

FREE MEDICAL ALERT SYSTEM CALLS – SHUT ‘EM DOWN!

I wrote in my last column, the single most common complaint I received in 2013 involved this free medical alert system recorded call (robo-call). The recorded call told the listener someone ordered a free medical alert system for them. If you wanted to accept this and followed the recorded instruction, you got transferred to a live telemarketer. The telemarketer represented the device as endorsed by organizations such as the American Heart Association, American Diabetes Association, and the National Institute of Aging. The telemarketers wanted a credit card number to pay the monthly monitoring fee, and falsely promised not to charge the card until the consumer activated the device. Instead, they immediately charged the card.

The Federal Trade Commission started investigating complaints on this very topic in July 2013. Their investigation, which used, among other things, complaints made to the Do Not Call Registry, identified the culprits as an Orlando, Florida-based company, Worldwide Info Services, doing business as The Credit Voice.

On January 7, 2014, the Federal Trade Commission (FTC) and the Florida Attorney General obtained a temporary court order from a federal judge in Florida, barring Worldwide Info Services and twelve other defendants from operating this business, freezing the assets of the business, and appointed a temporary receiver over the business. The authorities are seeking a permanent order against this business. The FTC reported this company made \$13 million pitching this scam. I expect we will hear more of this investigation. If you want to read more details of the FTC complaint, you can access it online at <http://www.ftc.gov/news-events/press-releases/2014/01/ftc-florida-attorney-general-sue-halt-operation-used-robocalls>. If you subscribed to any of these medical alert devices, please contact me and we will discuss it.

This investigation highlights a feature of the Do Not Call Registry which seems under-used by consumers. Many folks know they list their phone numbers with the registry, preventing most telemarketing calls. In fact, Iowa ranks 12th in the nation in percentage of residents registered, with 78% of residents taking advantage of the registry.

What many folks don't realize is if you receive telemarketing calls, you can make a complaint on them to the registry. Even if your phone is not registered, you can make a complaint if you receive a recorded telemarketing call, or a robo-call. To make a complaint, go online to www.donotcall.gov, or call 888-382-1222. The FTC takes these calls seriously, and uses the information it gathers through these complaints to its database to pursue telemarketers like the medical alert device robo-calls.

CLINTON SOCIAL SECURITY OFFICE PHONE NUMBER – BAD CONNECTION!

The Clinton office of the Social Security Administration closed over a year ago. But their old phone number caused trouble for at least one Clinton County resident. The Delmar resident and his bank, Clinton National Bank, each informed me the resident wanted to call Social Security. He looked for the phone number in the 2013 edition of the Hanson Mississippi Valley Regional Directory, and found it, 877-445-0540. He called the number, and asked the person answering if he reached Social Security. The call-taker assured him he did reach Social Security, but they needed to ask him some questions. This call-taker ended up convincing the Delmar resident to sign up for a buyer's club offering discount shopping services, in exchange for a credit card payment. The call-taker said he planned to transfer the caller to Social Security as soon as they completed the transaction. Well, they finished the transaction, but never transferred the caller.

The Delmar resident reviewed his bank statement later and saw the charge for this buyer's club higher than quoted. He cancelled his participation and closed his bank account, and received a refund of his payments.

I checked the same phone book. Sure enough, the old number and address still appeared for the Social Security Office in Clinton. I called the number listed, but never got an answer. It sounds like some shady telemarketer got hold of this old number, put it in their name, and posed as Social Security workers to sell memberships in this club.

If you went through the same problem with the old Social Security Office number, let me know. I can be reached at Seniors vs. Crime at the Clinton County Sheriff's Office, 563-242-9211 extension 4433.

End of column/rmeier

