SCAMS

	TELEMARKETING	HOME REPAIR	CHARITIES	HEALTH CARE	SWEEPSTAKES
WHAT TO LOOK FOR	• You receive an unsolicited call from someone you don't know. • Telemarketer offers you a "great" deal or a "free" prize. • Solicitor offers you a travel package, get-rich-quick scheme with no risk, recovery of previously scammed money, or a change of your long distance phone carrier. • Telemarketer asks you to make a decision and send money quickly, giving you no time to check out their business or their offer.	• Door-to-door salespersons with no local connections offer to do home repair work for much less than the market price. • You receive solicitations for repair work from a company that provides only a telephone number or post office box number to contact. • Salesperson or contractor offers to inspect your home for free. • Contractor asks you to sign a contract that still has blank spaces.	• You get solicitations from a phony charity with a name that sounds like a better-known, reputable organization. • Fund-raisers enclose "gifts" in mailing to persuade you to donate. • You get solicitations from paid fund-raisers who may receive a percentage of your contribution as a fee. • You receive solicitations from charities with unfamiliar names and no programs in Illinois.	• Promoter markets a health care product as a quick, effective cure-all that remedies many diverse ailments. • Health product is advertised with impressive, but undocumented, case histories. • Promotions are written in medical jargon that you don't understand to hide the deficiencies of their claims. • Health clinic requires you to travel and stay far from home during treatment.	• Magazine sellers or clearinghouses offer you prizes to get you to make purchases. • Promoters offer you "valuable" prizes or awards in return for purchasing "less expensive" merchandise. • Promoters contact you by phone or mail to let you know that it is easy to enter and no purchase is necessary.
BEWARE IF...	• You won a "free" gift, vacation, or prize but must pay for postage and handling or other charges. • You must send money, give a credit card or bank account number, or have a check picked up by courier before you've had a chance to carefully consider the offer. • Telemarketer makes statements such as "Don't miss this high-profit, no-risk offer!"	• Contractor demands cash payment or full payment before work is completed. • Contractor requests that you make a check payable to a person other than the owner or company name. • Contractor refuses to provide references or proof of insurance when requested. • Contractor offers "discount" prices that seem too good to be true.	• Solicitor cannot or will not answer basic questions about the charity. • Solicitor uses high-pressure tactics to obtain a donation. • Solicitor insists on the payment by cash rather than check. • Solicitor insists on sending someone to pick up your donation rather than letting you mail it.	• Health product is advertised as being a scientific breakthrough, miraculous cure, exclusive product, ancient remedy or as containing a secret ingredient. • Promoter claims there is a conspiracy to suppress the product. • Up-front payment is required. • You are promised a no-risk, money-back guarantee.	• Promoters make statements similar to the following: "You may be our next ten million dollar winner–just enter our sweepstakes!" • Promoters give you the idea that you will get closer to winning the grand prize if you purchase more of their products. • After entering sweepstakes, you are billed for magazines or products you never ordered. • Promoters tell you that you won't be on the list for future sweepstakes if you don't order soon.
WHAT TO DO	• Reduce the number of telemarketing calls you receive by signing up for the national Do Not Call Registry: • Log on to www.donotcall.gov or • Phone 1-888-382-1222; TTY: 1-866-290-4236. • Hang up the phone if you're not interested. • Ask the telemarketer to send written information. • Contact the Office of the Attorney General to report a scam, a potential Do Not Call Registry violation or for more information.	• Do not open your door to contractors or salespeople unless you initiated the call. • Get at least three written estimates. • Check the contractor's background, references, and prior work. • Never sign a contract you do not understand or with blank spaces. • Report a scam to the Office of the Attorney General. • Contact the Office of the Attorney General, Better Business Bureau, or your local Chamber of Commerce for information.	• Find out if the charity is registered with the Office of the Attorney General by calling (312) 814-2595. • Ask for the charity's length of operation, exact name, and addresses of local and national offices. • Ask what percentage of the money raised by the charity actually goes to the cause, and request a current financial statement. • If you feel a solicitation is suspicious, do not donate money and report it to the Office of the Attorney General.	• Ask a pharmacist, doctor, or health professional about the product or service before purchasing or using it. • Contact the Office of the Attorney General Health Care Bureau at 877-305-5145 (TTY: 800-964-3013) for more information or to report a scam. Information on health care fraud taken from the Web site of the FTC at www.ftc.gov.	• Ask specific questions about the odds of winning. • If you participate in sweepstakes, keep your records and don't let promoters intimidate you into making a purchase. • Remember: the law requires that you have an equal chance of winning, even if you do not make any purchases. • Contact the Consumer Fraud Bureau of the Office of the Attorney General for help or additional information.

A Message From
ILLINOIS ATTORNEY GENERAL
LISA MADIGAN

Nothing can be more frustrating than spending your hard-earned money on a product or service only to find that what you received isn't what you thought you were paying for. In most cases, simply contacting the business, its store manager or a customer service representative can settle any dispute you may have. But when that doesn't work, the Consumer Protection Division of my office may be able to help.

Although our attorneys cannot represent an individual in a lawsuit, our mediation program can assist in resolving disputes or complaints filed by individual consumers. When patterns of fraud, deception or unfair methods of competition emerge, my office may file suit against a business on behalf of all Illinois consumers. That is why it is important to contact us promptly and file a complaint. The sooner we know about questionable business practices or scams, the less likely a fly-by-night operator will leave town or go out of business before consumers can get their money back.

