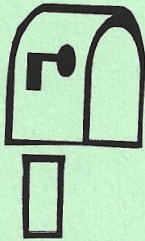


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# Oregon FCE Sting

-1997-

LEADERS  
GUIDE



Mail  
Telemarketing



A project of the National Association for Family and Community Education  
1997 Supplement to the *fce Network Notebook*



Prepared by: Oregon FCE Judith Rupert District Director IX  
Cooperation with Jan Margosian, Consumer Information Officer Financial Fraud  
Oregon Department of Justice

## TEACHERS GUIDE FOR “ OREGON FCE STING”

*Objective: Learn how to identify frauds and how to report them to the Oregon Department of Justice*

*\* This lesson is for both an individual approach, or to use as a County “FCE Sting” Study group action activity.*

### *Teacher Packet*

- Start the program, handing out the Participant packet to the members and then using the **Teachers Packet** that includes **Oregon Resource List, Oregon Department of Justice (DOJ) Financial Fraud Section: Contests, Sweepstakes and Prizes (Q&A)** also using the **DOJ what to LOOK FOR....& LOOK OUT FOR, DOJ For Immediate Release (October 21, 1996) TOP TEN Complaints, and a DOJ Complaint Form.** Using these materials generate discussions among the group. **After group discussion look over the FCE National Sting packet and decide if your group is interested compiling information for a group action activity.**
- **The next step** if the group decides yes, is by August 1999 have the information submitted per forms to the County Council President, who then submits it to the District Director who will then mail the County Tally form to the FCE Oregon Sting Coordinator or FCE Oregon State President, who will contact the Oregon Department of Justice with the results. All this needs to be done before the October Annual Meeting 1999, so that a report can be made during the general membership program.
- **Participant Handout:** **Resource List, Explanation of Mail Categories, Explanation of Telemarketer Collection, Telemarketer Log, Sweepstakes Offer Form, Oregon Department Of Justice (DOJ) Financial Fraud Section what to LOOK FOR .... & LOOK OUT FOR, DOJ Complaint Form and FCE Evaluation form.**
- Tell the study group if they decide not to do the group activity that the participants handout can be used individually at their homes.

### **Extra materials**

Using the Internet: <http://www.doj.state.or.us/FinFraud>, there are many cases to read, print out a few, and distribute among the members to discuss.

# *Oregon FCE Sting*

## RESOURCE LIST

### **Consumer Information Center**

To obtain a copy of the Consumer's Resource Handbook free, this booklet is for recognizing fraud and who to contact.

**Handbook  
Consumer Information Center  
Pueblo, Colorado 81009**

or on the Internet's World Wide Web at <http://www.pueblo.gsa.gov>

### **Oregon Hotline**

**From Portland: 503-229-5576**

**Elsewhere: 503-378-4320**

**Hours: 8:30 a.m. to noon, Monday - Friday**

## **OREGON CONSUMER PROTECTION & INFORMATION**

**Consumer Complaints, Attorney General's Office  
503-378-4320**

### **BETTER BUSINESS BUREAU**

#### **Serving Southwest Idaho / Eastern Oregon**

1333 West Jefferson

Boise ID 83702-5320

Phone: (208) 342-4649 9:00 - 4:00 M - Th., 9:30 - 3:30 Fri.

Fax: (208) 342 -5116

<http://www.boise.bbb.org>

#### **Serving Oregon / Southwestern Washington**

333 SW Fifth Avenue, Suite 300

Portland OR 97204

Phone: (503) 226-3981 24 hours

800-488-6166 ( SW Washington only) Fax (503) 226-8200

<http://www.oregonandwesternwa.bbb.org>

**DOJ**  
**Financial Fraud Section**

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## **Contests, Sweepstakes and Prizes**

Have you received a notification in the mail claiming that you are a "finalist" in a sweepstakes or contest or that you are already a "winner?" If you have, you may want to know more about how to avoid becoming a victim of a fraudulent prize promotion. Here are some frequently asked questions:

**Q:** Must the Sponsor of a sweepstakes or contest tell me how much the prize is worth?

**A:** Yes.

**Q:** A company sent me a mailing asking for money to play another state or another country's government-operated lottery. Is that legal?

**A:** No. State and federal laws make it illegal to send mailings asking for money to participate in a foreign lottery.

**Q:** A friend has spent thousands of dollars on sweepstakes. He is convinced he has won millions of dollars. What can I do?

**A:** It is very, very unlikely your friend has won anything of value. Tell him to stop playing immediately. Call our Hotline and request a consumer complaint form. Persuade him to return the form to us.

**Q:** A company asked for my credit card number to claim a prize. Should I give it?

**A:** No! It is unlawful for anyone to require you to give out your credit card number or other personal financial information to enter a sweepstakes.

**DOJ**  
**Financial Fraud Section**

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**FOR IMMEDIATE RELEASE**

**October 21, 1996**

Attorney General Theodore R. Kulongoski today announced that complaints concerning used car sales by both new and used car dealers are once again number one on the Department of Justice's 1996 Top 10 Consumer Complaint list. The used car sales category was number one in 1994 and dropped to number two in 1995. The announcement was made in conjunction with the October 21-25 National Consumers Week celebration.

