

Northwestern District Attorney

David E. Sullivan

Franklin County Sheriff

Christopher Donelan

Hampshire County Sheriff

Patrick Cahillane



2023 CONSUMER CALENDAR



Consumer Protection Unit

(413) 586-9225 in Hampshire County or

(413) 774-3186 in Franklin & Worcester Counties

NorthwesternDA.org/consumer-protection

Working in cooperation with the

Office of the Massachusetts Attorney General



Northwestern District Attorney David Sullivan with, from left, Consumer Protection Unit Director Anita Wilson, Elders and Persons with Disabilities Unit Coordinator Rachel Senecal and Consumer Unit Case Coordinator Joanne O'Donoghue

Serving the public for more than 49 years!

Since 1973, the Northwestern District Attorney's Office has been home to a local consumer protection program that is funded through a grant from the Massachusetts Attorney General's Office.

Our partnership with the Attorney General's Office on consumer protection issues helps to identify patterns of unfair and deceptive practices and to further advance the interests of consumers in our region.

I hope that you find this Consumer Calendar to be a valuable resource throughout 2023.

David E. Sullivan



Northwestern District Attorney - MA Attorney General
Hampshire & Franklin County Sheriffs

QUICK RESOURCE GUIDE

Office of Northwestern District Attorney David E. Sullivan

**Consumer Protection Unit
Hampshire County Office
One Gleason Plaza
Northampton, MA 01060
(413) 586-9225**

**Franklin County Office
56 Bank Row
Greenfield, MA 01301
(413) 774-3186
NorthwesternDA.org**

The Consumer Protection Unit (CPU) staff is trained to provide customer assistance through an informal process involving letters and telephone calls with the consumer and the business to reach mutually agreeable settlements.

The CPU works in cooperation with the

**Office of the Massachusetts Attorney General.
One Ashburton Place, Boston MA 02108
(617) 727-2200 TTY: (617) 727-8400
www.mass.gov/ago**

**Attorney General's Western Mass Regional Office
1441 Main Street, Twelfth Floor,
Springfield, MA 01103-1629
(413) 784-1240**

Office of Northwestern District Attorney David E. Sullivan

**Elders and Persons with Disabilities Unit
Hampshire County Office
One Gleason Plaza
Northampton, MA 01060
(413) 586-9225**

**Franklin County Office
56 Bank Row
Greenfield, MA 01301
(413) 774-3186
NorthwesternDA.org**

The Elders and Persons with Disabilities Unit (EPDU) works in cooperation with local and state law enforcement, adult protective services providers, and human service agencies to promptly and effectively prosecute crimes committed against elders and persons with disabilities. This partnership also ensures that the victim receives the necessary protective services.

The EPDU provides training at the local level on a variety of topics including:

- **Increased Awareness of Crimes**
- **Identification of Various Types of Abuse**
- **Prompt Reporting of Suspected Abuse**
- **Mandated Reporting Requirements**
- **Best Practice Investigation Techniques**



Watch Out for Identity Theft!

**Order your free CREDIT REPORTS every year from Equifax,
Experian & TransUnion.**

**Call 877-322-8228 or visit
annualcreditreport.com to order.**

- Check the reports carefully.
- Make sure all information is accurate & up to date.
- Look for accounts you didn't open & report them to the merchant, bank, or lender.
- Check your payment history for mistakes & report them.

**If you believe that someone has opened accounts in your name,
report it to the Federal Trade Commission
at IdentityTheft.gov
or call 877-438-4338.**

JANUARY 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 New Year's Day	2 New Year's Day Holiday	3	4	5	6	7
8	9	10	11	12	13	14
15	16 M L King Day	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	 <p>Consumer Protection Unit (413) 586-9225 in Hampshire County or (413) 774-3186 in Franklin & Worcester Counties NorthwesternDA.org</p>			

Online Romance Scams

If an online love interest you've never met in person asks you for money, that's a **SCAM**.

WHAT THEY SAY

- They claim to live overseas or to be in the military so you can't visit them.
- They profess love quickly.
- They say they need money for an urgent matter such as medical expenses or a plane ticket.
- They ask you to buy gift cards, wire money, or send cryptocurrency.
- They offer investment opportunities and promise big returns.



WHAT TO DO

- Never send money or gifts to anyone you haven't met in person—even if they send you money first.
- Only scammers tell you to buy gift cards, wire money, or buy cryptocurrency. Once you send it, you won't get the money back.
- Only scammers will guarantee profits or big returns. Don't mix romance & investing advice.
- Talk to someone you trust about your new love interest. Pay attention if they're concerned.
- Do a reverse image search of their profile picture. The image might belong to a different person.
- Consider setting social media profiles to "private" to make it harder for scammers to contact you.
- Report online scams to the social media platform & to the FBI at [ic3.gov](https://www.ic3.gov).



