

Fighting telemarketing fraud against the elderly

During a visit with your mother, you notice a stack of wire transfer receipts totaling thousands of dollars. When you ask what they're for, she says she's paying taxes on a prize she's won. After you investigate further, you think she's being scammed by fraudulent telemarketers. What can you do?

Consumers lose more than \$40 billion a year to telemarketing fraud. People over 50 years of age are especially vulnerable and account for about 56 percent of all victims, according to a study by the American Association of Retired Persons. Scam artists often target older people, knowing they tend to be trusting and polite toward strangers and are likely to be home and have time to talk with callers.

You can help empower your parents and others who may be targets of

fraudulent telemarketers by describing some tip-offs to rip-offs, letting them know their rights and suggesting ways they can protect themselves. If the calls come from Canada, be very suspicious. More Americans are being ripped-off from Toronto (area codes 416 and 547) than any other city in the world. The second and third Canadian sources of Wisconsin rip-offs are British Columbia (604 and 250) and Montreal (514).

"Money these criminals solicit from you – in the name of charity, for example - could end up being funneled to terrorists," reports the Ontario, Canada, Provincial Police.

Tip-offs to phone fraud

Many scams involve bogus prize offers, phony travel packages, get-rich-quick

investments and fake charities. Con artists are skilled liars who spend a lot of time polishing their sales pitches. As a result, it can be difficult to see through their scams.

Alert those you care about to be on their guard if they hear the buzzwords for fraud. Among the tip-offs are:

- You must act “now” or the offer will expire.
- You’ve won a “free” gift, vacation or prize-but you must pay taxes or some other charge.
- You must send money by Western Union, give a credit card or bank account number or have your check picked up by courier – before you’ve had a chance to consider the offer carefully.
- It’s not necessary to check out the company with anyone-including your family lawyer, accountant, local Better Business Bureau or the Bureau of Consumer Protection.
- You don’t need written information about the company or its references.
- You can’t afford to miss this “high-profit, no-risk” offer.

It’s the law

It also is helpful for people who are the targets of fraudulent telemarketers to know their rights. Anyone who is troubled by calls – whether abusive, deceptive or simply annoying – should know that, under Wisconsin and federal law:

- It’s illegal for a telemarketer to call you if you have asked not to be called.
- Calling times are restricted to the hours between 8 a.m. and 9 p.m.
- Telemarketers must tell you it’s a sales call, the name of the seller, and what they are selling – before they make their pitch. If it’s a prize promotion, they must tell you that you don’t have to pay or buy anything to enter or win.
- Telemarketers may not lie about any information, including any facts about their goods or services, the earnings potential, profitability, risk or liquidity of an investment, or the nature of a prize in a prize-promotion scheme.
- Before you pay, telemarketers must tell you the total cost of the goods and any restrictions on getting or using them, or that a sale is final or

non-refundable. In a prize promotion, they must tell you the odds of winning, that no purchase or payment is necessary to win and any restrictions or conditions of receiving the prize.

- Telemarketers may not withdraw money from your checking account without your express, verifiable authorization.
- Telemarketers cannot lie to get you to pay.
- You do not have to pay for credit repair, recovery room or advance fee loan/credit services until these services have been delivered.

How to protect targets of telemarketing fraud

You also can help people you care about develop responses that will end an unwanted sales call. Possible responses to unwanted callers include:

- “I don’t do business with people I don’t know,”
- “Please put me on your ‘Do-Not-Call List,’”

- “I’ll need to see written information on your offer before I consider giving you money,”
- “You can send that information to my attorney’s office at...”

Perhaps the easiest response is, “I’m not interested. Thank you and good-bye.” Hang up with no further discussion.

Urge your parents or anyone else troubled by calls to resist high-pressure sales tactics. Legitimate businesses respect the fact that a person is not interested. Remind an older person to:

- Say so if they don’t want the seller to call back. If they do call back, they’re breaking the law. That’s the signal to hang up.
- Take their time, and ask for written information about the product, service, investment opportunity or charity that’s the subject of the call.
- Talk to a friend, relative or financial advisor before responding to a solicitation. Their financial investments may have consequences for the family or close friends.
- Hang up if they’re asked to pay for a prize. Free is free.

