

# Tip-Offs To Rip-Offs

UNIVERSITY PARK (Centre Co.) — Losing your life's savings could be only a phone call away. To avoid becoming a telephone scam victim, it's important to learn the familiar statements and tactics used by con artists, said a consumer scientist in Penn State's College of Agricultural Sciences.

Not listening or responding to offers that "sound too good to be true" is the first defense to avoid becoming a scam victim, said Cathy Bowen, assistant professor of agricultural and extension education. "Tell callers to put you on their 'do-not-call' list," she said. "If they call again, report them to the Pennsylvania Attorney General's Office at (800) 441-2555."

Bowen also suggests not responding to offers that you get in the mail for free products or services. "This is a method often used to identify potential victims."

If telemarketers use any of the following statements or tactics, Bowen said that they are probably illegal. If a caller uses one of them, hang up the phone.

• "You have to act 'now' or the offer won't be good."

• "You cannot afford to miss this 'high-profit, no-risk' offer."

• "You have won a 'free' gift, a vacation or a prize — and you pay only for postage and handling or other charges."

• You must give a credit card or bank account number, send money or have a check picked up by a courier very soon.

• You are discouraged from checking out the company with anyone — including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.

• You are not given any written information about the company or any references.

• You are made to feel that you are getting special treatment.

• "Consumers over the age of 60 often are approached by con artists," Bowen said. "Older women living alone are considered easy targets."

Bowen offers the following tips to older consumers:

• Don't buy anything by phone from unfamiliar companies.

• Always take your time making a decision.

• Never send money or give your credit card or bank account

number to unfamiliar companies.

Before becoming involved with a company, Bowen recommends checking its status by contacting the Better Bureau in the state

where the business is located.

If you can't get satisfactory action from a sweepstakes or prize promoter after participating, contact your local postmaster or one of the following organizations:

• Direct Marketing Association Inc., Sweepstakes Help Line, 1111 19th Street, NW, Suite 1100, Washington, D.C. 20036-3603, e-mail: sweepstakes@the-dma.org.

• Pennsylvania State Attorney General's Office Consumer Protection Hotline, 1-800-441-2555, 10 a.m.-3 p.m., Mon.-Fri.

• Call for Action, 5272 River Road, Suite 300, Bethesda, MD 20816, 301-657-8260, www.callforaction.org.

• National Fraud Information Center, 800-876-7060

• Know Fraud, P.O. Box 45600, Washington, D.C. 20026-5600, 877-987-3728, www.consumer.gov/knowfraud.

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**11-ounce can Mandarin oranges, drained, cut in half**  
**Dissolve Jell-O in water, stir in sour cream until smooth. Mix in sherbert until melted. Chill until partially set. Fold in oranges.**

**Note: sometimes Debbie adds marshmallows for variety.**

Thanks to Sharon Bielmyer, Holtwood, for sending many make-ahead recipes. The desserts can be made ahead and frozen. Cookie bars taste just as good frozen as thawed, she writes. More of her recipes will appear in next week's edition.

#### Chocolate Chip Peanut Butter Squares

1½ cups powdered sugar

1½ cups creamy peanut butter

1½ teaspoons vanilla

18-ounce package Pillsbury Refrigerated Chocolate Chip cookie dough

Heat oven to 350 degrees. In medium bowl, combine powdered sugar, peanut butter, and vanilla. Mix well.

Remove cookie dough from wrapper. With floured fingers, press half of dough in bottom of ungreased 8- or 9-inch square pan. Press peanut butter mixture evenly over dough. Crumble and sprinkle remaining half of cookie dough over peanut butter mixture. Carefully spread as evenly as possible.

Bake at 350 degrees for 30-35 minutes or until golden brown and firm to the touch. Cool 30 minutes. Refrigerate one hour or until chilled. Cut into bars. Serve chilled or at room temperature. Makes 12 bars.

Sharon writes that she doubles this recipe and uses one package of chocolate chip cookie dough and one package of white chunk cookie dough. She uses one package for the bottom layer and the other for the top layer.

Sharon writes that this recipe is a big hit with kids and kids at heart. When finished, the cookies resemble little hamburgers. These can be frozen. Because there is no baking involved, these cookies are quick to put together. It's a fun thing to make with kids and a nice treat for school and birthday parties.

#### Hamburger Cookies

2 tablespoons vanilla frosting

12 vanilla wafers

2 tablespoons green-tinted coconut

6 chocolate-covered round mint cookies

Warmed honey

Sesame seed

For each hamburger cookie, spread a half teaspoon frosting on flat side of one vanilla wafer. Place one teaspoon coconut and one mint cookie on frosting. Spread flat side of second vanilla wafer with ½ teaspoon frosting. Place frosting side down on mint cookie. Brush top of "hamburger" with honey. Sprinkle with sesame seed. Repeat to make five more cookies. Makes 6 cookies.

To make more cookies, simply repeat procedure with additional ingredients.

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