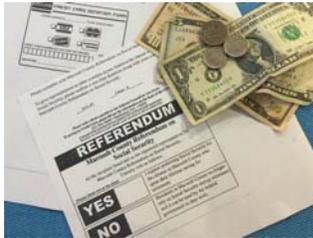
Don't fall for the Social Security scam that bilks cash from elderly



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10:07 a.m. EDT August 18, 2016

Odds are good you're not the only senior being asked to send \$16.45 to complete a "referendum" on Social Security.



(Photo: Susan Tompor)

Greedy hustlers are trying to talk seniors out of hard earned cash by stoking fears about the Social Security.

Seniors in several states have received a "referendum on Social Security" in the mail. The letter comes with a voting form and asks for a one-time donation of \$16.45 or more to fight what the group calls "Washington Insiders" who claim seniors no longer need Social Security. Supposedly, the letter argues that seniors have "saved enough money elsewhere to survive during retirement."

Naturally, you can send cash or a check -- or just hand over your credit card information. But don't be wasting your money.

The letter, which claims to be part of a program of the American Service Council, makes seniors feel they have a public duty to participate. Only a few representatives from that particular county have been selected to speak out.

"In fact, you may be the only representative in Macomb County to receive this referendum on Social Security," reads a letter sent to a woman in mid-August.

"I'm asking you to please send a one-time donation of \$16.45 because in order to get accurate results I need to send Referendums to America," says the letter signed by Sharon E. Flint.

"Your \$16.45 will help me send 36 additional Referendums on Social Security to citizens across America who feel the same way as you."

The Sterling Heights senior didn't fall for it. She instead showed it to her daughters. They concluded it was a scam that might lure others into actually sending in money.

Peter A. Lichtenberg, director of the Institute of Gerontology at Wayne State University in Detroit, said the mailing is a classic pitch that plays on an older adult's fear of losing financial resources.

The letter gives the senior a feeling that their actions matter and they can protect others, he said. Even the \$16.45 could look legitimate because of a specific number.

A senior who is lonely, vulnerable or just caring might decide to give to help out, especially if they don't spend much time thinking through the letter, Lichtenberg said.

I have not received any response from [American Service Council \(http://www.americanservicecouncil.com/contact.php\)](http://www.americanservicecouncil.com/contact.php) to my phone or

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I did receive an unsigned response to my email that noted: "We mail letters to our supporters in Michigan and asked them to continue advocacy work. We will collect the responses and let Members of Congress know that their constituents are watching and paying attention."

The email also said the American Service Council is public advocacy, 501(c) 4, tax-exempt, social-welfare organization. Any donation deductible.

According to a Form 990 filing signed by the group's president Rodney Mealy, the organization was "formed with the chief purpose of ongoing education of the American public on issues of current concern to the general public."

Strange presidential politics

No matter how kooky the presidential election year looks, we're still not required to pay money to vote. There's no official referendum in Macomb County or any other county.

The yes or no questions are odd, too.

Check the box for 'No' on the bogus letter and you're saying, "Residents in Macomb County no longer rely on Social Security during retirement and should be used by the federal government as they wish."

Really? Who is going to say that seniors no longer rely on Social Security during retirement?

Check the box for 'Yes' and you're saying "I support protecting Social Security for the citizens of Macomb County who spent their lifetime paying into Social Security during their retirement."

Ok. But if you're retired, why would you hand over \$16.45 to some complete stranger?

No doubt, the presidential election year could make seniors more on edge about Social Security, depending on the news buzz of the campaign. So far, Democratic presidential candidate Hillary Clinton has been bringing up the notion of actually raising -- not cutting -- Social Security taxes for men and women workers, as well as women. GOP presidential candidate Donald Trump has said he would tackle fraud and abuse but not hurt people paying into Social Security their entire lives.

Still, it could be easy to play up to some fears, as a cash grab. Other similar mailings have been sent out over the years.

No phone number for American Service Council is listed on the copy of the mailing that I received from a family that wanted to warn others. I did call a number I found online. The first time I left a message on a recorded line. The second and third time, a woman answered but then quickly switched me into the recorded line after I told them I was a journalist.

Official warnings

The [North Carolina Department of Justice \(http://www.ncdoj.gov/News-and-Alerts/Alerts/Protect-Social-Security%E2%80%9D-scam-t-seniors.aspx\)](http://www.ncdoj.gov/News-and-Alerts/Alerts/Protect-Social-Security%E2%80%9D-scam-t-seniors.aspx) warned seniors last year that a misleading mailing on a so-called Social Security referendum was asking seniors to spend a ballot to protect Social Security.

The North Carolina Attorney General's consumer protection division warned that seniors who receive the mailing may feel compelled thinking it will help protect their Social Security benefits.

Or consumers could mistake the mailer as having been sent by their local senior center or county government, which is not the case.

Sure, it might not seem like much to lose \$16.45 or even \$22 to any deal. But seniors who actually send money can end up on other roads that can be used for different scams or pitches. The opportunities to hand over cash could be never ending.

And I wouldn't fill out a card with my credit card information to put in the mail.

The best ballot box for this referendum is the rectangular basket sitting under your kitchen sink.

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The advertisement features a photograph of an elderly man with a beard, looking upwards and to the right while holding an open map. To the right of the photo, the text reads "Medicare Insurance Options" in a large, bold, dark blue font, followed by "Feeling lost? We'll show you the way." in a smaller, dark blue font. In the top right corner of the ad, there is an orange button with the text "Find Your Plan" in white. In the bottom right corner, there is a logo for "PlanPrescribe" with a blue and red diamond-shaped icon, and the text "An eHealth company" below it.