

# Office of the Securities Commissioner

## Contact Information

**WE REGULATE:** The Compliance Branch is responsible for registration of securities professionals. Call us to check the background of your financial adviser or sales agent.  
(808) 586-2722.

**WE PROTECT:** The Enforcement Branch receives and investigates complaints about investment fraud and other securities violations. We take legal action against violators of securities laws. Call us to report investment fraud or file a complaint: Toll Free **1-877-HI SCAMS** (1-877-447-2267).

**WE EDUCATE:** Call the Investor Education Program for free educational material, to schedule a free presentation or to request a community exhibit **(808) 587-7400**.

Visit us at [www.investing.hawaii.gov](http://www.investing.hawaii.gov)

### Answer Key:

PG 3

D	H	N	I	N	V	E	S	T	M	E	N	T	Y	Y
L	O	W	R	I	S	K	D	U	A	R	F	I	C	T
F	K	Q	J	H	E	Y	C	U	Z	X	H	T	I	T
T	S	Q	M	X	R	T	E	Q	W	N	Q	A	T	T
H	E	Z	P	V	A	I	R	O	H	O	E	C	C	A
J	C	I	Y	A	W	L	E	L	T	I	N	C	T	A
S	U	N	R	R	A	I	D	R	A	T	I	N	C	T
E	R	V	A	I	Y	B	F	E	R	A	C	I	N	C
G	I	E	M	A	A	I	L	S	E	G	U	N	S	F
A	T	S	D	L	S	E	G	A	T	I	N	C	T	A
R	I	T	O	Y	E	R	R	S	R	S	E	E	U	R
K	S	R	C	L	Q	C	U	C	E	O	J	W	A	C
O	A	N	N	U	I	T	Y	H	Z	C	P	Y	C	E
R	M	A	S	K	Q	U	E	S	T	I	O	N	S	V
B	A	S	D	N	U	F	L	A	U	T	U	M	G	A
S	V	W	O	Y	U	V	D	S	C	H	E	M	E	L
L	O	C	A	N	R	U	T	E	R	H	G	I	H	U
S	I	J	J	T	A	I	S	C	A	M	Z	Y	C	E
O	D	C	C	A	W	S	T	E	S	S	A	M	T	H

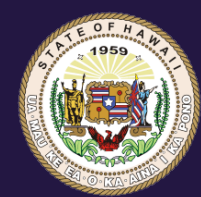
PG 5

M	U	T	U	A	L	F	U	N	D	S				
A	R										C	O	M	P
T	U					P	I	G						
U						S	T	O	C	K				
R	E	T	I	R	E						A		C	I
I											I	N	F	L
T						B	A	N	K		M		S	I
Y						P	E	R	I	O	D		T	T
						E	X	P	E	N	S	E	S	
B	U	D	G	E	T									
						I	N	V	E	S	T	M	E	N
S	T	O	C	K	B	R	O	K	E	R				
I	N	C	O	M	E									

PG 6 – Protect Your Money: 1) C 2) A 3) D 4) A



# Activity Booklet For Seniors



Department of  
Commerce & Consumer Affairs  
Office of the Securities  
Commissioner  
Investor Education Program



## Aloha!

The Office of the Securities Commissioner has created this free investor education activity booklet for our seniors/kupuna to help them learn about our office, investing terms and tips on how to protect themselves from fraud.

Enjoy the booklet and for more information about our office call us at 1-877-447-2267 or check out our website at [investing.hawaii.gov](http://investing.hawaii.gov)

Mahalo,  
*Hawaii Securities Commissioner*

## FIVE TIPS TO PROTECT YOUR MONEY

1. Check the registration and background of the individual selling the investment by contacting the **DCCA – Securities Compliance Branch at 586-2722**. Anyone selling a security must be registered. Remember no registration, no sale.
2. Do your homework – ask questions and do your research about the investment. Don't rely on reputation or word of mouth alone.
3. Beware of promises that promote high or unrealistic returns in a short period of time.
4. Beware of investments promoting no downside or risk. All investments have some degree of risk.
5. Beware of vague or over complicated explanations of how the business runs and how money is made. If you don't understand how it works, do not buy it.

# Test Yourself!

Select the correct answer for each statement.

**HINT:** Check out the five tips on the next page for clues!

- If you don't understand how an investment works, do not \_\_\_\_\_ it.
  - Credit
  - Sell
  - Buy
  - Loan
- Promises of guaranteed high returns in a short period of time are most likely scams.
  - True
  - False
- Which DCCA branch would you contact to check registration and background on an individual selling an investment?
  - Insurance
  - Consumer Protection
  - Business
  - Securities
- Don't rely on reputation or word of mouth when investing. Do your \_\_\_\_\_.
  - Homework
  - Gossip
  - Searching
  - Snooping

