



Ohio Attorney General's Consumer Advocate Newsletter

SEPTEMBER 2014

Take Action Video Contest Kicks Off

The Ohio Attorney General's Office is calling on Ohio high school students to participate in the sixth annual Take Action Video Contest and produce a 60-second video warning fellow Ohioans about scams, cybersecurity threats, and identity theft.

The contest officially begins Monday, Sept. 15, 2014. Ohio high school students (individuals or in teams) must create a 60-second video on one of the following topics:

- Identity theft
- Cybersecurity privacy and safety
- Online marketplace scams
- Business or imposter scams

The deadline to submit a video is Friday, Dec. 12, 2014. Winners will be announced in March 2015.

The top three winning individuals or teams will receive college scholarships of \$2,500, \$1,500, and \$1,000, respectively. Additionally, the winning videos will be featured on the Ohio Attorney General's website.

The 2014 Take Action Video Contest is sponsored by the Ohio Attorney General's Office and the Ohio Council on Economic Education. This special partnership encourages Ohio high school students to build awareness of the importance of being a smart consumer.

Ohio high school students submitted more than 240 video entries in last year's Take Action Contest. The winners were Yijia Liang and Eric Dong from Upper Arlington High School; Kelly Murphy and Nick Taylor from Dublin Coffman High School; and Mitch Fogle from Upper Sandusky High School.

For more information, official rules, and eligibility requirements, or to view last year's videos, visit www.OhioAttorneyGeneral.gov/TakeActionContest.

AG's Office Helps Make Case in Romance Scam

The work of Attorney General Mike DeWine's Economic Crimes Unit, a division of the Consumer Protection Section, helped lead to the indictment of a Maryland man on charges related to a romance scam aimed at defrauding elderly individuals of more than \$1.1 million.

United States Attorney for the District of Maryland Rod J. Rosenstein announced in August that a federal grand jury had indicted Krist Koranteng, 32, on conspiracy, mail fraud, wire fraud, and money laundering charges in connection the scheme.

One of the victims was an Ohio consumer who reported losing hundreds of thousands of dollars. The Attorney General's Economic Crimes Unit began investigating the Ohio consumer's case and notified federal authorities. The U.S. Attorney's Office, District of Maryland, is prosecuting the case.

"We created the Economic Crimes Unit to assist in holding con artists criminally accountable," Attorney General DeWine said. "We are proud to assist in cases like these. The romance scam is a particularly low type of scam, and victims deserve to see perpetrators brought to justice."

Attorney General DeWine created the Consumer Protection Section's Economic Crimes Unit in 2011 to identify criminal conduct in consumer fraud cases and assist prosecuting attorneys in holding scammers criminally accountable. To date, 82 people have been convicted.

Romance scams or sweetheart scams are costly ploys in which con artists develop relationships with their victims, usually online, and convince them to send money. In a typical sweetheart scam, the con artist meets the victim online through a dating website or social networking site, communicating through email, instant message, or phone. The scammer eventually asks the victim to send money to help cover some type of cost, such as travel expenses or business ventures.

Since 2013, the Ohio Attorney General's Office has received approximately 75 sweetheart scam complaints. The average reported loss is more than \$23,000.

Attorney General DeWine offers consumers the following tips to protect themselves:

- Research someone you meet online; don't rely on what that person tells you. Perform Internet searches and consider getting a background check.
- Be cautious of individuals who claim it was destiny or fate that brought you together.
- Talk to friends and family members about online relationships.
- Don't send money to someone you meet online, even if you have developed a relationship.
- Be very skeptical of requests to send money via wire transfer or prepaid money cards. These are preferred payment methods for scammers.

Consumers who suspect a scam should contact the Ohio Attorney General's Office at 800-282-0515 or www.OhioAttorneyGeneral.gov.

Steer Clear of Asphalt Pavement Scams

While the temperature remains moderate, Ohioans are likely seeing no shortage of home improvement contractors in their neighborhoods. Recently, a number of consumers have reported concerns about asphalt pavers and sealers going door-to-door offering services but performing shoddy work or not completing the work as promised.