"As the number of used car sales increase, so do the number of complaints," Kulongoski said. "We will continue to emphasize education and aggressive enforcement of the Unlawful Trade Practices Act."

Complaints concerning multilevel marketing plans, pyramids and income opportunity schemes placed second on the list with 486 complaints. Motor vehicle repair is third at 396 complaints.

Following is a complete list of the Top 10 with the number of written complaints received:

1. Used Car Sales	565
2. Income Opportunities/Pyramids	486
3. Car Repair	396
4. Membership Campgrounds	393
5. Electronics/Service Contracts	319
6. Home Building Materials	289
7. Telephone, Long Distance	237
8. Mail Order	229
9. Appliances/Service Contracts	222
10. New Car Sales	184

The Financial Fraud section received a total of 9,429 written complaints and more than 25,000 telephone inquiries between October, 1995 and October, 1996. Complaints are coded under more than 300 different categories from which the Top 10 is calculated.

# DOJ Financial Fraud Section

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## Look For.....

**In Every Prize Promotion, look for the rules.**

Read the rules very carefully -- or else don't play!  
The rules must be easily understood and must contain:

- The retail price of the prize.
- The cost to participate, including any charges for taxes.
- The exact amount of any shipping or handling charges.

**In Sweepstakes:**

You *never* have to pay to participate in a legal sweepstakes.

Look for:

- The odds of winning.
  - The rules of entering without purchase.
- 

**In Contest, look for:**

- The total number of rounds in the contest.
- Costs you may have to pay in order to win. For example, a contest for the "best" kitchen design may require you to pay to remodel your kitchen.
- The identity of the judges, and how they will decide whether you've won.

If you can't easily find the requirements, then **Don't play!** Call the Attorney General's Hotline and send us the materials you received.

**DOJ**  
**Financial Fraud Section**

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**Look Out For.....**

Charges other than the cost of postage to participate in a sweepstakes.

Implications that the promotion is sponsored by any government agency.

Requests for your income, credit card ownership, or bank accounts as a condition of participating.

Any advertisement that resembles a check, bill, or invoice.

Unreasonable charges for shipping or handling.

Any confusing or misleading information.

False claims of non-profit sponsorship. Call the sponsor and check it out or call the Attorney General at 503-229-5725.

If you see any of these warning signs, then **Don't play!** Call the Attorney General's Hotline and send us the materials you received.

# CONSUMER COMPLAINT FORM

Mail Directly To:  
Financial Fraud  
Consumer Complaints  
1162 Court Street NE  
Salem, Or 97310

YOUR NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_  
(Street) (City) (State) (Zip)

TELEPHONE: (Home) \_\_\_\_\_ (Work) \_\_\_\_\_

SELLER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_  
(Street) (City) (State) (Zip)

DATE OF TRANSACTION: \_\_\_\_\_ SALESPERSON: \_\_\_\_\_

AMOUNT INVOLVED: \_\_\_\_\_

HAVE YOU COMPLAINED TO THE COMPANY: \_\_\_\_\_

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Although the Financial Fraud Section of the Department of Justice enforces laws protecting citizens from fraudulent and deceptive business practices, and although in appropriate circumstances this office will seek partial or full restitution for you. WE CANNOT ACT AS YOUR PRIVATE LAWYER AND MUST BE CONCERNED PRIMARILY WITH THE PROTECTION OF THE INTERESTS OF THE PUBLIC AT LARGE. You may therefore wish to consider contacting your own attorney even through you have filed a complaint with this office.

This complaint may be sent to the company or person identified in the complaint if an investigation is made by this office. If for any reason you do not want a copy of this complaint to be sent to the business identified, please so state. Please be advised that, in any event, this complaint will become part of the public record.

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Explain fully events in the order which they happened. ( Attach copies of contract, ad, etc.)

In the event you are complaining about the nondelivery of goods or services, please attach a copy of your canceled check ( front and back), credit card statement or receipt or any other proof of purchase, if available.

PLEASE PRINT IN INK OR USE TYPEWRITER

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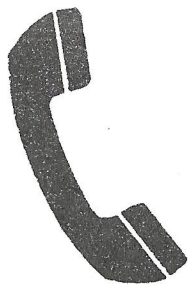
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# The FCE Sting

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A project of the National Association for Family and Community Education  
1997 Supplement to the *fce Network Notebook*

Prepared by: Anne Schneider, Assistant Attorney General, Missouri  
Rita Jacobs, NAFCE Public Policy Coordinator

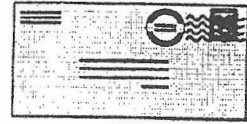
Edited by: Jody Watermann, *fce Network Notebook* Chairman