- Keep information about their bank accounts and credit cards private unless they know whom they're dealing with.
- Hang up if a telemarketer calls before 8 a.m. or after 9 p.m.
- Check out any company with the Bureau of Consumer Protection before they buy any product or service or donate any money as a result of an unsolicited phone call.
- Finally, remind an older person not to send money – cash, check or money order – by courier, overnight delivery or wire transfer to anyone who insists on immediate payment.

Attached is a simple form to use when contacting companies. These efforts may not eliminate all unwanted telephone calls, but they should be significantly reduced.

If you or those you care about continue to receive unwanted calls from telemarketers, we suggest you track them using the enclosed Telemarketer Harassment Record form. Send us a copy of this telephone harassment record to report violations.

To stop telephone sales calls from many legitimate national marketers, add home and mobile telephone numbers to the Wisconsin No Call List by calling:

1-866-9No-Call
(1-866-966-2255)

Or by visiting our website at:

NoCall.Wisconsin.gov

For more information, or to file a complaint, contact the Bureau of Consumer Protection at:

(800) 422-7128

2811 Agriculture Drive
PO Box 8911
Madison WI 53708-8911
(608) 224-4976

FAX: (608) 224-4939

TTY: (608) 224-5058

E-MAIL:
DATCPHotline@Wisconsin.gov

WEBSITE:
www.datcp.state.wi.us

(Adapted from information provided from the Federal Trade Commission.)

The following is a simple form to use when contacting companies directly. This effort may not eliminate all your unwanted mail or telephone calls, but it should be significantly reduced. Be sure to list **all** variations of your name that appear on junk mail labels.

Attention: *XYZ Company*

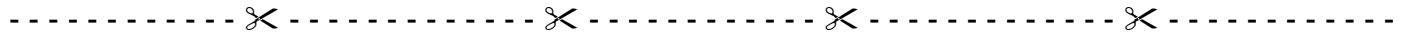
I no longer want junk mail sent to my address or unauthorized telephone calls. I hereby request that the following name(s) be removed from any mailing and/or telephone lists immediately:

Name(s): *Connie Consumer* Address: *123 W Anytown Avenue*
Conny Consumer *Any Town, WI 12345*
C M Consumer

Do not sell, rent, lease or otherwise share this information. Thank you for your prompt attention to this request.

Sincerely,
Connie Consumer Date Sent: *June 15, 2007*

Sample



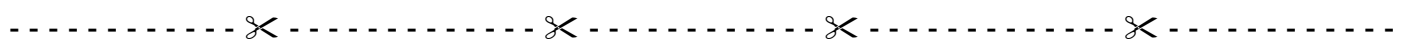
Attention:

I no longer want junk mail sent to my address or unauthorized telephone calls. I hereby request that the following name(s) be removed from any mailing and/or telephone lists immediately:

Name(s): _____ Address: _____

Do not sell, rent, lease or otherwise share this information. Thank you for your prompt attention to this request.

Sincerely, Date Sent:



Attention:

I no longer want junk mail sent to my address or unauthorized telephone calls. I hereby request that the following name(s) be removed from any mailing and/or telephone lists immediately:

Name(s): _____ Address: _____

Do not sell, rent, lease or otherwise share this information. Thank you for your prompt attention to this request.

Sincerely, Date Sent:

Wisconsin Department of Agriculture Trade, and Consumer Protection

Telemarketing Harassment Record

Wis. Adm. Code §§ ATCP 127.16 and 127.04

Date of Call	Time	Name of Company	Wisconsin Solicitor License #	Name of Caller	Name of Company Telemarketer Represents	Address and Phone Number of Company Offering Product	Product Being Sold	Did you ask caller not to call again?

Remind the telemarketer not to call you again!

Your Name: _____

Address: _____

Telephone: _____

Consumers sign up for the Wisconsin No Call List by calling:

1-866-9No-Call
(1-866-966-2255)

Or by visiting our website at:

NoCall.Wisconsin.gov

Were you on the Wisconsin No Call List at the time of the above call(s)? **yes** **no**

Email: DATCPWINoCall@Wisconsin.gov