FEBRUARY 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	1	2	3	4
5	6	7	8	9	10	11
12	13	14 <i>Valentine's Day</i>	15	16	17	18
19	20 <i>Presidents' Day</i>	21	22	23	24	25
26	27	28				

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TRIAD



TRIAD is a community policing initiative involving seniors, law enforcement and service providers that focuses on increasing safety through education and crime prevention. Its goals are to reduce criminal activity targeting seniors, improve seniors' quality of life and to enhance the delivery of law enforcement services to seniors. The TRIAD program plays a major role in building community partnerships to better serve seniors.

Some ongoing successful local TRIAD programs:

HOUSE NUMBERING PROGRAM: Helps first responders find elders' homes more easily and quickly in an emergency.

LOCK BOX PROGRAM: Gives first responders access to a house key that allows them to safely enter elders' homes in an emergency.

SAND FOR SENIORS: Delivers buckets of a sand-and-salt mixture to seniors with mobility issues to spread on icy walkways to prevent falls.

MEDICAL EQUIPMENT LENDING PROGRAM: Provides donated medical equipment to seniors in need at no charge.



Franklin County Sheriff
Christopher Donelan



Hampshire County Sheriff
Patrick Cahillane



TRIAD members in South Hadley

For more information on TRIAD, please contact: HAMPSHIRE COUNTY SHERIFF'S OFFICE (413) 584-5911
FRANKLIN COUNTY SHERIFF'S OFFICE (413) 774-4014 or NORTHWESTERN DISTRICT ATTORNEY'S OFFICE (413) 586-9225/(413) 774-3186

MARCH 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22 Ramadan begins	23	24	25
26	27	28	29	30	31	1

Government Imposter Scams

WHAT THEY SAY & How to Spot Them

- They say your Social Security or Medicare benefits have been suspended.
- They say you owe back taxes, there is a problem with your tax return, or ask you to verify your information.
- They say you did not appear for jury duty and must pay a fine or you will be arrested.
- They say you can get a free COVID-19 test kit or other free medical equipment in exchange for personal or financial information.
- They say you will be fined, arrested, or deported if you do not pay taxes or some other debt right away.



STOP!

<<< These are all

SCAMS!

WHAT TO DO

- When in doubt, check it out. Call Social Security, Medicare, or the IRS directly to see if there is a problem.
- Don't give account information or money to anyone who calls, texts, emails, or direct messages you on social media.
- Keep your Social Security, Medicare, bank account, and credit card numbers to yourself.
- Never make a payment to someone you don't know, no matter what they say.
- The government will never ask you to pay by gift card, money transfer, or cryptocurrency.

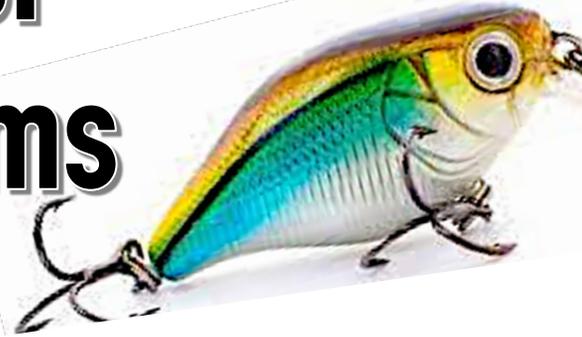
APRIL 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	31	1
2	3	4	5 Passover begins	6	7 Good Friday	8
9 Easter Sunday	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						



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Watch Out for Phishing Scams



Phishing: The practice of sending fake emails to make people reveal personal information such as passwords and credit card numbers.

HOW IT WORKS

You get an email or text message that looks like a company you know or trust such as a bank, credit card company, online store, or delivery company.

- They say they've noticed suspicious activity or log-in attempts.
- They claim there's a problem with your account or payment information.
- They say you must confirm some personal information.
- They include an invoice or attachment.
- They want you to click on a link to make a payment.
- They offer a coupon or a prize.
- They say they need to deliver a package.