# The FCE Sting

## Instructions for County Presidents and/or County FCE Sting Coordinator

- Review all materials received from the Country President/FCE Sting Coordinator. If you have questions, call your County President/FCE Sting Coordinator for clarification.
- Make one copy of *The FCE Sting Project and Background, Club President/FCE Sting Coordinator Instructions, Participant Information Form, Club Tally Form, Optional Club Activities and Club Report Form* for each club.
- Make copies of handouts for each participant to include *Collection of Mail, Explanation of Mail Categories, Sweepstakes Offers Form, Collection of Telemarketer Calls, Explanation of Telemarketer Collection, Telemarketer Log and Resource List*.
- Before **October 1**, distribute all FCE Sting materials to your local clubs, with a personal cover letter and instructions for participating. Provide a phone number where you can be reached if there are any questions.
- **At this stage, The FCE Sting IS NOT something you want to advertise in the local paper, on radio or TV. You do not want to alert con-artists in your state of a Sting Operation.**
- Request that items collected in the FCE Sting be returned to you or your County FCE Sting Coordinator by **February 15**, with results tallied on the *Club Tally Form*.
- Total all *Club Tally Forms* received onto the *County Tally Form*. This might be a big job. Make sure that you have a committee willing to help with this step.
- Sort materials collected into separate categories. Place categorized material into separate envelopes or boxes. Label each with the category and the county name. This would be a good opportunity to take publicity photos for local use. **At this point the media can be contacted to highlight the problem of fraud in your community.** Use this as a marketing tool to promote membership in FCE.
- Mail, UPS or deliver FCE Sting materials to your State President/FCE Sting Coordinator by **March 15**.

# The FCE Sting



## COLLECTION OF MAIL

For the entire month of November, all participants should carefully review their mail and **save all suspect pieces of mail in their original envelopes.**

### Who should save mail?

- ▶ All FCE members

### What to save?

- ▶ All sweepstakes offers
- ▶ Other offers of prizes or awards, such as "vacation certificates"
- ▶ Pyramid letters and other "easy money-making" opportunities
- ▶ Lottery solicitations
- ▶ Solicitations from charities that you are not familiar with and do not tell you on the solicitation how to get more information about the charity's purpose and use of funds
- ▶ Insurance solicitations
- ▶ Any other mailed solicitation which is highly confusing or misleading that you think the Attorney General's office should be aware of. **For example:** you may receive a fake invoice or bill or a solicitation which seems to include a check made out to you, or which seems to be offering something it isn't. **Save it during the FCE Sting!**

### What Not to save?

- ▶ Catalogs
- ▶ Magazines
- ▶ Personal correspondence
- ▶ Anything which you routinely receive and are familiar with
- ▶ Political/lobbying related solicitations (Politically oriented groups are seldom charitable organizations. Unless the solicitation says that contributions are tax-deductible, it is probably not a charity and need not be saved for the FCE Sting. Even if you do not agree with the organization, it is probably not "fraud" under current law.)

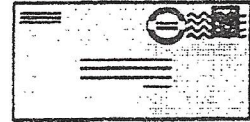
### When?

- ▶ National FCE has designated the month of November for the FCE Sting

### How?

- ▶ Open all mail carefully with an opener to keep the return address and cancellation intact. Keep all suspicious mail in its original envelope with your name showing through the window, if applicable. Save all duplicates or multiple solicitations from the same company and clip them together
- ▶ Complete a *Sweepstakes Offers Form* for each piece of sweepstakes mail saved; attach
- ▶ Turn in all mail and forms to your FCE Club President/FCE Sting Coordinator by **December 15** or other designated date

# The FCE Sting



## EXPLANATION OF MAIL CATEGORIES

There are ten (10) categories being used to sort the materials collected during the FCE Sting. Some pieces of mail may fit more than one category. The following categories are listed according to preference. Put the material in the first category that applies.

1. Sweepstakes for Charities
2. Sweepstakes for Magazines
3. Sweepstakes for Other Merchandise
4. Charities (with no sweepstakes)
5. Home Repair/Improvements
6. Magazines
7. Pyramid Letters and Get Rich Quick Schemes
8. Lottery/Gambling solicitations.
9. Insurance-related offers
10. Other

### Sweepstakes

Sweepstakes are used to get your attention and your business. Credit card companies offer prizes to get customers to use their cards more frequently. Publishers use sweepstakes to sell magazines. Charities use sweepstakes to solicit contributions.

Companies use sweepstakes to entice customers to buy their products. Every promotion in which a prize is being offered is asking for money for some purpose. *But unless your state allows all gambling, you cannot be required to pay money to enter the sweepstakes.* (Gambling is legal in Nevada.)

### Charitable Sweepstakes

Many charities conduct sweepstakes in an effort to raise funds. This is a special sub-category of Sweepstakes. Do not count such a solicitation in the Charity category!

### Magazine/Publications Sweepstakes

Many publishers use prize promotions to try to sell their magazines or books. This is also a special sub-category of Sweepstakes.

### Sweepstakes for other Merchandise

This is a general sweepstakes category. All other prize offers promoting any product or service, asking you to tour a resort or to call a telephone number should be placed in this category. You may need to read the fine print to determine what the company wants to sell you.

