

WARM WEATHER MEANS DOOR TO DOOR SALES SHOWING UP

Springtime always means we see the movement of various migratory species from their wintering grounds, to our area, either passing through, or taking up residence. Often these sights are very welcome, such as the returning orioles or bluebirds. But that's not what I am writing about today.

The migratory species I refer to are the transient door to door sales folks. We can expect them to arrive soon, if they haven't already paid us a visit. What kind of things are they selling? Driveway pavers and sealers are pretty common, but in the past several years people reported visits from gates salesman, roof painters, meat sales, or people selling cleaning products. It seems like the paving contractors make the biggest hits. I am still looking for the contractor who cheated a 76 year old recovering stroke victim out of \$6000 last September.

I wrote before about the Iowa and county laws which govern the conduct of transient sales people. For starters, anyone going door to door in Clinton County selling a commercial product or service must display a permit issued by the sheriff's office. Those sellers must make application for these permits. We average issuing less than one permit per year, and I know there a few sales people than that driving up and down the country roads. Further, the cities of Clinton, Dewitt, Camanche, and Maquoketa issue their own permits for door to door sales in the city limits. The first thing I'd ask anyone showing up at my door wanting to sell me something is to show their permit. If you get an answer like, "we applied for it, but we're waiting to get it", that's not good enough. It means your visitor did not get a permit. You should end the conversation right there, tell them to move on. And then call the sheriff's office or your local police and notify them what happened.

Providing the door to door sales people did get a permit, they must follow other rules. They must give their customers three days to cancel any contract. They must give that notice in writing, in a document separate from other papers about the sale. If you don't get this notice, consider the seller a crook.

DEFENSIVE DRIVING COURSE OFFERED

Seniors vs. Crime is once again sponsoring a defensive driving course. This event is scheduled for June 6th, 2017, from 10 am to 3 pm, at the Clinton Community College (CCC) Technology Center at 1951 Manufacturing Drive in Clinton. A hot lunch is provided. To register you can call CCC at 563-244-7100, or toll-free at 888-336-3907. You can register online at www.eicc.edu/continuing-education/register/registration. The course number is:

- 182031 for non-AARP members, \$20
- 182031 for AARP members, \$15

Everyone who ever took the class and talked to me complimented the quality of the instruction, and the quality of the lunch.

MOBILE BANKING APPS AND COUNTERFEIT CHECKS

A lot of banks and financial institutions now offer mobile banking apps to their customers. This can be a great convenience. One of the features of these apps allows the customer to deposit a check merely by photographing or scanning the check, and submitting it for deposit online. But this convenience can be used as a weapon against you if you fall for the right scam.

Case in point – A Wheatland woman became involved in an online romance. Although she never met her romantic interest, he convinced her to give up her bank account information. Using a mobile banking app, the culprit deposited \$3800 in counterfeit checks into the woman's account. He convinced the woman to withdraw cash after the deposits, and use wire transfer services like Moneygram and Western Union, to send the money overseas. And four or five days later, the checks bounced right back to the woman's bank. By this time, the cash withdrawal is long gone, sent away to a foreign country.

I hear these depressing stories of romance frauds all too often. If you patronize dating websites, take their advice about stopping all contact with anyone who wants financial information or money from you. And if you get a friend request from a total stranger on Facebook, assume you are being evaluated as a scam target.

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

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