The Ohio Attorney General's Office advises residential consumers to be skeptical of contractors who show up to their door unexpectedly. In addition, the office routinely takes legal action against door-to-door contractors who make great promises, take consumers' money, and then do no work or shoddy work.

A Richland County consumer alleged she paid \$2,200 for resurfacing her driveway but it was done in a shoddy manner. Among the problems were rough spots, indentations, and cracks. She also claims the driveway was not level.

A Franklin County resident recently paid \$1,000 to seal his driveway. The company cashed the check, performed only one-third of the job, and stopped communicating with the consumer.

Some tips to avoid falling victim to a driveway paving scam:

- Check contractors' reputations with the Ohio Attorney General's Office and the Better Business Bureau. A search for complaints filed against the business will help to determine whether it is trustworthy. Even if you don't find complaints, don't assume the contractor is reliable. Unscrupulous contractors and scam artists often change their business names regularly to trick unsuspecting consumers into handing over their hard-earned money.
- If a contractor tells you he just completed a job nearby and has excess asphalt so can give you a good deal, get the previous homeowner's name and address and contact them personally.
- Ask family and friends for recommendations of reliable contractors. Word-of-mouth recommendations are among the best ways to find reputable businesses. If possible, check out the work contractors have done for previous customers.
- Sometimes scammers will give you a verbal estimate prior to doing the work, but then charge two to three times more afterwards. Get everything in writing. A written contract should include the contracted amount along with the contractor's name, street address, and phone number. Consumers should be cautious of contractors who only provide a post office box or who claim to work for a company but want a check written to an individual.
- Don't make a large down payment or payment in full until the job is complete and you have been given an opportunity to inspect the work. Avoid paying in cash, if possible, because cash will leave you with little paper trail if something goes wrong.

Consumers should keep in mind that under Ohio's Home Solicitation Sales Act, consumers have three days to cancel most contracts signed at their home. Door-to-door salespeople must notify you of your right to cancel and provide a cancellation form. Consumers should refuse to do business with contractors who do not provide the cancellation form.

Consumers who suspect unfair business practices should file a complaint with the Ohio Attorney General's Office at 800-282-0515 or www.OhioAttorneyGeneral.gov.

AG DeWine Seeks Restitution from Laser Liposuction Business

Ohio Attorney General Mike DeWine announced a lawsuit against Wellness Laser and Med Spa LLC, which operates in central and northeast Ohio, for unfair and deceptive business practices. The Attorney General is seeking consumer restitution, an injunction to stop further violations, and civil penalties.

"Our goal is to bring this business into compliance with Ohio's consumer laws and to stop false advertisements," Attorney General DeWine said. "Consumers who buy products and services from a business deserve to receive those products and services in a timely manner. When they don't, we encourage them to let us know about the problem so we can address it."

Wellness Laser and Med Spa LLC offers laser liposuction and other weight loss services from its locations at 470 Olde Worthington Road, Suite 200, in Westerville and 3401 Enterprise Parkway, Suite 340, in Beachwood.

Five consumers filed complaints with the Ohio Attorney General's Office and about 15 consumers filed with the Better Business Bureau saying that they paid \$50 to several hundred dollars online for

packages that included laser liposuction, body firming products, detoxification products, and other weight loss treatments.

Consumers complained that they had a difficult time scheduling the treatments after purchase, their phone messages to the business would go unreturned, available appointments were often several months away, and refunds were not provided. Instead of providing refunds, the business often would try to sell consumers additional products.

Additional consumers bought packages from the business, sometimes through online deal websites, and may be affected by the same practices.

Attorney General DeWine reminds consumers to research the reputation of the business before purchasing products or services. Consumers can check with the Ohio Attorney General's Office and the Better Business Bureau for any complaints.

Consumers who suspect unfair business practices should file a complaint with the Ohio Attorney General's Office at 800-282-0515 or www.OhioAttorneyGeneral.gov.



For more information, contact Ohio Attorney General Mike DeWine's Consumer Protection Section at **800-282-0515** or **www.OhioAttorneyGeneral.gov**.