

END OF SUMMER PAVING SCAMMERS

Summertime is the prime time for traveling paving or blacktopping scams. Every year, I learn of one or two, but I didn't hear of anything this summer until after Labor Day weekend. Then I received several reports from southwestern Clinton County, Cedar County, and northwest Scott County. One victim in Clinton County, a 76 year old man, partially disabled due a stroke, reported losing \$6000 to unscrupulous contractors. This man, we'll call him Ed, was out mowing his acreage just before Labor Day, when a car pulled into the lane. The driver asked Ed if he wanted his lane blacktopped. Ed asked, "How much?", but didn't get a reply. The man said "I'll be back to talk about it."

And he did return – with a whole convoy of paving equipment, which immediately went to work laying down 1-2 inches of a gray gravelly product. No one came to Ed to show him a proposal, no one quoted a price, they just ignored his attempts to get someone to talk to him, and kept laying down this surface. When the surfacing was almost complete, the first man Ed spoke to showed up. He quoted a price of \$28,000. Ed didn't have \$28,000. After some haggling, the contractor settled for \$6000. And left.

I went out and looked at Ed's lane. What he got laid down was not asphalt. He got recycled blacktop, ground up to a gravel, then laid down and rolled. Not much better than a crushed limestone. Using my heel, I dug through it with no trouble. Car tires left ruts in it.

No one offered Ed a written proposal. No one told him that he had three days to reject the proposal, or showed him a form which explained that right. The law demands door to door peddlers provide any customer with that notice. And this contractor did not get a peddler permit from the sheriff's office, required before they can go out and solicit this kind of business.

If you live in the country, your chances of getting approached by one of these traveling blacktop contractors at some point are pretty good. They are required to give you the notice of cancellation. They are required to register as peddlers. If they don't do these things, I'd consider them crooks. Furthermore, the Better Business Bureau (BBB) recommends you get a written, formal proposal from the contractor. This needs to provide a complete description of the work, cost of materials and labor, start and end dates, copy of insurance certificate, and state licensing certificate. Ask for local references, and check them out. If they won't, or can't provide this, say good-bye. And let me know about it.

MEDICARE OPEN ENROLLMENT SCAMS

The Iowa Senior Medicare Patrol, those folks who seek to educate us on Medicare fraud, and prevent it, issued a warning about the current crop of open enrollment scams. The 2017 open enrollment period, when seniors can do some comparison shopping and make plan changes, runs from October 15 to December 7.

Here are some scams we can expect to see this year:

- Caller says you must join their prescription plan or you'll lose Medicare coverage. That's a big lie. Medicare Part D, the prescription drug plan, does not affect Medicare coverage.
- Caller wants your Medicare number, to update your account, get out a new card, or send benefit information to you. That's always a scam.
- Caller claims to be a Medicare representative, who wants "to confirm" billing information. Another scam. Medicare does not allow payments over the phone or online.
- Offers for free medical supplies or exams. This is always a trick to get hold of some personal information, like a bank account number or credit card number. I hear about this fairly often.

If you think you or someone you know is a victim of Medicare fraud, you can call the Iowa Senior Medicare Patrol at 800-423-2449.

DEFENSIVE DRIVING CLASS OFFERED

Seniors vs. Crime, along with Eastern Iowa Community College District and AARP, is again sponsoring a defensive driving course in Clinton. This course is scheduled for October 18, 2016, from 10 am to 3 pm, at the Technology Center at 1951 Manufacturing Drive.

These classes are designed to offer guidance on compensating for changes in our vision, hearing, and reaction time as we age. The class covers handling problem driving situations, such as aggressive drivers. You'll get tips on how to most effectively use newer automobile technology, like anti-lock brakes, airbags, and using cellphones (or not using them) while driving.

Seniors vs. Crime supplies a very nice hot lunch, which always gets high marks.

To register, you can call Clinton Community College at 563-244-7053, the Eastern Iowa Community College District at 563-441-4100, or go online to www.eicc.edu/ceregistration. It is helpful if you know the section number for these classes when you register, here they are:

- Section 174533 - \$20
- Section 174555 - \$15 (for AARP members)

NEWS FROM THE COURTS – IN JAMAICA

Some surprising news out of Jamaica. Jamaican authorities announced on September 3rd, the arrest of sixteen people for defrauding American citizens. This is part of their effort to curb the violent crime which is apparently tightly wrapped up in what I call the lottery scams. We usually hear about this in the form of calls from Jamaica informing us of winning a Publishers Clearing House sweepstakes of about \$2.5 million. But to claim the prize, payment of some fee is required.

The US government estimates this particular scam costs US residents \$300 million a year. Because this scam is so lucrative to Jamaican criminals, it started something of a gang war between scam gangs, leading to a big increase in homicides, including one attack in 2015 which killed six members of one family in a single attack.

It's difficult to believe a scam like this can lead to so much killing, but it is encouraging some action is going on to stop it.

CONTACT SENIORS VS. CRIME

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433, or email me at randymeier@gapa911.us

End of column/rmeier