

# Attorney General Mike Cox's **Senior Brigade**

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## **Phone Scams**

Each month we will highlight a new section of the website. This month's featured section focuses on phone scams.

*The best way to stop calls is to register your number with the National Do Not Call Registry. Call 1-888-382-1222 or go to the FTC's Do Not Call website at [www.donotcall.gov](http://www.donotcall.gov).*

### **The Truth about Cell Phones and the Do Not Call Registry**

The government is not releasing cell phone numbers to telemarketers. There is no deadline for registering a cell phone number on the National Do Not Call Registry.

Your registration will not expire. Telephone numbers placed on the National Do Not Call Registry will remain on it permanently due to the Do-Not-Call Improvement Act of 2007, which became law in February 2008. Read more about it [here](#).

### **Consumer Alert**

Attorney General Mike Cox's Consumer Protection Division offers a Consumer Alert providing tips for filing complaints regarding violation of the National Do Not Call Registry. The complete alert is available [here](#).



## **Stamp Out Slamming and Cramming: Be Savvy!**

**Slamming** is the illegal practice of switching your phone service without permission. Call your authorized phone company if you have been switched. They will return your service to you and help remove all switching charges from your bill.

**Cramming** is the practice of placing unauthorized, misleading, or deceptive charges on your bill. Examples are: "service fee," "calling plan," and "membership." Scrutinize your bill each month and take action if you've been crammed. Call the company that charged for calls you did not place or services you did not use. Request an adjustment. Ask your phone company about the procedure for correcting your bill.

## **National Telephone Discount Awareness Week 9/13-19/10**

Low-income seniors can save money on phone bills. Visit <http://lifeline.gov/> for more information or access the Michigan Public Service Commission's alert on wireless telephone company discount programs [here](#).

## **Put Cold Calls on Ice**

Here are some tips for handling telemarketers from the Federal Trade Commission:

- Telemarketers must tell you it's a sales call.
- Before you pay, telemarketers must tell you the total cost and if the payment is non-refundable.
- You do not have to pay for credit repair or credit services until these services have been delivered.
- Tell callers you don't want to hear from them again. If they call back they are breaking the law.
- Don't send money to ANYONE who insists on immediate payment.
- Hang up if a telemarketer calls before 8 a.m. or after 9 p.m. That's a tip off it's a rip off.

Source: [FTC.gov](http://FTC.gov)

## **Legal Hotline for Michigan Seniors Marks 20 Years**

June, 2010 marked the 20th anniversary of the Legal Hotline for Michigan Seniors! For two decades Elder Law of Michigan (ELM) has hosted the Legal Hotline, patiently and competently helping people age 60 and



older to resolve their legal questions and issues. Lately, they are counseling people on many of the legal and financial problems resulting from the faltering economy—problems like garnishment, eviction and foreclosure. But ELM also helps people with a variety of other legal issues as well, including pension related issues, and locating financial assistance to pay for food and medical expenses.

Usually, you can set an appointment to have a lawyer call you back the same day, Mon-Thurs. Remember, the Legal Hotline and the other services of Elder Law of Michigan are just a phone call away at 866-400-9164 or [www.elderlawofmi.org](http://www.elderlawofmi.org). All services are free of charge.