

## YOU ARE A WINNER! – PAY TO FIND OUT HOW MUCH!

A Clinton man was kind enough to share his story about the pitfalls of direct mail “sweepstakes winnings”. The fellow received an official-looking piece of mail, entitled “Financial Entitlement Distribution”. The front side of the letter described a “monetary prize opportunity” of over \$2.3 million. The letter was sprinkled with phrases like, “guaranteed cash”, “prize disbursement”, and “monetary settlement”, and “these documents are yours to claim.”

The letter informed our informant this was a time-sensitive matter, and he needed to respond in ten days. At the bottom of the letter, a “confirmation and claim form” attached. This claim form informed the recipient he needed to enclose a “one-time processing fee” of \$25, “to cover assessment costs necessary to release my complete set of Entitlement Papers”.

Our informant, thinking himself a winner, mailed in a check. In a few days, he received similar mail from another company, telling him of an “official award notice”. Again, the mail described millions of dollars available to him, in return for a \$30 processing fee. So he sent another check.

Let’s fast forward a few weeks. By now, our informant is receiving three or four of these “awards” each week, from at least four different companies. Although the graphics look different, and the return addresses vary, they read pretty much the same, and communicate the same pitch – there is a pot of money available for you – just send in the nominal processing fee to make yourself eligible. The Clinton man turned over to me fourteen pieces of mail to review. The sending companies used these names:

- Worldwide Notification Partners
- Official Award Centre
- Data Division
- Sloan, Keller and Associates

And you are probably thinking, “Wow, what a scam, how can they get away with that in the mail?” But not so fast. Each of the letters I read contains a lot of text on the reverse side, which, if read several times, slowly, will tell the reader exactly what is going on. I read each of these, and saw the language as almost identical in each. Each of these “back page instructions” noted:

- The reader did win a cash prize varying in amounts from \$9700 to 97 cents, and there existed a 100% chance the reader won the smaller amount
- The reader did not need to send any money to claim this (small) prize, only send a request to the address noted
- The \$25 or \$30 processing fee purchased a report describing prizes available in various free sweepstakes worldwide, and how to enter these sweepstakes.
- That \$25 or \$30 processing fee was refundable if the recipient found the report inaccurate or was dissatisfied with it. Allow sixty days for a refund.

Is this a scam? Well, if you read the large print selectively, and come to the conclusion you are a big winner, you might think so. But a close reading of both sides of the mail will tell you, you are a teeny-tiny winner only, and if you send in the check, all you are guaranteed are "how-to-enter" instructions on entering sweepstakes. Is it tricky? Yes. Is it shady? I think so, but likely not illegal.

My advice is to throw such mail in the trash, or run it through your shredder.

## FIRE SAFETY

A woman in Clinton notified authorities she received an invitation for a free dinner for herself and two other married couples. At the dinner, a "local fire safety expert" planned to discuss fire safety and life-saving options. This kind of practice can lend itself to high-pressure sales tactics, so I did a little research.

The dinner happened as scheduled, and those attending liked the food. The "local fire safety expert" turned out to be from Lincoln, Nebraska, and promoted a certain fire alarm system. No one considered his approach as high-pressure. Those I spoke with did consider the product as expensive.

I want to remind readers that this kind of sale is covered in Iowa law as one in which the consumer must receive a written contract which includes a notice the consumer enjoys a three-day period after signing the contract, in which the consumer can cancel without penalty. The law is designed to protect those consumers who might feel pressured into signing up for something during a personal visit, and later wonder if they over-extended themselves. You can cancel those contracts.

For readers with questions on fire safety and alarm systems, you can easily contact your local fire departments. The Clinton Fire Department also provides free smoke detectors, and free installation of those detectors. Contact them at 563-242-0125 if you are interested.

You can contact me at Seniors vs. Crime, 563-242-9211, extension 4433, the Clinton County Sheriff's Office, to report scams, attempted scams, frauds, or the exploiting of senior citizens. Let me know what you are seeing and hearing. Most of what I learn, I learn from you.

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