# The FCE Sting



## EXPLANATION OF TELEMARKETER COLLECTION

*Telemarketer Logs* should be used for all telephone solicitations. Solicitors may be selling merchandise such as magazines, windows, siding, insurance, free vacations, sale of a condo, or seeking charitable contributions. The *Telemarketer Log* is designed to help you obtain the needed information. Note the special section that deals with charitable contributions.

### To Fill Out *Telemarketer Logs*:

- ▶ Print all information legibly. Others must be able to read your writing!
- ▶ Use a separate *Telemarketer Log* for each call. If you do not have a new one available, answers may be taken on a blank sheet and the information transferred at a later time.
- ▶ Fill in the date, time and duration of each call.
- ▶ Fill in the name of the caller, if you are told, if not, ask for a name. Fill in the name of the company or organization. Try to fill in at least the city in which it is located.
- ▶ Describe what the call was about. Is there a sweepstakes or prize being offered? Are they trying to sell you windows or siding? Do they want you to try a new credit card? Is this some kind of survey? You may have to fill in the details on the form following your conversation, so pay careful attention to what the caller is saying. Take notes and do not be afraid to ask questions.
- ▶ If this is a survey, ask who the survey is for. Some surveys are for research while others may be a guise to sell products. Do they try to make you an offer or set an appointment time for someone to come to visit you? Do they give you a very short time to respond or you lose out on this great sale price or product?
- ▶ Did they want financial or personal information about you? Did they ask for your credit card number or bank you do business with? **Never give this information to a stranger over the telephone!** Be sure to log their name and the company they represent!
- ▶ **Do not hesitate to ask questions! Remember - they called you!**

## CHARITABLE SOLICITATIONS

- ▶ Charitable organizations often conduct telemarketing campaigns to raise funds. Sometimes volunteers will make the calls. If so, a large portion of the proceeds, if not all, will go directly to the charity. Each charity determines how much of these funds will be used for the charitable purpose, for overhead, salaries, administrative expenses, etc.
- ▶ Many charities cannot or do not use volunteers to conduct their telemarketing. They turn to professional fund-raisers who call on their behalf. Professional fund-raisers charge varying amounts for these services. You, as a potential donor, should inquire about how much of your donation would actually go to the charity. Most states' laws require that professional fund raisers disclose that they are professional fund raisers and give you the right to know how your donation will be used.

# The FCE Sting



## CLUB TALLYING INSTRUCTIONS

- I Tallying is suggested to take place during the **January Club Meeting**. Review the explanations for each category described in the *Explanation of Categories* handout. Bring your camera and document your hard work!
- II Prepare a labeled box or large envelope for each category.
- III Sort materials as a group. Determine which category the material applies to. Group discussion should clarify where a piece belongs. If a solicitation fits into more than one category, it is to be placed in the first category which applies according to the *Explanation of Categories* list.
- IV Separate the materials by category. Put any identical solicitations together. Note that each piece must be counted separately in your tally. This request simply makes it easier for the Attorney General's Office to review the materials because they are grouped by company.
- V Tally all the material in each category. Record this information on the *Club Tally Form*.
- VI Securely bind each category separately. Label, include club name and county name.
- VII Categorize the *Telemarketer Logs*. Make sure each log has the participant information section completed.
- VIII Separate the *Telemarketer Logs* into categories as you did with the mail. Clip each category together. Keep separate from the mail collection.
- IX Tally all the material in each category. Record this information on the *Club Tally Form*.
- X Package all the information by category. Label, include club and county name.
- XI Deliver all materials, along with the *Participant Information Form* to your County President/FCE Sting Coordinator before **February 15**.

# The FCE Sting

## RESOURCE LIST

### Consumer Information Center

This is where you may order a number of publications produced under the auspices of the United States Office of Consumer Affairs. Most importantly, this is where you may obtain your personal copy of the 1997 Consumer's Resource Handbook - an excellent source book for recognizing fraud and knowing who to contact about it! To obtain a free copy, write to:

**Handbook  
Consumer Information Center  
Pueblo, Colorado 81009**

These consumer materials are also available on the Internet's World Wide Web at <http://www.pueblo.gsa.gov>

### Your State's Attorney General, Office of Consumer Affairs, etc.

Your own state's consumer protection agency may have several educational pamphlets or books which would be helpful in gaining information about consumer fraud issues. Typically these are free to your state's citizens. The best idea is to contact the agency and find out what is available.

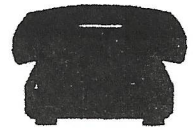
Most state's attorney general's offices have a consumer protection division. In some states many consumer protection issues are handled through another department. For example, Florida's Department of Agriculture offers its Division of Consumer Services, in Georgia, the Governor's Office of Consumer Affairs is the appropriate resource, and in Utah, one would turn to the Department of Commerce's Division of Consumer Protection. Consult the government pages in your telephone book or your state's official manual, available at your library, if you are unsure of which agency to contact. Alternatively, contacts are listed in the Consumer's Resource Handbook described above.

