



MISSOURI SENATE

JEFFERSON CITY

Delbert Scott
28th Senate District

CAPITOL BUILDING, ROOM 416
JEFFERSON CITY, MO 65101

**A Weekly Column for the
Week of Feb. 11, 2008**

**Contact: Debbie Poire
(573) 751-8793**

Protecting Citizens Against Dangerous Scams

Often times we are bombarded by enticing offers that advertise “free money” and “once in a lifetime opportunities” by e-mail, telephone, and mail system. Most of us know that these offers are too good to be true and discard them quickly. However, some Missourians fall into this dangerous trap, and it can take years to recuperate from these shifty and highly manipulative scam operators.

Not a week goes by where I don’t hear about a constituent who has either received information about a scam or who has become yet another victim, adding to a growing list of Missourians affected by these fraudulent operators. That’s why I have filed [Senate Bill 999](#). Under current law, only the financial institution whose name is deceptively used in a scam or operation may bring a civil action. My bill would allow the Missouri Attorney General to bring a civil action for unlawful merchandising practice when such a deceptive use occurs.

Senate Bill 999 applies to those who solicit, notify, or advertise while using a deceptive financial institution’s name (either verbally or through other means) to a consumer about the availability of any type of good or service that in reality is not free to the consumer. This measure also addresses those who offer goods or services that are not actually provided by the unrelated and unaffiliated financial institution whose name is mentioned in the offer.

The most common scam that has been brought to my attention deals with financial institutions, including commercial banks, savings and loan associations, savings banks, credit unions, mortgage bankers, or other consumer finance companies. Senate Bill 999 addresses each of these types of institutions.

Scam operators have done their research and can produce documents that look legitimate, even to the eyes of the most experienced financial officer. Many offers even contain your name, address, and phone number, which most often is provided by a third-party financial institution.

The average Missouri consumer is no stranger to these scams. However, the [National Consumers League's Fraud Information Center](#) lists ways that individuals can protect themselves against these dangerous operators:

- Know whom you are dealing with
- Don't believe promises of easy money
- Think twice before entering contests operated by unfamiliar companies
- Guard your personal information
- Beware of bogus recovery services
- Report violations

Senate Bill 999 was heard this week in the Senate Financial, Governmental Organizations and Elections Committee. Once the bill is voted out of committee, my colleagues will have a chance to consider the measure in the full Senate.

If you have questions or comments about this or any other issue, please feel free to contact me at 573-751-8793 or by e-mail at: delbertscott@senate.state.mo.us.

Senator Delbert Scott represents the people of Barton, Benton, Cedar, Dallas, Henry, Hickory, Pettis, Polk and St. Clair counties in the Missouri Senate.