

## SPECIAL SUMMER SAFETY ISSUE

### Protecting Yourself from Telephone Scams

Despite extensive government enforcement efforts, telephone scams continue to bilk unsuspecting citizens out of millions of dollars. Some of these scams have not changed much over the years, but there also are new, much more sophisticated scams to deal with. Needless to say, we need to be aware of what these scams are and how best to protect ourselves. While the government is actively pursuing enforcement cases against some of the perpetrators, the victims rarely get their money back.



### Popular Telephone Scams

In all these scams, the goal is to get you to either send them some money, or give them information that they can use to access your credit cards and bank accounts. Obviously, one should be immediately suspicious of any telephone caller that asks for money or bank or credit card information.

### Fake Tech Support for Your Computer

This one has been making the rounds for many years. You get a call from someone, usually with a foreign accent, who claims he is from Microsoft or some other major computer software manufacturer. He or she tells you that your computer has been sending them a lot of error messages and that you need to allow that person to take

control of your computer so he or she can fix the problem. If you allow the caller to take control, he or she will then refuse to give control back to you unless you pay them a significant sum of money. If you refuse to pay, then you will lose access to your computer, and data on that computer that is not backed up on another system will be lost. The clue that this is a fraud is that these software companies, particularly Microsoft, never call consumers. The best response to this call is just to hang up on them.

### Your Grandson is in Trouble with the Law

You get a call from someone who claims to be your grandson. He has the right name, which he may have picked up from social media. He covers up the fact that you cannot recognize his voice by claiming he was in auto accident recently and broke his nose. He then tells you he was taking a car trip with some friends, and they got pulled over by the police. The police searched the car and discovered drugs that one of his friends had hidden in the car. Now he needs \$2,000 to post bond and hire an attorney. He pleads with you not to tell his mother. The caller is playing on your emotions. He wants you to react quickly and



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### Filing a Complaint Against a Business

Did your home improvement project go bad? Car repair problems? Have warranty or refund issues? Medical billing complaints? Did you try to work things out with the business without success? If you are a Maryland consumer and have a dispute with a business, or if you live in another state and your dispute involves a transaction that occurred in Maryland, you can file a complaint with the Consumer Protection Division of the Office of the Attorney General of Maryland (the "Division"). Through mediation, they will work with you and the business in an effort to reach a mutually agreed-upon resolution to the dispute.



### How To File a Complaint

First gather any documents that are relevant to your complaint, such as receipts, contracts, leases, repair orders or sales agreements. You may need to refer to these documents while you are filling out the complaint form and will need to send in copies of these documents after you file your complaint. A complaint form can be downloaded from the Attorney General website

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([http://www.marylandattorneygeneral.gov/pages/cpd/complain\\_tmail.aspx](http://www.marylandattorneygeneral.gov/pages/cpd/complain_tmail.aspx)), but the easiest way is to file the complaint online at [http://www.marylandattorneygeneral.gov/Pages/CPD/Complain\\_t.aspx](http://www.marylandattorneygeneral.gov/Pages/CPD/Complain_t.aspx). Complaint forms are available in various categories: General Complaint, Health Care Complaint, Landlord/Tenant Complaint, New Home Construction Complaint, New Car Warranty Complaint (Lemon Law), and Auto Repair Complaint.

When you have completed the appropriate form, your complaint will be filed and you will immediately receive a "Complaint Confirmation" on your screen which contains the information you provided along with other important information about your complaint will be processed. If you have documents that are relevant to your complaint, you must mail in a copy of those documents along with a copy of the "Complaint Confirmation" page. The address is listed at the bottom of the confirmation page. Please do not send original documents. Unfortunately, you cannot send electronic attachments, including scanned documents, at this time. Complaints submitted to the Division become matters of public record. Under state law, public records are subject to public information disclosure requests. However, all or part of the complaint may remain confidential as required or permitted by Maryland's public records law. For example, confidential financial information, and medical or psychological information about an individual will not be disclosed to the public.



#### **What Happens When You File a Complaint?**

The Division will first review the complaint and documents to make sure that it is the best agency to assist you. The Division mediates most complaints about goods, services or credit obtained for personal, household, family or agricultural purposes. If it can mediate your dispute, your complaint will be assigned to the first available mediator.

If your complaint would best be handled by another state or federal agency, the Division will forward it to that agency for you. While the Division is happy to make such referrals, you may wish to call the Division (at 410-528-8662 or toll-free in Maryland at 1-888-743-0023) prior to filing your complaint to determine if your complaint should be filed with another agency. Filing your complaint directly with the appropriate agency will enable that

agency to address your problem more quickly.

