



CONSUMER ADVOCATE

From the Consumer Protection Section at the office of Ohio Attorney General Mike DeWine

WATCH FOR TSUNAMI SCAMS

In the wake of the recent tsunami in Japan, Ohio Attorney General Mike DeWine is warning Ohioans to watch for charitable giving scams.

Charitable scams tend to emerge after large-scale disasters, and Ohioans who want to help fund relief efforts need to be wary of scam artists trying to exploit their generosity.

For example, scammers might use names similar to those of well-regarded organizations, such as the “Red Cross of America” (instead of the American Red Cross) to make consumers believe they are the real organization.

Attorney General DeWine urges Ohioans to follow these guidelines for wise charitable giving:

- Ask how your donation will be used.
- Beware of alleged charities using names designed to be similar to larger, respected organizations.
- Do not contribute to any charity that refuses to answer your questions.
- Do not fall victim to high-pressure tactics.
- Ask callers to send you written materials about the charity.
- Do not give out personal information, such as credit card numbers, over the phone.
- Do not pay in cash or make your donation payable to an individual.
- Verify a real campaign or organization by calling the organization's headquarters directly.

The Charitable Law Section of the Attorney General's Office maintains a register of charitable organizations and professional solicitors that raise money in Ohio. Both must annually file informational returns or financial reports with the Attorney General's Office.

To report questionable fundraising efforts, call 800-282-0515.

DREAMING OF A SPRING VACATION? DON'T GET DUPED

Spring is in the air and vacations are just around the corner. But before you book that long-awaited trip, remember to watch for travel scams and tricky marketing ploys.

Some companies offer “free” vacations, flights or other perks to entice you to sign up for a membership or a more expensive trip.

You may be invited to a sales presentation that lasts several hours in exchange for the promise of a free trip or airline tickets. During the presentation, the company may pressure you into paying several thousand dollars to buy a timeshare or to join a travel club.

Before you sign a contract or make a payment for a trip, follow these guidelines:

- **Check companies' reputations.** Talk to previous customers and research complaints filed with the Ohio Attorney General's Office and the Better Business Bureau.
- **Read the fine print.** Make sure you fully understand a company's refund policy and know how long you have to cancel the contract. There may not be any right to cancel.
- **Get everything in writing.** Insist that all verbal promises are put into a written contract; otherwise, they are not guaranteed.
- **Pay with credit card, if possible.** With a credit card, you have the right to dispute unauthorized charges of more than \$50 with your credit provider. In order to dispute the charges, you must send a letter to your credit provider (at the address given for “billing inquiries”) so that it reaches the creditor within 60 days after the first bill containing the error was mailed to you.

Before traveling abroad, check the U.S. State Department's website for travel warnings and alerts. Currently, the department is urging caution for tourism in Mexico, where crime is occurring at a high rate.

OHIO TO GET TOUGH ON SCAM ARTISTS

Ohio Attorney General Mike DeWine wants to make sure the people who rip off our families, friends, and neighbors face criminal penalties.

In early March, Attorney General DeWine announced that former Jackson County Prosecutor Jonathan Blanton will join the office's Consumer Protection Section to lead an effort to help prepare cases for county prosecutors.

Continued on page 2

OHIO TO GET TOUGH ON SCAM

ARTISTS, *Continued from page 1*

The Ohio Attorney General's Office has the authority to file civil lawsuits against businesses accused of defrauding consumers. But to take criminal action, the office must work with county prosecutors, who can criminally prosecute consumer scams.

Building cases and proving criminal activity is not easy, but Attorney General DeWine wants to present county prosecutors with the best possible cases.

FLOOD VICTIMS: BE WARY OF UNSCRUPULOUS CONTRACTORS

As Ohioans deal with the effects of major floods, they should be wary of untrustworthy contractors who offer to repair damaged homes.

Beware of contractors who show up unexpectedly and make claims such as:

- "I just happened to be working in your neighborhood."
- "I need cash up front."
- "Your roof is about to collapse."
- "I'm giving you a special discount."
- "I have left over materials."
- "We're going to use your home as a model."

Before entering into any home improvement contract, make sure to get all information in writing.

Also keep in mind that you have the right to cancel a home improvement contract when it results from a door-to-door solicitation. (The contractor should provide you with a cancellation form.) If you decide to cancel, you must do so in writing within three business days from the date you receive the cancellation form.

Send your cancellation notice by certified mail, return receipt requested, or hand deliver it and obtain written proof that it was received. If you decide to cancel, the contractor must return the money you already have paid within 10 business days. Sundays and legal holidays are not considered business days.

NORTHEAST OHIO STUDENTS WIN HIGH SCHOOL VIDEO CONTEST

As part of National Consumer Protection Week (March 6–12), Ohio Attorney General Mike DeWine announced the three winning teams for the 2010 Take Action High School Video Contest.

The first place team was Billy Lewandowski and Todd Thompson from Pymatuning Valley High School (Ashtabula County), who won a \$2,500 scholarship for their video, "Too good to be true? It probably is."

Second place and a \$1,500 scholarship went to Jordan Work from Medina County Career Center.

Third place and a \$1,000 scholarship went to Corey Baker and James Tabor, also from Pymatuning Valley High School.

The contest encouraged Ohio high school students to produce 30-second videos that emphasized the importance of Internet safety. More than 170 entries were submitted.

Learn more and view the winning videos at www.OhioAttorneyGeneral.gov/TakeActionContest.

BEWARE OF TAX SCAMS

Filing income tax returns is an annual task that few enjoy. But be careful! During tax season, some scam artists use the Internal Revenue Service's (IRS) name or logo to try to steal unsuspecting consumers' financial information.

Watch for signs of a tax scam, including:

- Messages from the "IRS" about a problem with your tax forms.
- Requests for personal information, such as your Social Security number.
- Tax forms or letters that indicate you have won a lottery or sweepstakes.
- Instructions to click on links that may direct you to a third-party website.
- Poor grammar or illogical statements.
- Threats that you will not receive your tax refund if you fail to respond.

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