



What is the *Silver Beat*?

Far too often, scam artists perceive senior citizens as vulnerable and relatively wealthy due to their ability to access retirement accounts and pensions. As a result, seniors are the targets of a wide range of scams, exploitation and fraud.

The *Silver Beat* is an educational training program created by Illinois Attorney General Lisa Madigan to ensure that seniors have the knowledge and tools they need to better protect themselves from con artists and deceptive business practices. In partnership with AgeOptions, the Attorney General's Office trains a corps of older adults to recognize and avoid scams and, once armed with this knowledge, to educate other seniors.

Active participants in the *Silver Beat* program assist their communities by disseminating information and educating their peers on how to protect themselves from fraud.

Here's a sampling of what seniors can expect to learn about at a *Silver Beat* training:

- ✓ Financial exploitation & scams, including information about debt settlement traps and how to avoid fake check cashing scams;
- ✓ "Reverse Mortgages" and if they are really right for you;
- ✓ The **Senior Medicare Patrol (SMP) Project** & health care fraud;
- ✓ Your rights under the new credit card rules; and
- ✓ How you can protect yourself, your friends and family from scam artists and fraudulent businesses.

If you are interested in learning more about this program, or attending or hosting a *Silver Beat* training, please contact Erin Ruebbelke, Program Specialist, by phone at (217) 557-1982 or e-mail at eruebbelke@atg.state.il.us.