#### **How Long Will it Take to Resolve Your Complaint?**

The time it takes to mediate a complaint varies according to the complexity of the complaint and the willingness of the parties involved to mediate. Complaints are handled by volunteer mediators in the order in which they are received. Depending on current caseload, it may take several weeks to assign your complaint, so please be patient.

#### **What Happens If Mediation Doesn't Resolve Your Complaint?**

Please understand that the Division cannot force a business to cooperate with its mediation efforts, and it is not authorized to provide legal advice or serve as private attorneys on individual cases. If the mediation efforts are not successful, it may be possible for your dispute to be resolved through the Division's Arbitration Program. If either party does not wish to use arbitration, you will be provided with information on how to proceed with filing a private law suit in Small Claims Court or District Court.

#### **Arbitration**

The Division offers a free, binding arbitration service designed to cut red tape and resolve disputes quickly. At the outset, both you and the business must agree to participate in arbitration and be bound by the decision of the arbitrator. Arbitration hearings are held at a time and place convenient to both parties. An experienced arbitrator will hear both sides of the dispute and issue a written opinion based on Maryland law and principles of equity. The decision is binding on both sides, with very limited



grounds for appeal. The Division will enforce decisions that are not complied with. Previous arbitrations have considered disputes of as little as \$50.00 and disputes more than one million dollars. The

hearings are less formal than court and attorneys are not necessary for either side (either side may have a non-attorney assist and/or advise them).

#### **Questions?**

You can reach the Division Monday through Friday from 9:00 am to 3:00 pm at (410) 528-8662 or the Attorney General's main switchboard at toll-free 1-888-743-0023.



### **President's Corner**

Our area is still being plagued by individuals getting into cars, usually at night, and rifling through its contents. Sometimes items are stolen, but usually people just find the cars' contents scattered all over the car in the morning. We are told by the police that the perpetrators check for car doors that have been left opened.

I asked the police commander of our district if perhaps the culprits are using electronic or manual devices to gain entry into locked cars. He replied that the police have apprehended many individuals in the area for this type of a crime and they have never had any of these devices found with them.

#### **SO, LADIES AND GENTLEMAN, LET'S LOCK THOSE CARS.**

Especially, with our electronic clickers, we need to double check that the car is locked. Sometimes, we may have pressed the wrong button, and sometimes there is an electronic glitch and not all the doors are locked.

*Neil*

Neil (Nachy) Schachter



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not think this through. You can puncture this whole scam by just asking a few questions that the typical scammer is not going to be able to answer, at least not quickly. For instance, ask the scammer when he last saw you, or which hospital he was born in. When they cannot answer, they will usually just hang up on you.

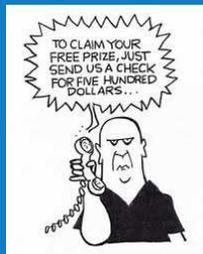
### **You Have Just Won a Lottery Prize**

The caller claims to be from some lottery, either local or foreign, and that you just have won \$156,000. But he or she needs to



direct deposit it into your bank account. Once they have your bank account information, they can clean out your bank account. If indeed you have won some money, a real lottery should have no trouble sending you something by mail. Insist they do just that. If you do receive something in the mail, make sure it really is from the

lottery and not some fake address with the lottery logo on it. In addition, if the caller is from a lottery that you never purchased any tickets for, that fact should raise a red flag. But you should also know that buying lottery tickets for a foreign lottery is actually illegal. So if you do buy lottery tickets, avoid the foreign ones. And if you do buy foreign lottery tickets, you may find yourself on a list shared by the foreign lotteries. Keep in mind that while we have strict rules about lotteries in the United States, many foreign countries do not have these rules. Furthermore, you should never have to pay anything upfront for taxes, fees, etc. to receive a prize.



### **Can You Hear Me?**

This appears to be one of the new sophisticated phone scams. The Federal Communications Commission issued an alert in March to let consumers know about scammers seeking to get victims to say the word "yes" during the call. Once they get a recording of you saying the word 'yes,' they later use it to authorize unwanted charges on the victim's utility or credit card account. According to complaints the FCC has received and public news reports, the fraudulent callers impersonate representatives from organizations that provide a familiar service to the person receiving the call, such as a financial institution or a utility. That tends to convince the consumer that the call is legitimate. Then at some point in the call, the caller says, "Can you hear me?" The caller then records the unsuspecting consumer's "Yes" response and thus obtains a voice signature. In theory, this signature can later be used by the scammers to masquerade as the consumer and authorize fraudulent charges via telephone. The problem with this claim is that it is very rare for any financial organization or utility to keep your voice signature. One alternative explanation is that the person calling is just trying to verify that the phone number is still valid. While the authorities are still trying to determine what is going on here, the caller is obviously up to no good. Needless to say, if you receive this type of call, immediately hang up. If you have already responded to this type of call by saying "Yes," review all of your statements from your financial institutions and utilities for unauthorized transactions and

charges. If you notice unauthorized charges on these and other types of statements, notify that organization immediately. Anyone who believes they have been targeted by this scam should immediately report the incident to the Better Business Bureau's Scam Tracker and to the FCC Consumer Help Center.

