

CHECKS ARE IN THE MAIL – THIS TIME FOR REAL

Last week six people contacted me after receiving checks from the Treasurer of Iowa, with an accompanying letter telling them the check represented their portion of a lawsuit settlement handled by the Iowa Attorney General. Five of the six asked me if this was for real. Yes, it is. Here's the story.

In July 2014, the Iowa Attorney General announced the settlement of three different lawsuits, all basically centering around telemarketing sales of buyers club memberships. The Attorney General's Office sued Vertrue, Affinion Group, and Stonebridge, a JC Penney affiliate. In the case of Vertrue, their telemarketing enrollment of 864,000 started way back in 1989. Vertrue declared bankruptcy in 2012, but the court previously forced them to post an appeal bond of over \$32 million, so the state collected the bond when the company declared bankruptcy. Affinion Group settled for \$5.5 million, and Stonebridge settled for \$2.7 million. Of course, none admitted any wrongdoing.

The settlement administrator, a firm in Faribault, Minnesota, mailed postcards out to each consumer affected in July. The folks I talked to either didn't remember the postcard, or treated it as junk mail. The postcards didn't require you to do anything, unless your address needed updated. They merely alerted consumers to expect checks.

Those receiving check who called me didn't remember doing any business with these firms. From what I read on this, the tactics used by these telemarketing firms looked pretty similar. The telemarketers offered prizes for enrollment in "trial memberships", for such services as roadside assistance, credit monitoring, travel, and entertainment. If you didn't cancel the membership, the telemarketers billed your credit cards until you did. The courts who heard these cases called the telemarketing pitches "unintelligible" and noted they "proceeded at a lightning pace...likely to mislead consumers." These firms operated from 1989 to about 2010. I recall receiving a telemarketing call ten years ago from JC Penney offering roadside assistance insurance. I declined.

The Attorney General's press release stated refunds averaged \$5-\$40. Everyone I talked to reported receiving checks for \$170 to \$450, much higher than average. These checks will continue to come out until December

2014. If you want more information from the Attorney General, call 866-989-8782.

The Attorney General's Office is a very good resource for consumers who experience fraud. You can call them at 888-777-4590 for consumer complaints, or go online to www.iowaattorneygeneral.gov.

ABSENTEE BALLOTS

The Clinton County Auditor, Eric Van Lancker, contacted me about concerns with the promotion of absentee ballots. Both major political parties, and other interest groups, are promoting early voting and absentee ballots this election cycle. Some voters reported phone calls from some group offering to obtain absentee ballots for them. Nothing wrong with this, but several folks reported these callers wanted their full social security numbers to request the ballots. Nowhere in the Iowa balloting process is a voter required to furnish their full social security. When you register to vote, you need to furnish an Iowa ID number, drivers license number, or the last four digits of a social security number, but never the full number.

We don't know the source of these calls. Perhaps it came from over-zealous campaign workers, or from scammers. If you can shed more light this, please contact me. If someone calls and wants to help you get an absentee ballot, remember you don't need to give out your social security number.

RX DRUG TAKE-BACK

Last week, some media in the Quad Cities publicized a prescription drug take-back or drop-off event. Maybe that prompted some of you to recall, "Hey, don't they do that every year here in Clinton County? When will that be?" The answer – No, not any more. We held our last take-back in September 2012. Since October 2012, you can drop off unwanted or expired medications at four different locations in Clinton County:

- Clinton Police Department, 113 6th Avenue South, Clinton
- Clinton County Sheriff's Office, 241 7th Avenue North, Clinton
- Dewitt Police Department, 609 9th St, Dewitt
- Camanche Police Dept, 917 3rd St, Camanche

Anytime the lobbies of those agencies are open, you can go in and drop off medications in the bins. This kind of disposal contributes in a couple of ways

to the betterment of our community. By disposing of unwanted medications this way, we avoid flushing them down the toilet, which pollutes our ground water (which we all drink eventually). We lessen the chances for medication to end up in the wrong hands after someone steals it. And we lessen chances of an accidental over-dose if we dispose of unneeded medication, keeping only those on hand we need.

CURRENT SCAM TRENDS

In the last two weeks, I took reports from three people who lost money in Publishers Clearing House sweepstakes scams. This is not just targeted against seniors. One young woman of twenty-two years old became a victim. I continue to receive many reports of folks getting these calls. The calls originate from the 876 area code, which is the area code for Jamaica. Just remember this – **876 = SCAM**. Talk about this with your family and friends. Don't trust anything coming from this area code.

The grandparent scam also continues. I received two calls today on this scam. In both cases, the "grandson" got arrested in Los Angeles for drug possession. Don't fall for this old scam. Don't act in haste. Time is on your side when it comes to scam callers.

You can contact me with questions, concerns, or reports of fraud and scams, at Seniors vs. Crime, by calling the Clinton County Sheriff's Office at 563-242-9211 ext. 4433, or email me at randymeier@gapa911.us. Most of what I learn, I hear about first from you.

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