# Word Search

Look for commonly used investing terms or words

D H N I N V E S T M E N T Y Y  
 L O W R I S K D U A R F I C T  
 F K Q J H E Y C U Z X H T I Y  
 T S Q M X R T E Q W N Q A T T  
 H E Z P V A I R O H O E C C I  
 J C I Y A W L E L T I C T A N  
 S U N R R A I D R A T N I T I  
 E R V A I Y B F E R A A C Y F  
 G I E M A A I L S G C N S T F  
 A T S I B T D A E E U I B I A  
 R I T D L S E G A T D F S C F  
 E E O Y E R R S R S E E U R A  
 K S R C L Q C U C E O J W A C  
 O A N N U I T Y H Z C P Y C E  
 R M A S K Q U E S T I O N S V  
 B A S D N U F L A U T U M G A  
 S V W O Y U V D S C H E M E L  
 L O C A N R U T E R H G I H U  
 S I J J T A I S C A M Z Y C E  
 O D C C A W S T E S S A M T H

Affinity	Face Value	Red Flags
Annuity	Finance	Research
Ask Questions	Fraud	Scam
Assets	High Return	Scarcity Tactic
Avoid	Investment	Scheme
Brokerage	Investor	Securities
Credibility	Low Risk	Stay Aware
DCCA	Mutual Funds	Tactics
Education	Pyramid	Targets

# CROSS WORD

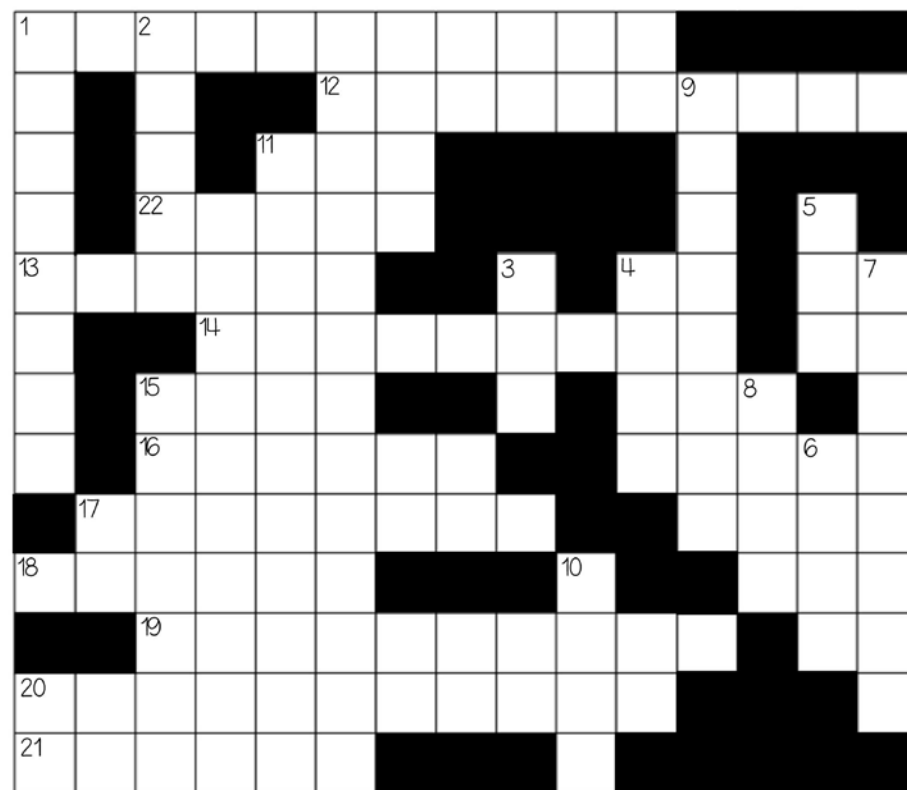
## DOWN

1. \_\_\_\_\_ Date, is the date that the principle amount of a note acceptance bond or other debt instrument becomes due.
2. On the dollar bill, it states "In God we \_\_\_\_\_"
3. An automated teller machine (\_\_\_\_\_) accepts deposits and dispenses cash
4. The price paid for something
5. Sometimes its better to save \_\_\_\_\_ and spend later
6. Abbreviation for Department of Commence and Consumer Affairs
7. \_\_\_\_\_ Education Program provides the community with materials and free presentations about protecting yourself against fraud (*HINT: it's the program that produced this booklet*)
8. Things that are nice to have such as vacations, iPads, or movie tickets. These are examples of things we \_\_\_\_\_
9. A type of scam/fraud that relies on the trust and friendship in groups of people who have something in common
10. Things necessary to survive, such as shelter, food and clothes. These are examples of things we \_\_\_\_\_

## ACROSS

1. An investment that pools money from many investors and uses the increased amount of investment as an advantage to help the investment grow (2 words)
11. Some people save money in a \_\_\_\_\_ shaped bank
12. What branch at DCCA is responsible for registration of securities professionals? (*HINT: see page 7 – Item 1*)
13. After a lifetime of working, many people are ready to \_\_\_\_\_
14. A general increase in prices

Figure out the words by completing the statements/sentences



15. A place to save money
16. Financial statement shows your finances over a given time \_\_\_\_\_
17. When you budget you need to take in account your monthly income and \_\_\_\_\_
18. A plan that balances your cash flows with your expenses
19. Saving money in a way that will bring greater value later
20. A Professional who is able to buy and sell stock for investors
21. Money that you receive in return for work
22. Shares which makes you part owner of a corporation