

DON'T GET FOOLED AGAIN!

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While the national “no-call” list promises an end to an unwanted flood of telemarketing calls, it isn’t safe to pick up the phone just yet. While most people are familiar with free trips and zero-percent credit card offers, rural Utahns are also getting hit by chemical sales fraud. Farmers and ranchers end up spending thousands of dollars on supposedly legitimate insecticides and herbicides that turn out to be watered-down versions that don’t work.

The name of the product may change but the pitch is always the same—a testimonial of how good a product is, but no data or scientific evidence to back it up. Sometimes a community leader may even lend their voice to the testimonial. When the 55-gallon drum of the product arrives – if it arrives at all – the telephone solicitor is long gone along with the farmer’s money.

What Can You Do?

1. Be skeptical and suspicious of any unsolicited telephone calls, mail or advertisement you receive with information on a product, service or business opportunity. If the seller’s product or service is so great and available at such a low price, why is the telephone solicitor giving you the hard sell? Why isn’t it available through regular retail channels?
2. If someone tries to sell you anything over the phone, don’t make any decisions quickly. Get the company’s address and phone number, so you can verify them. Ask how the caller got your name. Insist on several references on the company and the products they are selling. Ask how long has the company been in business? (If the answer is less than one year, take it as a red light warning.) Will they send you a brochure or written information on the company and its product? Don’t let the caller get away with an explanation about how you must buy “at this moment to get the best price.”
3. Play dumb. Ask if the caller would be willing to explain their proposal to your local Extension agent, state Department of Commerce official or local district attorney. Does the company have a money-back guarantee on their product and will they send you a copy of it?
4. Beware of any companies that operate solely through the telephone or Internet but have no “bricks and mortar” location. Ask if it is possible to buy the products on-site.
5. If you have Internet access, check the Department of Commerce website (www.commerce.utah.gov/dcp/enforcement/index.html) or call (801) 530-6601. Have there been any complaints filed against this company? An absence of complaints doesn’t mean the caller is legitimate, but you might find out if a scam is in the works. Also, if the company is not listed at all, this could be a warning sign.
6. Are all claims about the product in writing? Make sure you carefully analyze all the information you can gather before you buy from someone you don’t know. It is important that you arrive at a correct decision based on what you know as a hard fact rather than an assumption.
7. Don’t allow yourself to be pressured. The more time you take to think about an offer, the better the odds are that you will make a correct decision. Do not go against what you know to be true.

8. Finally, don't ever give out your bank account number, Social Security number, credit card number or other account information to someone you don't know. Be suspicious of anybody asking for those items.

We all want to believe that scams only happen to others. In reality, virtually everyone is a potential prospect for a scam. Scams have touched the rich, the famous, the educated, the poor and the wealthy. Awareness is the first step in prevention. It is very important that you report your suspicions or your evidence to as many agencies as possible. As each complaint is logged and dated with an agency, a stronger and stronger case is built.

If you think you are involved in a fraudulent situation, or have purchased a fraudulent product, here is who you might contact to file a complaint or to get information:

1. Call your local Extension office. They often know if others have been caught in some kind of scam.
2. Call the Utah Department of Commerce Consumer Protection Division (801) 530-6601. They will accept your complaint; they will investigate and sometimes can prosecute.
3. Call your local District Attorney. If the fraud was committed locally, you could be a catalyst to starting an investigation and possibly getting your money returned.
4. Notify the State Attorney General's Office. The Attorney General's office works closely with the Division of Consumer Protection to investigate and prosecute violations of laws that prohibit deception, fraud or misrepresentation in the sale or advertisement of goods and services.
5. Call (801) 892-6009 or email the Better Business Bureau (info@utah.bbb.org). You can call the BBB about possible scams, but it has no powers to investigate or prosecute. The BBB has offices in many cities all over the country, so check not only Utah's BBB, but the BBB in the city and state the company may be located (<http://www.utah.bbb.org>)

Here are two simple rebuttals you can use to stop telephone solicitations:

1. "Sorry, but I do not conduct business over the phone with people I do not know."
2. "Sorry, but I do not accept any phone solicitations." THEN HANG UP!

If you wish to register your telephone number with the national "do not call registry" go to www.donotcall.gov. You can register both your cell and home phone numbers for free. If you register before August 31, 2003, telemarketers must stop calling after October 1, 2003. If you register after September 1, 2003, telemarketers must stop calling three months after you register.

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