205. H Macdonald

Name: H Macdonald

Hi, I just read in the paper you are preparing a report. I do have concerns about some businesses that sell items that are readily available in catalogues which the elderly seem to participate in.

1. Readers Digest, they send out a catalogue and then you purchase items, letters come in to inform the person that they are in the line for a great prize, you have to buy two items or more from the list. Often these items will never ever be used. Older people think that these letters are advising that they will definitely win a monetary prize when in fact they win nothing. They may get two or three letters a week, fortnight or a month and that prize of winning money gets them in. Nothing to pay until items arrive and then more items arrive that they did not order, however, the elderly feel obliged to purchase them. The purchases may total 300 or 400 dollars a month that they cannot afford.  
2. Magnamail, similar to Readers Digest selling mostly "junk jewellery" and cheap imports. Again the draw to purchase is that they may win money.  
3 Overseas Lottery scams with an Australian phone number. The elderly think they are being conducted from an office in "Queensland" and all is legal and that they are also in the running for millions of dollars. These telemarketing fraud companies should not be provided with phone numbers.  
My elderly uncle who is 89 in a few weeks time has been caught up in all of these and he is convinced that because the way the letters are written with Readers Digest and Magnamail that he is definitely going to win money. He keeps buying books, gadgets, DVD's that he will never ever use and is just filling up his back room with them. Readers Digest lately has been costing him between 400 and 500 a month so he can win money. With the overseas lottery he lost many thousands of dollars. His bank account is depleted. It took a lot of persuasion for him to stop the overseas lottery, however as Readers Digest and Magnamail are "local" it's more difficult. (I know that when I rang them I was talking to a lady in the Phillipines) Magnamail keep sending a leaflet with a special number and saying he has a chance to win so many dollars, but he has to purchase products to be in the draw. This is so wrong.

Unfortunately these type of companies pry on the elderly. They think they can win money, they spend their pension and savings and until some one can reduce that spending, be there when a phone call is made it's very hard to stop them going into the next draw or entering another competition. It really is a type of gambling.

Yes I am quite angry with Readers Digest and Magnamail as they are inciting him to purchase items, even though we tell him to stop buying. He says they are lovely people to talk to on the phone. We tell him to stop and he calls these firms up who dispute what we say. The elderly like to have contact with people, they like to receive mail and I can see why this pattern is continuing.

When you are writing up your report, I would be interested to see how you are going to stop companies likes these. This is financial elder abuse, just like if a person under the age of 18 are protected purchasing certain items. Some people are more vulnerable than others.

Kind regards, Heather