

This information is forwarded by the **Love Thy Neighbor Ministry** at Saint Rose of Lima Catholic Church, Milton FL. Due to the many references, some may not be current but have many useful reference sources or starting points. Emails are sent using the Blind Carbon Copy (BCC) method.

This quality of life series focuses primarily on senior citizens plus other supplemental information. You do not have to be a Senior to make use of this information. If you know of a Senior, a parishioner or a neighbor who could use this information you are invited to give them a copy of this email. Fellowship through improved communications is guided by the second greatest commandment. Sometimes an act of kindness can be as simple as a phone call, a visit, or receipt of an email.

Suggestion: Create a separate folder for this information for ease of reference.

For information about our Parish, click on the following link: <http://parishesonline.com/scripts/HostedSites/Org.asp?ID=14423>

Our parish spirit is rising, is rising.

<http://www.ftc.gov/bcp/edu/pubs/consumer/telemarketing/tel19.shtm>

Facts for Consumers – Federal Trade Commission

Who's Calling? Recognize & Report Phone Fraud

Recognize Phone Fraud

Every sales call you get by phone is an opportunity for a gut check: Ask yourself these questions — and if the answers give you some doubt about the caller's intentions or methods, end the call.

Who's calling — and why?

Telemarketers must tell you it's a sales call, the name of the seller and what they're selling before they make their pitch. If they don't, say "no thanks," and get off the phone.

What's their hurry?

Fast talkers who use high pressure tactics could be hiding something. Take your time. Most legitimate businesses will give you time and written information about an offer before asking you to commit to a purchase.

If it's free, why are they asking me to pay?

Question charges you need to pay to redeem a prize or gift. Free is free. If you have to pay, it's a purchase - not a prize or a gift.

Why am I "confirming" my account information — or giving it out at all?

Some callers have your billing information before they call you. They're trying to get you to say "okay" so they can claim you approved a charge.

What time is it?

The law allows telemarketers to call only between 8 am and 9 pm. A seller calling earlier or later is flouting the law.

Do I want more calls like this one?

If you don't want a business to call you again, say so. If they call back, they're breaking the law.

Report Phone Fraud

Recognizing fraudulent callers is important; reporting them to the appropriate law enforcement authorities is critical, too. When you report, you can help stop telephone scammers. Report telephone hucksters to the FTC and your state Attorney General so they can prosecute fraudulent telemarketers who try to steal your money.

If your number is on the National Do Not Call Registry, you should get calls only from those companies with which you do business — or those that have your permission to call. If you get calls from a company you don't have a relationship with — or from a company you have told not to call you — report it. Jot down the name and number of the caller, and the date and time of the call.

To report phone fraud, visit FTC.gov or call 1-877-FTC-HELP.

To report violations of the National Do Not Call Registry, visit DoNotCall.gov or call 1-888-382-1222.

Your complaint is entered into the Consumer Sentinel Network, a database that is used by law enforcement agencies across the country and around the world. It can help them track down scam artists, detect patterns in their calls, find other victims, and ultimately, stop the fraud.

Register Your Number

You can limit the number of telemarketing calls you receive by placing your phone number on the National **Do Not Call Registry**. Once your number is registered, feel free to hang up if you get a cold call from a company with which you don't already do business — or report it!

You can register your phone number at [DoNotCall.gov](https://www.donotcall.gov), or by calling 1-888-382-1222 (TTY: 1-866-290-4236) from the number you wish to register. If you register online, you must click on the confirmation email you receive to complete your free registration.

Your registration will not expire. Your number is on the list until you take it off, or your number is disconnected and re-assigned to someone else. Placing your number on the Registry stops most telemarketing calls, but not all. Once your number has been on the Registry for 31 days, you still may get calls from, or on behalf of:

Political organizations, charities, and pollsters

Companies with whom you have an existing business relationship

Companies you've given permission to call

Companies that you do business with may call for 18 months. If you ask a company for information, it may call for three months.

The Registry accepts personal cell phone and home phone numbers. Federal Communications Commission regulations prohibit the use of automated dialers to call cell phone numbers, so most telemarketers won't cold-call consumers on their cell phones – despite urban myths and emails to the contrary.

Telemarketing fraud is a crime.

Professional criminals posing as legitimate telemarketers try to worm their way into your wallet. They are very good at what they do: their “pitch” is perfect, their tone is friendly and sincere, and their answers to your questions seem to make sense. It's no wonder that consumers, regardless of their age, education or experience, can fall for telemarketing frauds.

By learning how to recognize and report telephone fraud, you can help stop some scams – and if you put your phone numbers on the National Do Not Call Registry, you can reduce the number of unwanted telemarketing calls you get.

Check [ftc.gov/phonefraud](https://www.ftc.gov/phonefraud) for information about:

Buying Club Memberships

Charities and Fundraising

Credit & Loan Offers

Government Grant Scams

Identity Theft & Telemarketing

Medical Discounts Plans

Reloading Scams

Sweepstakes & Lotteries

Travel Scams

Work-at-Home & Business Opportunities

To learn more about how to recognize and report phone fraud, and how to place your phone number on the National Do Not Call Registry, go to [ftc.gov/phonefraud](https://www.ftc.gov/phonefraud).

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a [complaint](#) or to get [free information on consumer issues](#), visit [ftc.gov](https://www.ftc.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters consumer complaints into the [Consumer Sentinel Network](#), a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.