### **Charitable Appeals**

For those of you on the Do Not Call List, this is an exception to the do not call rules. Charitable organizations, religious organizations and political groups are allowed to call you even if your phone number is on the Do Not Call List. But if you do not know the caller, even if you have donated to that organization before, how are you sure that the credit card information you are providing is actually going to be used to provide funds to that organization? It could well be that the caller is an imposter. The threat is even greater when the caller represents an organization you have never heard of before or never supported in the past. If you think the call is legitimate, then ask the person to mail you information about the charity and/or an envelope to the address they have on record. Do not provide your address if the caller does not already have it. Once it arrives, you can decide if this organization is legitimate and the donation is going to that organization. And if you want to contribute funds, the safest way is by credit card. Your credit card liability is almost always very limited if you promptly report fraudulent charges. In contrast, if the wrong person gets your check, they can easily use the information on the check to generate brand new unused checks with your name and bank account on them.



### **General Advice in Dealing with Scams and Suspected Scams**

The Federal Communications Commission (FCC) says:

- Don't answer calls from unknown numbers. Let them go to voicemail. Often the scammers will not even bother leaving a message. If they do, then you can determine the caller's authenticity at your leisure. You can also ask a trusted friend to help you evaluate the legitimacy of the call.
- If you answer, and the caller (often a recording) asks you to hit a button to stop receiving calls, just hang up. Scammers need to make lots of calls to maximize finding victims. Many phone numbers are no longer valid. Scammers often use these tricks, like pressing a button to stop receiving calls, to identify valid phone numbers, and then target those phone numbers.
- If you receive a scam call, write down the number and file a complaint with the FCC so that agency can identify and take appropriate action to help consumers targeted by illegal callers. The FCC has even extradited foreign telephone scammers to the United States for prosecution.
- Ask your phone service provider if it offers a robocall blocking service. If not, encourage your provider to offer one. You can also visit the FCC's website for information and resources on available



robocall blocking tools to help reduce unwanted calls.

- Consider registering all of your telephone numbers (cell phones too!) in the National Do Not Call Registry.

## NWCP To The Rescue



Two weeks ago, a woman was shopping in a local supermarket. When she left her cart to go down the aisle for an item, someone took her cell phone from the cart. She reported it to management. When she got home, she activated an application to locate the phone and discovered it was located at an apartment complex nearby. The NWCP was notified. Coordinating with Baltimore County Police and Baltimore City Police, the NWCP was able to facilitate the return of the phone. Please be aware of your surroundings, and don't leave your belongings unattended. Even a few seconds in a safe environment can provide the opportunity for someone to make off with your goods.



NWCP IS PLEASED TO PRESENT

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**LOCATION:**  
Park Heights JCC Auditorium

**GIVEN BY:**  
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Special thanks to the JCC for allowing us to use their facilities for this important course.

**REMEMBER, YOU CAN PREVENT BURGLARIES.**  
*Always be sure to lock your doors and windows.*

*Don't miss this chance to learn basic self-defense moves from the experts! Registration required to attend.  
Call (410) 664-6927, ext. 7 for reservations. Space limited!*

## The NWCP Starts A New Chapter

The NWCP is saddened to report that our long time Police liaison and friend to our community, Officer Sam Bennett, has been reassigned to a different position in the police department. The reassignment is due to an emergency medical procedure which occurred last June.

We truly appreciate all the important work Officer Bennett did for the NWCP and our community. Our neighborhoods were definitely safer due to his diligence and professionalism. If you would like to drop him a line to thank him for his services, his email is Baltosam2922@gmail.com.

Our new police Liaison Officer, Pablo Diaz is someone all of our volunteers have met in the last many months. He has been in the Police Department for over ten years and knows and cares about our area very much. We officially welcome Officer Diaz and look forward to working with him for many years to come.

**The CITIZEN  
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We urge everyone to join the ranks of the NWCP. Especially in these times we need every pair of eyes patrolling our neighborhoods to keep our streets safe. Call 410-664-6927 TODAY!

*This issue sponsored by*

