

Elder Fraud

consumer**brief**

Protecting New Jersey's senior citizens is a primary objective of the Division of Consumer Affairs.

The first step in protecting yourself is learning to recognize fraudulent schemes. There are two areas in which older New Jerseyans are particularly vulnerable: home repair and telemarketing scams.

HOME REPAIR

If you are planning a home improvement project, picking the right contractor is very important.

- Contact Consumer Affairs at 1-888-656-6225 to ensure that the contractor you are considering is registered and whether he/she has been the subject of any complaints.
- Get written estimates from at least three contractors. Ask the contractors how long they have been in business, if they have liability insurance (they are required by law to carry liability insurance) and if they will be using subcontractors for your project.
- Contact the references your contractor gives you. Ask each person whether the job was completed on time, whether there were any unexpected costs, whether the workers showed up on time and cleaned up when they finished, and whether they would use the contractor again.
- Investigate financing options for your project. Shop for credit and be sure you understand the annual percentage rate you will have to pay.
- Do not pay for the entire job up front. It is customary to pay one-third in advance, one-third halfway through the job and one-third upon completion. **Do not use cash to pay**

the contractor.

- Do not sign a contract you do not totally understand.
- If you sign a contract, you must be given notice that you have three business days during which you may cancel the contract for any reason.
- Make sure all manufacturer warranties and guarantees are in writing and that the contract states name brands or quality/grade of materials to be used.



TELEMARKETING

The New Jersey "Do Not Call" law is now in effect, maximizing your protection from unsolicited and unwanted telemarketing sales calls.

If you are a New Jersey resident who has already signed up for the federal "Do Not Call" registry, administered by the Federal Trade Commission (F.T.C.), you need not do anything else. You are already covered under New Jersey's law.

If you have not signed up and want to stop telemarketing sales calls, you may register your home or mobile phone numbers by calling the F.T.C. at 1-888-382-1222. You must call from the telephone number you want to

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register. Registration is free, and telemarketers will have up to three months from the date you register to stop calling you.

The New Jersey Division of Consumer Affairs is responsible for enforcing the New Jersey “Do Not Call” law and is devoted to thoroughly investigating, and where appropriate, aggressively prosecuting violators who break the law - regardless of how large or small the company is or where it is located.

Not every call is prohibited by the Do Not Call law. For example, the following calls are not considered telemarketing sales calls under the statute:

- Calls made on behalf of a political party or candidate.
- Calls made to solicit your opinion, such as a survey.
- Calls made by or on behalf of a person or company from which you have been receiving continuing service, such as medical care, landscaping or telephone service.
- Calls made by or on behalf of a person or company to which you owe money for goods or services.
- Calls made by or on behalf of a person or company with which you have a current written contract.
- Calls by or on behalf of a person or company to which you have given your express written permission to make telemarketing sales calls.



While regulations help, you can play a key role in the fight against telemarketing fraud by remembering that you should:

- Never give your credit card number over the telephone unless you initiated the call.
- Never give your checking account number over the telephone.

- Never give a telemarketer any personal information, including your medical information, driver’s license number, Social Security number or telephone calling card numbers.
- Never pay for a prize. That includes paying postage, shipping, handling or any costs associated with something a caller says you have “won.” If the caller says you have won the lottery, but you have to pay the “taxes” to redeem your prize, don’t pay.
- Never allow a caller to pressure you into acting immediately on any offer.
- Never agree to any offer until you have seen it in writing.

Please note that calls made by or on behalf of a charitable organization are not prohibited by the State “Do Not Call” law. Such calls may not be made between 9:00 p.m. and 8:00 a.m. If you believe that the call you received is a prohibited call, and you can provide the business name or telephone number of the caller, please request a copy of the “Do Not Call” complaint form by calling the Division of Consumer Affairs at:

1-888-656-6225

or logging onto our Web site at:

www.NJConsumerAffairs.gov .

New Jersey Office of the Attorney General **DIVISION OF CONSUMER AFFAIRS**



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