

**TESTIMONY of MARY BACH**  
**BEFORE THE**  
**UNITED STATES SENATE**  
**SPECCIAL COMMITTEE ON AGING**

March 7, 2018

Good Morning. My name is Mary Bach and I am from Murrysville, Pennsylvania, a suburb of Pittsburgh. Thank you Senator Collins, Senator Casey, and members of the Committee for allowing me to share with you my story, and of AARP's efforts to educate consumers about the frauds and scams that now proliferate almost daily in all our lives.

I am a former high school teacher and a long-time consumer advocate with a history of activism on a wide variety of consumer rights issues. I was honored in 1999 at the National Press Club in Washington D.C. as "Consumer of the Year", and in 2002, was invited to join Governor Schweiker as he signed into law the Commonwealth's "Do Not Call" legislation, for my assistance in helping the public to understand its significance. In 2004 I was the recipient of the Andrus Award for Community Service in Pennsylvania, the highest volunteer award given within AARP.

I have been a lead volunteer with Pennsylvania AARP for almost 20 years, chairing their Consumer Issues Task Force. As you are probably aware, AARP is the largest organization for people over 50 in the world, advocating for seniors on a wide variety of critical issues. My task force team consists of 15 volunteer members from across Pennsylvania who are enthusiastic about educating people of all ages, but especially seniors, about current scams. Our mission statement reads: "The AARP Consumer Issues Task Force will promote consumer protection for all Pennsylvanians, educating members and the public about fraudulent, misleading, unfair, and/or abusive marketplace practices". We educate people about the red flag moments in their lives.

We offer programs and speak before all types of groups, from civic clubs, senior centers, and religious organizations to professional associations, retirement communities, and school groups. I personally average approximately 15,000 driving miles per year across Pennsylvania, presenting at 100 or more events and sharing AARP's information with more than 4000 total attendees in my audiences. I couple that with a number of personal appearances on local and statewide television and radio shows, and occasionally even do tele-town hall conferences that reach thousands. Pennsylvania Attorney General Josh Shapiro and I did one recently on frauds and scams that had almost 10,000 AARP members tuned in. I've even done a series of videos on YouTube, which were professionally produced by AARP, called "Outsmarting the Scammers with Mary Bach".

There's an old saying. "Each one teach one" and in AARP we are teaching or educating many, many people. We know that education is power and, when someone hears the specifics of a scam, they are much less likely to be victimized. If you can spot a scam, you can stop a scam!

The Consumer Issues Task Force volunteers offer entertaining and compelling presentations, knowing that people need to be engaged in order to better remember the message. We even have a

**FRAUD Bingo program which we refer to as Bingo with a message, a fun game, which is educational, too. Everything we do is centered around scam prevention.**

**Because of the grass roots nature of our work and mission, we have developed strong relationships with many government agencies that appreciate our help in distributing their excellent printed materials to our audiences. This would include the Pennsylvania Department of Banking and Securities, our Department of Insurance, the Commonwealth's Attorney General's office, and on a national scale, FINRA, the FTC and the FCC. While people like to have printed information in hand, the face to face, peer to peer, senior to senior interactions generate a trust factor when we are able to swap relevant real life stories.**

**After a presentation, I often will stay and answer questions one on one with people who approach me with either a personal story or an unresolved issue related to what we outlined for them. Many are animated by concerns for themselves or a loved one who may have been victimized by a scam artist. It isn't unusual for some to say "I wish I had heard your program before I gave money to that contractor, or bought that annuity, or accepted a free medical device I really didn't need, or actually believed that the guy I met on the internet was in love with me". These are some of the actual things someone has said to me.**

**Seniors are being targeted because they are thought to have money available. Older consumers may be less technologically savvy and may not understand how much personal information is available about us in the public and in cyberspace. They are being inundated with phone calls that they cannot control. Scammers are now extensively spoofing their caller IDs to make those they call believe they are calling from a place that fits in with their intended scam, such as the local police, the IRS, a charity, Microsoft, and any number of legitimate businesses. Until I tell them in my presentations that they can no longer rely on their phone's caller ID, many in my audience are astonished. I have had my own name and number appear in my caller ID and it is certainly obvious that I hadn't called myself. Scammers have used my name and phone number to call intended targets. I became aware of this when I received a call from someone I did not know and had not called who asked me why I had phoned her. She indicated that she was returning my call to the number that showed on her caller ID, because no message was left.**

**Imposter scams are everywhere. Like many other seniors, I've received calls involving the tech support scam, the federal grant scam, charity scams, and sweepstakes and lottery scams, among others. I particularly want to emphasize the IRS scams which are quite prevalent at this time of year. Having never fallen for any, I often reflect on how I may have become so popular on the scammer's "mooch lists". It could be that there is a contest among the scammer crowd to see who can get Mary Bach. A man in Syria sent me a Facebook message telling me he wanted to marry me. I assure you, my husband, Len, of 51 years, who has accompanied me today, might object to that! He has answered the phone to hear the jury duty scam and the grandparents scam, among others. The bottom line is that all of these scams are all about money, the potential victim's money, and that is why education and vigilance are imperative. When people understand, they will hang up the phone. At many of my events I always give my audience members permission to be rude! AARP does not want anyone to fall for a telephone line.**

**AARP has pioneered a nationwide program addressing scam awareness called the Fraud Watch Network. Consumers of all ages can sign up at "[aarp.org/fraudwatchnetwork](http://aarp.org/fraudwatchnetwork)" to receive fraud alerts. It is free of charge and no membership is required. People without computers can sign up**

to receive alerts by postal mail. Pennsylvania AARP is quite proud that our AARP Consumer Issues Task Force leads all other states in the nation in recruiting members to join the Fraud Watch Network. Scam prevention and avoidance is our mission and is an essential element in our team's DNA.

AARP sponsored a Hackathon contest here in Washington D.C., challenging student teams from prestigious area universities to come up with ideas to help prevent or stop scams. The innovative ideas that were proposed by these students, if implemented, would help stop robo-calling scams and caller ID spoofing, among others. The solutions to stop burgeoning advanced technology scamming must create and use the same technology to work for consumers to end such scamming.

I thank you all again for the opportunity to be here today as someone in the trenches, day to day, trying to make a difference in helping to diminish or eliminate the number of people being victimized by scams or fraud. I like to think that while we can list many of those who have been scammed by their reported acts, that I and my task force are enabling many more that could have been taken, to not be on that list. I welcome your questions.