### Better Business Bureau

Your area's Better Business Bureau will have some resource materials available, too. The Council of Better Business Bureaus is a business-supported nonprofit organization which offers complaint mediation and encourages truth in advertising and the development of industry standards for advertising and sales. If you don't have an office in your state (like North Dakota!) you may also contact the national office at the:

**Council of Better Business Bureaus  
4200 Wilson Boulevard  
Arlington, Virginia 22203**

# The FCE Sting



NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_

## TELEMARKETER LOG

PHONE \_\_\_\_\_

1. Date \_\_\_\_\_ Time \_\_\_\_\_ Duration \_\_\_\_\_
2. Name of caller \_\_\_\_\_ (did not give name)
3. Company's: Name \_\_\_\_\_  
Location \_\_\_\_\_
4. Describe Promotion or Product: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. Describe Offer Terms (\$ Amount/What they want you to do): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
6. Cost: \_\_\_\_\_
7. Did the salesperson ask if you had a credit card? Yes  No
8. Did the salesperson ask if you had a bank account? Yes  No
9. Did the salesperson request your credit card number? Yes  No
10. Did the salesperson request your bank account number? Yes  No
11. Did you make a purchase or a contribution? Yes  No
12. If yes, explain for what \_\_\_\_\_  
\_\_\_\_\_

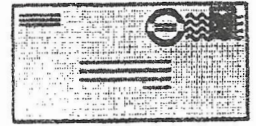
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13. Was this a request for a CHARITABLE SOLICITATION? Yes  No
14. Did the caller say s/he was a professional fundraiser? Yes  No
15. Are you familiar with this charity? Yes  No
16. Were you told how much of your donation would be used  
for the charity/charitable purpose? Yes  No
17. If so, what did they say? \_\_\_\_\_
18. Is the Professional Fundraiser registered? (ASK!) Yes  No
19. Is the Charity registered? (ASK!) Yes  No

Add any comments or details below or on the back of this sheet.



# The FCE Sting



NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
PHONE \_\_\_\_\_

## SWEEPSTAKES OFFER FORM

1. Sponsor - Name of company offering Sweepstakes (e.g., Publishers' Clearinghouse) \_\_\_\_\_
2. Address of Company \_\_\_\_\_
3. Name of Sweepstakes, if apparent (e.g., "The \$1,000,000 Sweepstakes") \_\_\_\_\_
4. Name of any other company involved in actually conducting the Sweepstakes: \_\_\_\_\_
5. Date Sweepstakes began: \_\_\_\_\_
6. Date Sweepstakes is to end/deadline: \_\_\_\_\_
7. If the winning number is not returned, will there be a "second chance" drawing to award the prize? Yes  No
8. Is there a purchase/donation requested? Yes  No   
If yes, how much and for what? \_\_\_\_\_
9. Are the odds of winning disclosed? Yes  No
10. Does the solicitation say "No Purchase Necessary"? Yes  No
11. Were you able to determine how to enter without making a purchase, whether or not express instructions were given? Yes  No

### Method of Free Participation Disclosed (select all that apply)

- Call an 800 or 888 number
- Call a local telephone number
- Mail the same reply form that purchasers'/donators' use
- Mail a separate (provided) reply form than purchasers'/donators'
- Prepare YOUR OWN entry reply form\*
- Use the same envelope as purchasers'/donators'
- Use a different (provided) envelope than purchaser'/donators'
- Provide YOUR OWN envelope\*
- Other\*

\*If you are required to prepare your own entry materials, please tell us what you are to do: \_\_\_\_\_

12. How difficult did you feel the non-purchase entry method was compared to the purchase entry method?
  - Much more difficult than the purchase method
  - Slightly more difficult than the purchase method
  - The same amount of effort required for either
  - The non-purchase entry method was easier than the purchase method

# The FCE Sting



## TALLY FORM

- CLUB**          Return to County President/FCE Sting Coördinator by February 15  
**COUNTY**        Return to State President/FCE Sting Coordinator by March 15

Club or County Name \_\_\_\_\_  
Club or County President \_\_\_\_\_  
Address \_\_\_\_\_  
\_\_\_\_\_

Number of Mail Solicitations Collected \_\_\_\_\_  
Number of Telemarketer Calls Logged \_\_\_\_\_  
Number of FCE Sting participants \_\_\_\_\_  
Number of Non-FCE Sting participants \_\_\_\_\_  
Total Number of Hours Spent on Project \_\_\_\_\_

<u>CATEGORIZATION</u>	<u>MAIL</u>	<u>TELEMARKETER</u>
Sweepstakes asking for Charitable Donations	_____	_____
Sweepstakes for magazines	_____	_____
Sweepstakes for other merchandise	_____	_____
<b>Total Number of Sweepstakes Offers</b>	_____	_____
Charitable Solicitations (without sweepstakes)	_____	_____
Home repairs/Improvements	_____	_____
Magazine sales	_____	_____
Pyramid Letters/Get Rich Quick Schemes	_____	_____
Lottery and Gambling Solicitations	_____	_____
Insurance-related Offers	_____	_____
Other	_____	_____
<b>Total Number of Solicitations</b>	_____	_____

