

e FLORIDA CONSUMER NEWSLETTER

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National Consumer Protection Week: March 1-7, 2020

Consumer protection and education are a full-time effort for the Federal Trade Commission (FTC) and its partners like the Florida Department of Agriculture and Consumer Services (FDACS). Each year during the first full week of March, the FTC marks National Consumer Protection Week (NCPW). This is a time to highlight the resources available to consumers and to help them understand their consumer rights and make well-informed decisions.

An alert and informed consumer is the best defense against fraud and deception, and consumer education is a top priority at FDACS. The **Consumer Assistance Center** staff is available to provide consumer information from 8:00 am to 5:00 pm, Monday through Friday, at 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832) or via Live Chat at www.FDACS.gov. FDACS also provides a variety of resources at www.FloridaConsumerHelp.com to protect Florida consumers and ensure they have the information they need to protect themselves and their families from becoming a victim of fraud. These resources include:

- The **A to Z Resource Guide** is an online directory of government related information designed to inform, educate and assist Florida's consumers. The guide directs consumers toward the most appropriate resource for assistance.
- The **Business/Complaint Lookup** is an online resource that allows consumers to find registration and complaint information in real-time.

- **Check-A-Charity** is an online searchable database that provides registration and financial information from charitable organizations soliciting within or from the state of Florida (excluding religious, educational, political and governmental agencies).
- **File a Complaint** online or request to have a complaint form mailed to you by calling the Consumer Assistance Center at 1-800-HELP-FLA (435-7352) or 1-800-FL-AYUDA (352-9832).
- Join the **Florida Do Not Call List** or report unwanted sales calls.
- **Request a Speaker**, at no cost, for your community or club meeting.
- Learn about some common scams and ways you can protect yourself by visiting **Scams and Frauds**.

FDACS is the state's clearinghouse for consumer complaints, protection and information. Consumers who believe fraud has taken place can contact the department's consumer protection and information hotline by calling 800-HELP-FLA (435-7352) or 800-FL-AYUDA (352-9832) or visiting www.FloridaConsumerHelp.com.

Romance Scams: It's Not True Love if They Ask for Money

by Cristina Miranda, Division of Consumer and Business Education, FTC

Lots of us have profiles on online dating sites, apps or social media in hopes of meeting "the one." But that interesting person who just messaged you could be a sweet-talking romance scammer trying to trick you into sending money.

Reports of romance scams are growing, and costing people a lot of cash. According to new FTC data, the number of romance scams people report to the FTC has nearly tripled since 2015. Even more, the total amount of money people reported losing in 2019 is six times higher than it was five years ago – from \$33 million lost to romance scammers in 2015 to \$201 million in 2019. People reported losing more money to romance scams in the past two years than to any other fraud reported to the FTC.

In a sea of online profiles, romance scammers can be hard to detect. But, there are signs you can look out for. Romance scammers start by using someone else's identity to create fake profiles. They'll send you flattering messages to make a special connection, say all the right

things, and gain your trust. They might claim to be a doctor, a servicemember, or an oil rig worker living overseas. They want to make future plans with you, but something comes up (a medical emergency, car trouble, a paycheck mix up with their employer, etc.). Then it happens! They ask you to help them out, which nearly always means asking you to buy gift cards (and give them the PIN, so they get the cash) or wiring them money.

Here are a few red flags to help you identify a potential scammer:

- Scammers generally come on strong in the beginning and try to quickly move communications to email or private messaging, just in case their profile gets flagged or shut down.
- The information in their online profile may not match what they say or how they sound.
- Their messages are often vague and poorly written.
- Their camera never works if you ask to video chat.
- They always have an excuse or reason for why they cannot travel to meet you in person.
- After gaining your trust, possibly over an extended period of time, they share an elaborate story that ends in a request for money, gifts, or bank account/credit card information.
- Their messages become demanding, desperate, and persistent if you do not send money when they request it.

The key thing to remember is that you should NEVER send money or gifts or give your personal information to a love interest you haven't actually met. They could be a romance scammer.

To protect yourself, take the following steps when making an online connection:

- Run an image search on the profile picture or any other pictures they send to determine if they are really who they say they are.
- Search online for the type of job the person says they have. See if other people have heard similar stories. For example, you could do a search for "oil rig scammer" or "US Army scammer."
- Be careful about sharing personal pictures or videos with someone you have only met online.
- Never send money, gift cards, or bank account/credit card information to someone you have only met online.
- Do not transfer money for someone else.
- Do not pick up or accept a package and forward it or deliver it for someone you have only met online.
- Tell family and friends when and where you are going if you agree to meet an online "friend" in person.
- Stop communicating with the person immediately if they press you for financial assistance or for sensitive or personally identifying information.

If you think you have been a victim of a romance scam, report it to the website, app, or social media site where you met the scammer. Contact your bank and your credit card company if you provided the scammer with account information. Finally, report suspected scams to the Internet Crime Complaint Center at the Federal Bureau of Investigations.

Five Ways to Recognize a Social Security Scam

In July 2019, the Consumer Financial Protection Bureau [reported on a rise in scam attempts](#) where Social Security beneficiaries were being asked to pay to reactivate, protect, or restore their benefits. According to the Social Security Administration's Office of the Inspector General (OIG), these scams continue to evolve. The OIG recently [warned the public](#) that scammers are making phone calls and then following up with emails containing falsified documents aimed at convincing people to pay.

You may have received one of these calls – either a recorded voice or a person falsely claiming to be a government employee, warning you of an issue with your Social Security number, account, or benefits, including identity theft. The caller may threaten arrest or other legal action, or they may offer to increase benefits, protect your assets, or resolve identity theft if you provide payment using a retail gift card, cash, wire transfer, internet currency such as Bitcoin, or a pre-paid debit card.

