

FROM ATTORNEY GENERAL
★ JON BRUNING ★

Dear Fellow Nebraskans,

Nebraska's seniors have made immeasurable contributions to our communities, and they deserve our respect and reverence. Unfortunately, many of Nebraska's seniors are viewed as prime targets by scam artists and others with fraudulent intentions.

Please take a moment to read this brochure. The information inside will help Nebraska's senior citizens, and those who love them, find ways to guard against the scam artists who attempt to destroy the resources it has taken them a lifetime to build.

Sincerely,



Jon Bruning
Attorney General, State of Nebraska

TELEMARKETING LAWS ARE ON YOUR SIDE

- Telemarketers cannot call before 8:00 a.m. or after 9:00 p.m.
- Telemarketers must provide their name, company name and a phone number where they can be contacted.
- Telemarketers cannot give misleading information.
- You may notify telemarketers that you do not wish future contact, and they are required to honor your request.



JON BRUNING
ATTORNEY GENERAL,
STATE OF NEBRASKA

FOR MORE INFORMATION, CONTACT:

Nebraska Department of Justice
Attorney General Jon Bruning

Consumer Protection Division
2115 State Capitol Building
Lincoln, NE 68509

Phone (402) 471-2682
Fax (402) 471-0006

www.ago.state.ne.us

Consumer Protection Line

1-800-727-6432

(TOLL FREE IN NEBRASKA)

En Espanol: 402-471-3891



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SENIOR FRAUD

NEBRASKA DEPARTMENT OF JUSTICE
ATTORNEY GENERAL JON BRUNING

Telemarketing Fraud

Telemarketing fraud costs Americans about \$40 billion a year. It has also become one of the best tools for scam artists to create confusion and deceive seniors. Here are some common telephone scams to look for:

Prize Offers – “Free” prizes usually require a sales presentation, a purchase, or a credit card number, and these prizes are typically overvalued or worthless.

Travel Packages – “Free” or “Low Cost” travel can come with a hefty price tag of hidden costs, some totaling two or three times the advertised price.

Vitamins/Health Products – Typically, these are highly overpriced. And, some companies will offer a free prize with purchase, which is also overvalued and may never arrive at all.

Investments – Seniors lose millions each year in “get rich” schemes that promise high returns and low or no risk. These schemes return little, if anything, and many investors also lose their principal investment.

Charities – Scam artists will create a phony charity that sounds like a well-known organization and leverage that to swindle seniors into making contributions.

Recovery Scams – If a senior person has been scammed once, they will often get scammed again. They become good targets for someone to call, offering to get their money back from the first scam—usually for a fee or other compensation.

Avoid Telemarketing Scams

- Don't buy from unfamiliar companies.
- Take time making a purchase decision and consult family members or friends.
- Never send money or provide credit card information unless you are sure the company is legitimate.
- If a company asks for your payment to be sent overnight or by courier, be suspicious.

- Be wary of companies offering “Free” gifts, vacations or other prizes—there are usually excessive “handling” or other charges.

Home Repair Fraud

Seniors, especially those who live alone, are the best targets for home repair scams. These so-called “contractors” usually work door-to-door. Their scams can include one or more of the following:

- Suggesting home repairs that are not needed.
- Charging unfair or unreasonable prices.
- Lacking qualification to perform the repairs.
- Using inferior materials.
- Getting money up-front and never providing the service.

Avoid Home Repair Fraud

- Never let a door-to-door person inspect any part of your property. If you do, get ID and a phone number to verify they are who they claim.
- Make sure your home actually needs repairs.
- Get at least three written estimates.
- Get a list of references along with each estimate.
- Do not sign a completion certificate until the work is actually complete.
- Do not make final payment until you are satisfied with the work.

Sweepstakes, Prizes, Contests

While we have become accustomed to seeing people win millions of dollars in sweepstakes, lotteries and other contests that are legitimate, these have also become effective ploys for criminals. Below are some important things to watch-out for regarding sweepstakes and other prizes:

Avoid Sweepstakes Fraud

- The most important thing to remember is that if you've really won a prize, there should be no strings attached.

- Watch out for “official-looking” features such as claim numbers or other tricks.
- Ill-advised company names can sound close to reputable ones, be sure to double-check.
- Make sure you are not buying something (magazine, vitamins, long distance phone service) when you register for a prize or sweepstakes.
- If asked to call a 1-900 number to redeem your prize, remember that you pay for 1-900 number calls.
- Be suspicious if you are asked to give a credit card number over the phone or pay shipping/handling.

You should be a little skeptical anytime you win anything. After all, the odds of winning most legitimate sweepstakes or prizes are very slim, so be sure to do your homework before accepting any prize.

Reduce Junk Mail or Unwanted Telemarketing Calls

Americans receive over two million tons of junk mail each year. If you feel that you or someone you love may be unwitting victims of mail or telemarketing scams, you can do something about it. To have your name removed from direct mail and telemarketing call lists for up to five years, contact the following:

Mail Preference Service
Direct Marketing Association
PO Box 9008
Farmingdale, NY 11735-9008

Telephone Preference Service
Direct Marketing Association
PO Box 9014
Farmingdale, NY 11735-9014

National Do Not Call Registry
1-888-382-1222
www.DONOTCALL.GOV