**IMPORTANT: ATTACH COPIES OF ALL PARTICIPANT INFORMATION FORMS  
(AND ALL CLUB TALLY FORMS, IF THIS IS THE COUNTY REPORT)**

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# The FCE Sting



## FINAL REPORT

Summary of work completed: 1997 \_\_\_\_\_ 1998 \_\_\_\_\_ 1999 \_\_\_\_\_

CLUB (due to County by February 15)  name \_\_\_\_\_  
COUNTY (due to State by March 15)  name \_\_\_\_\_  
STATE (due to NAFCE by April 15)  name \_\_\_\_\_

Name of person submitting \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

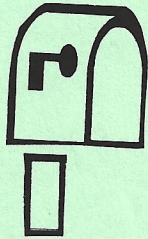
Definitions: FCE - Dues paying members  
Others - CES, outside speakers, etc.  
Hours Volunteered - Preparation time, travel, presentation, follow-up (may include time for those who are taking a workshop)

1. **FCE Members trained (attended a training session about the FCE Sting)**
  - Number of members trained \_\_\_\_\_
  - Number of hours volunteered in attending training \_\_\_\_\_
  - Number of hours in preparation for training \_\_\_\_\_
2. **FCE Members' participation in FCE Sting by collecting mail**
  - Number of members participating \_\_\_\_\_
  - Number of hours volunteered \_\_\_\_\_
3. **FCE Members' participation in FCE Sting by logging Telemarketers**
  - Number of members participating \_\_\_\_\_
  - Number of hours volunteered \_\_\_\_\_
4. **FCE Members' participation in Sting by sorting/tallying/sweepstakes review/telemarketing review/club discussion**
  - Number of members participating \_\_\_\_\_
  - Number of hours volunteered \_\_\_\_\_
5. **Involvement of others**
  - Number of others participating in training \_\_\_\_\_
  - Number of others participating in mail collection \_\_\_\_\_
  - Number of others participating in telemarketer logs \_\_\_\_\_
  - Number of others participating in sorting/tallying, etc. \_\_\_\_\_
6. **Write a brief description of the reaction of your members to the FCE Sting. Did your group engage in any special project (e.g., legislation) as a result of the FCE Sting? Include any ideas for improvement of the project. (can use extra sheet)**  
\_\_\_\_\_  
\_\_\_\_\_



# Oregon FCE Sting

PARTICIPANTS  
PACKET



Mail  
Telemarketing



A project of the National Association for Family and Community Education  
1997 Supplement to the *fce Network Notebook*



Prepared by: Oregon FCE Judith Rupert District Director IX  
Cooperation with Jan Margosian, Consumer Information Officer Financial Fraud  
Oregon Department of Justice

# *Oregon FCE Sting*

## RESOURCE LIST

### **Consumer Information Center**

To obtain a copy of the Consumer's Resource Handbook free, this booklet is for recognizing fraud and who to contact.

**Handbook**  
**Consumer Information Center**  
**Pueblo, Colorado 81009**

or on the Internet's World Wide Web at <http://www.pueblo.gsa.gov>

### **Oregon Hotline**

**From Portland: 503-229-5576**

**Elsewhere: 503-378-4320**

**Hours: 8:30 a.m. to noon, Monday - Friday**

## **OREGON CONSUMER PROTECTION & INFORMATION**

**Consumer Complaints, Attorney General's Office**  
**503-378-4320**

## **BETTER BUSINESS BUREAU**

### **Serving Southwest Idaho / Eastern Oregon**

1333 West Jefferson

Boise ID 83702-5320

Phone: (208) 342-4649 9:00 - 4:00 M - Th., 9:30 - 3:30 Fri.

Fax: (208) 342 -5116

<http://www.boise.bbb.org>

### **Serving Oregon / Southwestern Washington**

333 SW Fifth Avenue, Suite 300

Portland OR 97204

Phone: (503) 226-3981 24 hours

800-488-6166 ( SW Washington only) Fax (503) 226-8200

<http://www.oregonandwesternwa.bbb.org>

**DOJ**  
**Financial Fraud Section**

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**Look Out For.....**

Charges other than the cost of postage to participate in a sweepstakes.

Implications that the promotion is sponsored by any government agency.

Requests for your income, credit card ownership, or bank accounts as a condition of participating.

Any advertisement that resembles a check, bill, or invoice.

Unreasonable charges for shipping or handling.

Any confusing or misleading information.

False claims of non-profit sponsorship. Call the sponsor and check it out or call the Attorney General at 503-229-5725.

If you see any of these warning signs, then **Don't play!** Call the Attorney General's Hotline and send us the materials you received.

