



A weekly question/answer column

How Do I Spot A Telemarketing Sales Scam?

Liz Gorham and Marilyn Noyes answer:*

Effective January 1, 1996, new telemarketing regulations were adopted by the Federal Trade Commission. Telemarketers must now disclose who they are, identify that it is a sales call and tell what they are selling at the beginning of each call. They can not call back if you request them not to. They must disclose total cost of goods and services, including shipping and handling, and if a prize is offered, they must give the odds of winning and tell you of any restrictions that apply.

With these new rules in mind, be alert to some of these statements that are warning signs of a possible telemarketing scam.

- You've won a prize or a prize has been reserved for you.
- You've been selected to receive a special offer.
- You must act immediately or lose your chance for a special offer, or you must spend money to reserve your free gift or pay for shipment of your gift.
- You're promised fantastic financial returns or risk-free investing.
- You're told that a legal loophole allows people in the know to profit from a one-time-only situation.
- You're asked for your credit card number and expiration date to make sure you are a credit card holder.
- You are asked for your Social Security number or personal financial information such as your bank account number.
- You're asked to donate to an agency that sounds like a well-known charity such as the American Cancer Center rather than the American Cancer Society.
- You're asked to give to an organization you don't know, but one that sounds like it's linked to a public agency such as the Police Support Center.

If you have questions as to the validity of any organization or if you feel your rights have been violated by a telemarketer, contact the Division of Consumer Protection, Utah Dept. Of Commerce at 801-530-6601 or 1-800-721-7233; the Federal Trade Commission, Denver Regional Office at 303-844-2271; or the National Fraud Information Center at 1-800-876-7060. If you don't want to receive telephone solicitations, request in writing to have your name removed from national telemarketing lists. Send to: Telephone Preference Service, 6 East 43rd St., New York, NY 10017.

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