

## 五個避免健康詐騙的方法



### Five ways to avoid health scams

People spend billions each year on remedies they hope will improve their health. But a lot of that money goes to companies making fake claims that cheat people out of their money, time, and even their health.



Before you buy a supplement or another health product:



- **Always talk with a healthcare provider first.** Even if a supplement claims to be FDA cleared or approved, it can interact with your prescriptions, making them less effective or too strong. Work with your healthcare provider to safely incorporate supplements into your treatment plan.



- **Don't stop taking your prescriptions without asking your healthcare provider.** Your provider knows your health history and the right treatments for your condition.



- **Do some research.** Search for the name of the supplement or product online, plus the words "review," "complaint," or "scam." If any product guarantees miracle results, it may be a scam.



- **Avoid products with "guarantees."** Strangers don't know how your body will respond.



- **"Natural" doesn't mean either safe or effective.** In fact, "natural" can mean both harmful and ineffective. And some "natural" products might interfere with proven treatments recommended by your healthcare professional.



To learn more, visit [ftc.gov/health](https://ftc.gov/health). If you spot a scam, report it to the Federal Trade Commission at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov).

人們每年花費數十億美元購買保健品,希望能改善自己的健康。然而,大部分的錢都下了不良公司口袋裡,他們做出的虛假聲明欺騙了人們的金錢、時間、甚至健康。因此,在您購買保健品或其他健康產品之前:

\* 務必先諮詢醫師。即使保健品聲稱它獲得聯邦藥物管理局(FDA)批准,它仍可能和您的處方藥產生相互作用,使處方藥的效果降低或增強。請和您的醫師合作,安全地將保健品納入您的治療計劃中。

\* 不可以沒有諮詢醫師的情況下擅自停用處方藥。您的醫師了解您的健康史,知道哪些才是適合您病情的正確治療方法。

\* 做一點功課。上網輸入保健品或產品的名稱,加上「評論」「投訴」或「詐騙」等關鍵字進行搜尋,如果發現有任何保證這個產品有奇蹟功效的聲明,它很可能是詐騙。

\* 避免購買掛「保證」的產品。陌生人不可能知道您的身體會對此產品有何反應。

\* 「天然」不代表安全或有效。事實上,「天然」也可能意味著有害或無效,而且,一些「天然」產品可能會干擾醫療專家推薦、經過驗證的治療方法。

想了解更多詳情,請上網站 [ftc.gov/health](https://ftc.gov/health) 查詢。如果您發現任何詐騙行為,請上網站 [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov) 向聯邦貿易委員會(Federal Trade Commission)舉報。

## 購買二手車如何避免浪費時間



### How to avoid spinning your wheels when shopping for a used car

Used cars have gotten more expensive during the pandemic. It pays to do some work upfront, so you'll feel better driving out. In fact, start by researching the price of cars you're interested in. Then, before you shop for the car, shop for financing. Check with banks, credit unions, and finance companies — you don't have to finance a car through the dealer.



When you think you've found the car you want:



- **Call the dealer.** Make sure the car is really on the lot and get the out-the-door price in writing, before you head to the dealership.



- **Get a vehicle history report and check the Buyer's Guide.** The report will tell you that car's history, and the Guide will tell you if it has a warranty or is being sold "as is."



- **Discuss the out-the-door price first if you want to talk financing with the dealer.** That means the total price, before financing, including taxes and fees.



- **It's ok to say no to add-ons, or at least ask the price.** Add-ons are extra things dealers offer along with the car, like extended warranties and service contracts. Make sure you know what they are, how much they cost, and how they'll change your monthly payment.



- **Review the terms before you sign for the purchase and financing.** Make sure everything you agreed to is in writing. Spoken promises are hard to enforce.



To learn more, visit [ftc.gov/usedcars](https://ftc.gov/usedcars). If you spot a scam, report it to the Federal Trade Commission at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov).

二手車價格在新冠疫情期間大幅上漲,提前做一些功課是值得的,這樣您才能安心開車出門。事實上,您可以先從調查您屬意的汽車的車價開始。然後,在您選購汽車之前,先選擇貸款機構。您可以諮詢銀行、信用合作社和金融公司,不必一定要向汽車經銷商貸款。

當您認為您已經找到您想要的汽車時:

\* 致電經銷商。確認經銷商真的有這輛汽車,並在您前往經銷商之前,先要求對方以書面方式報出總價。

\* 獲取汽車紀錄報告並查看購買指南。紀錄報告會告訴您這部汽車的歷史,購買指南則會告訴您汽車是否有保固期或是「照現狀賣」。

\* 若您想直接向經銷商貸款,請先和他們討論總價。這裡所謂的總價指的是貸款前包含稅金和各項費用加起來的總金額。

\* 可以拒絕接受附加項目,或至少詢問其價格。附加項目是經銷商隨汽車提供的額外項目,例如延長保固期和服務合約。請確保您了解這些項目是什麼、價格多少、以及您的月付款金額會如何改變。

\* 簽署購買合約和貸款合約前先看條款。確保您同意的事項都寫在合約中,口頭承諾是很難兌現的。

想了解更多詳情,請上網站 [ftc.gov/health](https://ftc.gov/health) 查詢。如果您發現任何詐騙行為,請上網站 [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov) 向聯邦貿易委員會(Federal Trade Commission)舉報。

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5月22日 星期天  
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JACK CLEVELAND CASINO

RSVP required. To reserve your spot, contact Nghia Dao at 216-308-6717 or [nghiadao@jackentertainment.com](mailto:nghiadao@jackentertainment.com)

參與者需要確認:  
請撥打 216-308-6717 或電郵 [nghiadao@jackentertainment.com](mailto:nghiadao@jackentertainment.com)  
與 Nghia Dao 聯繫預留您的位置