**DOJ**  
**Financial Fraud Section**

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**Look For.....**

**In Every Prize Promotion, look for the rules.**

Read the rules very carefully -- or else don't play!  
The rules must be easily understood and must contain:

- The retail price of the prize.
- The cost to participate, including any charges for taxes.
- The exact amount of any shipping or handling charges.

**In Sweepstakes:**

You *never* have to pay to participate in a legal sweepstakes.

Look for:

- The odds of winning.
- The rules of entering without purchase.

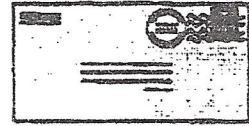
**In Contest, look for:**

- The total number of rounds in the contest.
- Costs you may have to pay in order to win. For example, a contest for the "best" kitchen design may require you to pay to remodel your kitchen.
- The identity of the judges, and how they will decide whether you've won.

If you can't easily find the requirements, then **Don't play!** Call the Attorney General's Hotline and send us the materials you received.



# The FCE Sting



## EXPLANATION OF MAIL CATEGORIES

There are ten (10) categories being used to sort the materials collected during the FCE Sting. Some pieces of mail may fit more than one category. The following categories are listed according to preference. Put the material in the first category that applies.

1. Sweepstakes for Charities
2. Sweepstakes for Magazines
3. Sweepstakes for Other Merchandise
4. Charities (with no sweepstakes)
5. Home Repair/Improvements
6. Magazines
7. Pyramid Letters and Get Rich Quick Schemes
8. Lottery/Gambling solicitations.
9. Insurance-related offers
10. Other

### Sweepstakes

Sweepstakes are used to get your attention and your business. Credit card companies offer prizes to get customers to use their cards more frequently. Publishers use sweepstakes to sell magazines. Charities use sweepstakes to solicit contributions.

Companies use sweepstakes to entice customers to buy their products. Every promotion in which a prize is being offered is asking for money for some purpose. *But unless your state allows all gambling, you cannot be required to pay money to enter the sweepstakes.* (Gambling is legal in Nevada.)

### Charitable Sweepstakes

Many charities conduct sweepstakes in an effort to raise funds. This is a special sub-category of Sweepstakes. Do not count such a solicitation in the Charity category!

### Magazine/Publications Sweepstakes

Many publishers use prize promotions to try to sell their magazines or books. This is also a special sub-category of Sweepstakes.

### Sweepstakes for other Merchandise

This is a general sweepstakes category. All other prize offers promoting any product or service, asking you to tour a resort or to call a telephone number should be placed in this category. You may need to read the fine print to determine what the company wants to sell you.

# The FCE Sting



## EXPLANATION OF TELEMARKETER COLLECTION

*Telemarketer Logs* should be used for all telephone solicitations. Solicitors may be selling merchandise such as magazines, windows, siding, insurance, free vacations, sale of a condo, or seeking charitable contributions. The *Telemarketer Log* is designed to help you obtain the needed information. Note the special section that deals with charitable contributions.

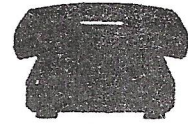
### To Fill Out *Telemarketer Logs*:

- ▶ Print all information legibly. Others must be able to read your writing!
- ▶ Use a separate *Telemarketer Log* for each call. If you do not have a new one available, answers may be taken on a blank sheet and the information transferred at a later time.
- ▶ Fill in the date, time and duration of each call.
- ▶ Fill in the name of the caller, if you are told, if not, ask for a name. Fill in the name of the company or organization. Try to fill in at least the city in which it is located.
- ▶ Describe what the call was about. Is there a sweepstakes or prize being offered? Are they trying to sell you windows or siding? Do they want you to try a new credit card? Is this some kind of survey? You may have to fill in the details on the form following your conversation, so pay careful attention to what the caller is saying. Take notes and do not be afraid to ask questions.
- ▶ If this is a survey, ask who the survey is for. Some surveys are for research while others may be a guise to sell products. Do they try to make you an offer or set an appointment time for someone to come to visit you? Do they give you a very short time to respond or you lose out on this great sale price or product?
- ▶ Did they want financial or personal information about you? Did they ask for your credit card number or bank you do business with? Never give this information to a stranger over the telephone! Be sure to log their name and the company they represent!
- ▶ Do not hesitate to ask questions! Remember - they called you!

## CHARITABLE SOLICITATIONS

- ▶ Charitable organizations often conduct telemarketing campaigns to raise funds. Sometimes volunteers will make the calls. If so, a large portion of the proceeds, if not all, will go directly to the charity. Each charity determines how much of these funds will be used for the charitable purpose, for overhead, salaries, administrative expenses, etc.
- ▶ Many charities cannot or do not use volunteers to conduct their telemarketing. They turn to professional fund-raisers who call on their behalf. Professional fund-raisers charge varying amounts for these services. You, as a potential donor, should inquire about how much of your donation would actually go to the charity. Most states' laws require that professional fund raisers disclose that they are professional fund raisers and give you the right to know how your donation will be used.