HOW TO TELL IF IT'S LEGITIMATE OR A SCAM

Scammers are aware that people are catching on to their attempts, so they're coming up with new ways to convince Social Security beneficiaries that their frauds are legitimate. Here's what to watch for so you can protect yourself and others from Social Security scams.

1. **Threatening arrest or legal action:** If you receive a threatening phone call claiming that there is an issue with your Social Security number or benefits, it's a scam. The Social Security Administration (SSA) will never threaten you with arrest or other legal action if you don't immediately pay a fine or fee.
2. **Emails or texts with personally identifiable information:** If there's a legitimate problem with your Social Security number or record, the SSA will mail you a letter to notify you of any issues.
3. **Misspellings and grammar mistakes:** If the caller follows up with emails containing falsified letters or reports that appear to be from the SSA or SSA's OIG, look closely. The letters may

use government "jargon" or letterhead that appears official in order to help convince victims, but they may also contain misspellings and grammar mistakes.

4. **Requests for payment by gift or pre-paid card, cash, or wire transfer:** If you do need to submit payments to the SSA, the agency will mail a letter with payment instructions and options through U.S. mail. You should never pay a government fee or fine using retail gift cards, cash, internet currency, wire transfers, or pre-paid debit cards. Scammers ask for payment this way because it's difficult to trace and recover.
5. **Offers to increase benefits in exchange for payment:** Similarly, SSA employees will never promise to increase your Social Security benefits, or offer other assistance, in exchange for payment.

HOW TO REPORT A SCAM

If you think you've been the victim of a Social Security scam, report it immediately to the Federal Trade Commission (FTC) at FTC.gov/complaint and to the SSA Office of Inspector General Fraud at oig.ssa.gov.

The FTC Funeral Rule

by Bridget Small, Consumer Education Specialist, FTC

Many of us don't have experience planning a funeral. When it's time to make arrangements, we might ask friends and neighbors for information about local providers. Or ask family members to help shop and sort through the choices. Many of us do research online.

You may not realize it, but the [FTC Funeral Rule](#) is also here to help. The Rule gives people [rights](#) to important information, and lets them compare prices among funeral homes. Under the Rule, funeral providers must give you an itemized price list when you visit a funeral home to ask about funeral services, and let you see a casket price list before you see the caskets. And, you don't need to visit a funeral provider to get information; the Rule says funeral homes must give you price information over the phone if you ask for it.

The FTC is reviewing the Funeral Rule to learn how it affects people who shop for funeral goods and services – and how it affects funeral providers, including small businesses. As part of the review, the FTC wants people to send comments to the [public record](#) until April 14, 2020. You can comment on the FTC's general questions, like whether there is a continuing need for the Funeral Rule, and what benefits it gives to people, if any. Or, you can respond to specific questions, including:

- Should funeral providers be required to post their itemized price lists online?
- Would a standardized price list format make it easier for consumers to review and compare itemized price information from multiple funeral homes?
- Should any of the Funeral Rule's required disclosures be changed to improve clarity?

Learn more about [shopping for funeral services](#). If you think a funeral provider violated the Funeral Rule, [report it](#) to the FTC.

If you want to comment on the Rule, please go to the [public record](#).

National Surveyors Week

National Surveyors Week is being celebrated the week of March 15th through 21st. Land owners, archaeologists, crime scene investigators, architects, builders, developers, engineers, realtors, etc. rely on survey information for their activities. This special week is an opportunity to recognize the incredible and often unrecognized work being performed by this profession.

Surveying is at the core of anything related to land use. Surveyors make it possible to establish clear boundaries and titles upon which land ownership is dependent and make sure that things are constructed where they are supposed to be. Famous surveyors like Lewis and Clark, George Washington, Thomas Jefferson, and Abraham Lincoln played a major role in establishing private and public property boundaries, which enabled citizens to become property owners.

Florida is unique in its environmental and physical makeup, having more shoreline than any other state except Alaska, and the state's evolving environmental concerns are putting more land and infrastructure at risk. Therefore, a high level of accuracy in land surveying is critical to the welfare of the state and its citizens. Surveyors are uniquely qualified to perform these duties through specific, high level education requirements and years of experience on the job.

While much of surveying and mapping has become highly technical and specialized, the basic premise of the industry remains constant: to ensure correct land and water boundaries for the management of natural resources and protection of private and public property rights. It is important to educate the public, especially young people, about the contributions

surveyors make in our everyday lives. Young adults are needed in the profession to ensure it continues to thrive and meet the challenges of the future. To learn more about this esteemed profession visit beasurveyor.com and to review the requirements to become a licensed surveyor and mapper in Florida visit <https://www.fdacs.gov/Business-Services/Surveyors-and-Mappers>.

[Click to View Food Recalls](#)

The Division of Food Safety monitors food from the point of manufacturing and distribution through wholesale and retail sales to ensure the public of safe, wholesome and properly represented food products.

[Click to View Consumer Product Recalls](#)

The Consumer Product Safety Commission provides consumer product recall information as part of the agency's mission to protect consumers and families from hazardous products.

The Florida Department of Agriculture and Consumer Services is the state's clearinghouse for consumer complaints, protection, and information. Consumers who believe fraud has taken place can contact the department's consumer protection and information hotline by calling 1-800-HELP-FLA (435-7352) or, for Spanish speakers, 1-800-FL-AYUDA (352-9832) or visit us online at FloridaConsumerHelp.com.

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Florida Department of Agriculture and Consumer Services
Nicole "Nikki" Fried, Commissioner

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