If you feel you have been a victim of consumer fraud, please contact one of my Consumer Hotlines listed on this brochure. By working together, we can all help to protect ourselves from consumer fraud.

Lisa Madigan
Lisa Madigan
Attorney General

HOW TO FILE A CONSUMER COMPLAINT

When submitting a consumer complaint, please supply all information requested on the consumer complaint form, including:

- Your complete address and phone number;
- The business's address and phone number; and
- Copies of all supporting documentation.

The information you submit will be used by attorneys, investigators and other members of the Attorney General's staff.

If appropriate, we will forward a copy of your complaint to the person or business about which you are complaining. This information may also be shared with other governmental enforcement agencies responsible for consumer protection and other laws.

Complaint forms are public records which are subject to the Freedom of Information Act. If we receive a request for copies of records that include your complaint, we may be required to provide a copy of your complaint to the requester. Information that would reveal your identity as a complainant is, however, exempt from disclosure and will be deleted from copies that we provide, allowing the requester to read your complaint without compromising your privacy.

Complaint forms may be downloaded from our Web site, www.IllinoisAttorneyGeneral.gov, or obtained by calling one of our consumer fraud hotlines listed on the back of this brochure. Please mail the complaint form and any other relevant documents to:

Office of Illinois Attorney General
Lisa Madigan
Consumer Fraud Bureau
500 S. Second Street
Springfield, Illinois 62706
Or
100 W. Randolph Street
Chicago, Illinois 60601

LISA MADIGAN
ILLINOIS ATTORNEY GENERAL

CONSUMER FRAUD HOTLINES

CHICAGO
100 West Randolph Street
Chicago, Illinois 60601
1-800-386-5438
TTY: 1-800-964-3013

SPRINGFIELD
500 South Second Street
Springfield, Illinois 62706
1-800-243-0618
TTY: 1-877-844-5461

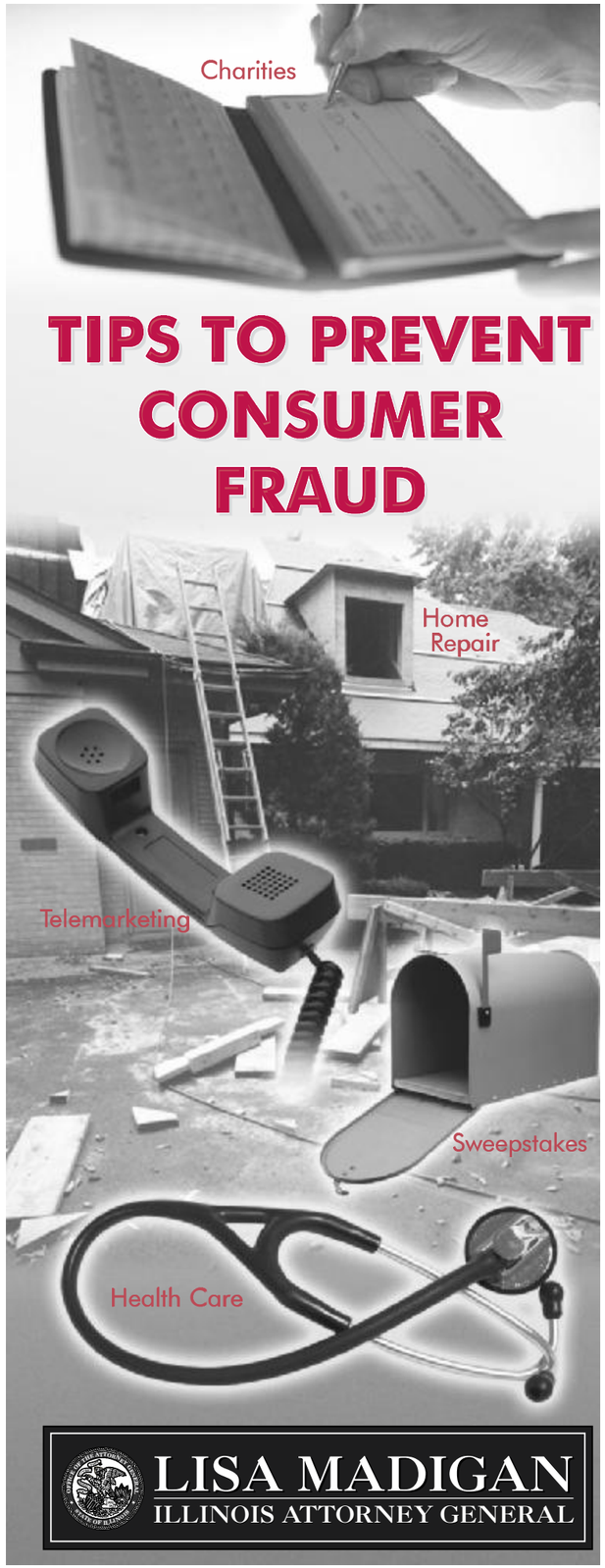
CARBONDALE
1001 East Main Street
Carbondale, Illinois 62901
1-800-243-0607
TTY: 1-877-675-9339

SENIOR FRAUD HELPLINE

1-800-243-5377
TTY: 1-800-964-3013

HEALTH CARE HELPLINE

1-877-305-5145
TTY: 1-800-964-3013

www.IllinoisAttorneyGeneral.gov

Printed by authority of the State of Illinois. 09/04.5M.0591
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