# The FCE Sting



NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_

## TELEMARKETER LOG

PHONE \_\_\_\_\_

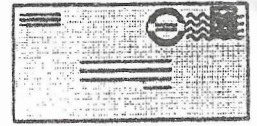
1. Date \_\_\_\_\_ Time \_\_\_\_\_ Duration \_\_\_\_\_
2. Name of caller \_\_\_\_\_ (did not give name)
3. Company's: Name \_\_\_\_\_  
Location \_\_\_\_\_
4. Describe Promotion or Product: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. Describe Offer Terms (\$ Amount/What they want you to do): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
6. Cost: \_\_\_\_\_
7. Did the salesperson ask if you had a credit card? Yes  No
8. Did the salesperson ask if you had a bank account? Yes  No
9. Did the salesperson request your credit card number? Yes  No
10. Did the salesperson request your bank account number? Yes  No
11. Did you make a purchase or a contribution? Yes  No
12. If yes, explain for what \_\_\_\_\_  
\_\_\_\_\_

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13. Was this a request for a CHARITABLE SOLICITATION? Yes  No
14. Did the caller say s/he was a professional fundraiser? Yes  No
15. Are you familiar with this charity? Yes  No
16. Were you told how much of your donation would be used  
for the charity/charitable purpose? Yes  No
17. If so, what did they say? \_\_\_\_\_
18. Is the Professional Fundraiser registered? (ASK!) Yes  No
19. Is the Charity registered? (ASK!) Yes  No

Add any comments or details below or on the back of this sheet.

# The FCE Sting



NAME \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
PHONE \_\_\_\_\_

## SWEEPSTAKES OFFER FORM

1. Sponsor - Name of company offering Sweepstakes (e.g., Publishers' Clearinghouse) \_\_\_\_\_
2. Address of Company \_\_\_\_\_
3. Name of Sweepstakes, if apparent (e.g., "The \$1,000,000 Sweepstakes") \_\_\_\_\_
4. Name of any other company involved in actually conducting the Sweepstakes: \_\_\_\_\_
5. Date Sweepstakes began: \_\_\_\_\_
6. Date Sweepstakes is to end/deadline: \_\_\_\_\_
7. If the winning number is not returned, will there be a "second chance" drawing to award the prize? Yes  No
8. Is there a purchase/donation requested? Yes  No   
If yes, how much and for what? \_\_\_\_\_
9. Are the odds of winning disclosed? Yes  No
10. Does the solicitation say "No Purchase Necessary"? Yes  No
11. Were you able to determine how to enter without making a purchase, whether or not express instructions were given? Yes  No

### Method of Free Participation Disclosed (select all that apply)

- Call an 800 or 888 number
- Call a local telephone number
- Mail the same reply form that purchasers'/donators' use
- Mail a separate (provided) reply form than purchasers'/donators'
- Prepare your own entry reply form\*
- Use the same envelope as purchasers'/donators'
- Use a different (provided) envelope than purchaser'/donators'
- Provide your own envelope\*
- Other\*

\*If you are required to prepare your own entry materials, please tell us what you are to do: \_\_\_\_\_

12. How difficult did you feel the non-purchase entry method was compared to the purchase entry method?
  - Much more difficult than the purchase method
  - Slightly more difficult than the purchase method
  - The same amount of effort required for either
  - The non-purchase entry method was easier than the purchase method

# CONSUMER COMPLAINT FORM

Mail Directly To:  
Financial Fraud  
Consumer Complaints  
1162 Court Street NE  
Salem, Or 97310

YOUR NAME: \_\_\_\_\_

ADDRESS: \_\_\_\_\_  
(Street) (City) (State) (Zip)

TELEPHONE: (Home) \_\_\_\_\_ (Work) \_\_\_\_\_

SELLER: \_\_\_\_\_

ADDRESS: \_\_\_\_\_  
(Street) (City) (State) (Zip)

DATE OF TRANSACTION: \_\_\_\_\_ SALESPERSON: \_\_\_\_\_

AMOUNT INVOLVED: \_\_\_\_\_

HAVE YOU COMPLAINED TO THE COMPANY: \_\_\_\_\_

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Although the Financial Fraud Section of the Department of Justice enforces laws protecting citizens from fraudulent and deceptive business practices, and although in appropriate circumstances this office will seek partial or full restitution for you. WE CANNOT ACT AS YOUR PRIVATE LAWYER AND MUST BE CONCERNED PRIMARILY WITH THE PROTECTION OF THE INTERESTS OF THE PUBLIC AT LARGE. You may therefore wish to consider contacting your own attorney even through you have filed a complaint with this office.

This complaint may be sent to the company or person identified in the complaint if an investigation is made by this office. If for any reason you do not want a copy of this complaint to be sent to the business identified, please so state. Please be advised that, in any event, this complaint will become part of the public record.

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Explain fully events in the order which they happened. ( Attach copies of contract, ad, etc.)

In the event you are complaining about the nondelivery of goods or services, please attach a copy of your canceled check ( front and back), credit card statement or receipt or any other proof of purchase, if available.

PLEASE PRINT IN INK OR USE TYPEWRITER

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