

7 THINGS SCAM VICTIMS HAVE IN COMMON

People who have been scammed often comment — *“I Never Thought This Would Happen To Me”*

Whenever a disaster strikes, it is all-to-common to hear the heart wrenching stories of people who not only lost their homes, but also fell prey to criminals and their scams. Here are seven things that most disaster victims have in common:

- 1] They assumed the perpetrator was honest and failed to thoroughly check them out.
- 2] They allowed their emotions to take over and acted impulsively. They were often compelled by fear or greed.
- 3] They didn't recognize common persuasion tactics or the tricks used to manipulate people into signing contracts or giving away their money.
- 4] They were afraid of being confrontational or rude and failed to protect their personal information.
- 5] They signed contracts prematurely. They didn't understand what they were signing or failed to take the time to read the fine print.
- 6] They wanted to believe the lie and overrode their own common sense to move slowly and be cautious.
- 7] When they discovered they had been scammed, they became embarrassed and reluctant to share their experience with others. Sometimes fear of reprisal took hold. This allowed the scams to continue and victimize others.

WHO ARE THE MOST VULNERABLE?

Scam artists typically target those who are in a weakened emotional state or who are otherwise susceptible to being taken advantage of. Those who tend to be the most vulnerable are:

- The elderly
- Low income families
- Those with limited English language skills
- Those with cognitive or functional disabilities

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Main Line public adjuster faces prison for fleecing clients of \$684K

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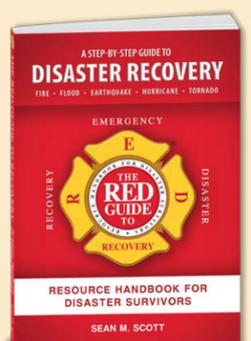
By Carl Hessler Jr.,
chessler@21st-centurymedia.com,
 @MontcoCourtNews on Twitter

COURTHOUSE >> A Main Line public adjuster who pocketed nearly \$700,000 in insurance proceeds that he owed to 32 claimants, some of whom incurred damages to homes or businesses during Hurricane Sandy, is headed to state prison.

Marshall Stephen Perlman, 71, of the 2600 block of Naudain Street, Philadelphia, was sentenced in Montgomery County Court on Thursday to three to 21 years in state prison on charges of insurance fraud, theft by failure to make required disposition of funds received, theft by deception, forgery, identity theft and deceptive business practices in connection with thefts, totaling about \$684,989, that occurred between 2010 and 2013 while he did business as Claimstar Inc.

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If you would like to learn more on how to protect yourself and your family from disaster scams, get *The Red Guide to Recovery – Resource Handbook for Disaster Survivors* where you will discover common types of disaster scams, how to protect yourself from being scammed, and who to call to report one. To get your copy, click the green button at right.



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