REPORT IT

Forward phishing emails to reportphishing@apwg.org
Forward phishing text messages to SPAM (7726)

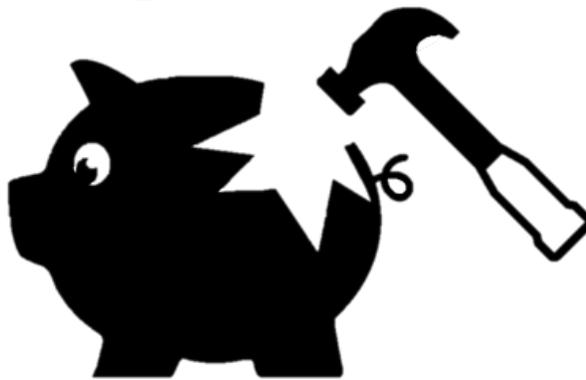
WHAT TO DO

- Ask yourself: Do I have an account with this company?
If no, report it & delete the message.
If yes, contact the company using a phone number or website you know is real.
- Don't click on links or attachments in the message.
- Never share sensitive personal or account information through email or text message.
- If they ask you to pay by gift card, money transfer, or cryptocurrency, it's a scam.

MAY 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14 Mother's Day	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29 Memorial Day	30	31	 <p> Consumer Protection Unit (413) 586-9225 in Hampshire County or (413) 774-3186 in Franklin & Worcester Counties NorthwesternDA.org </p>		

Tips for Elders on Avoiding Financial Exploitation



Financial Exploitation is the
Number 1 crime against elders
prosecuted by the Northwestern
District Attorney's Office

- **NEVER** give anyone access to your debit or credit cards. Never give out your PIN numbers or passwords. Some financial institutions and elder service agencies can help if you need assistance paying your bills.
- Require receipts from anyone who runs errands for you and document all financial arrangements clearly in writing.
- **NEVER** sign a financial document without fully understanding it. Thoroughly research legal financial arrangements like powers of attorney and conservatorships. Understand what they mean and how to terminate them.
- Monitor your monthly bank statements closely and order your free credit report once a year.
- Shred any non-essential documents that contain bank account numbers, medical information, or other personal information.
- Make sure any company you hire to provide in-home care performs background checks on its workers and provides some level of oversight.
- Beware of get-rich-quick schemes, investment opportunities or anyone who calls or comes to your door who you don't know. Avoid registering for sweepstakes and free vacations.

NEVER GIVE YOUR PERSONAL INFORMATION OVER THE PHONE
If you believe you have been a victim of financial exploitation,
please contact your local police department.

JUNE 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	31	1	2 National Donut Day	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18 Father's Day	19 Juneteenth	20	21	22	23	24
25	26	27	28	29	30	1

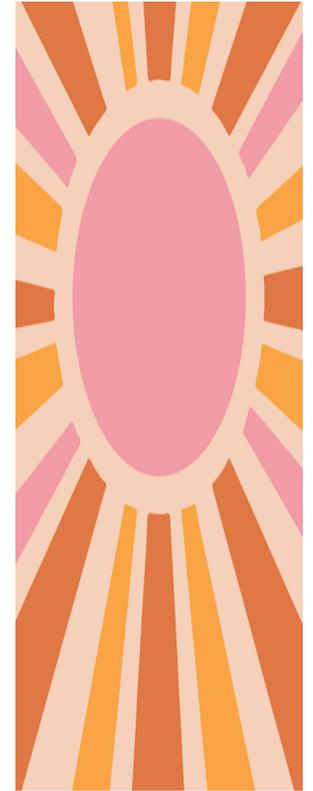
Summer Energy Bills



Concerned about your energy bills this summer?

MANAGE YOUR COSTS

- **Enroll in budget billing with your utility provider.**
- **Consider contacting Mass Save for an energy audit at 866-527-7283.**
- **Install a programmable thermostat.**
- **Adjust your AC setting—for every degree higher the unit will use 1-3% less electricity.**
- **Close window coverings during hot, sunny days.**



If you are behind on your bills, contact your utility company immediately and ask about a payment plan.

You may also qualify for an income eligible assistance program.

Berkshire Gas (800) 292-5012

National Grid (800) 322-3223

Eversource (877) 963-2632

Unitil (888) 301-7700

Good Neighbor Energy Fund (800) 262-1320 Magoodneighbor.org/assistance

JULY 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
25	26	27	28	29	30	1
2	3	4 <i>Independence Day</i>	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					



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If you get a suspicious call from someone claiming to be a law enforcement official,
SIMPLY HANG UP!

If you believe the call may be legitimate, write down as much information as you can, end the call, then contact your local police department to verify the information.

(Look up the department's phone number. Don't use the phone number given to you by the caller.)

Report all scams to the FTC at
(877) 382-4357

LAW ENFORCEMENT IMPOSTER SCAMS

Some scammers attempt to trick you into going along with their schemes by pretending to be an authority figure in law enforcement.

Some of these imposters have identified themselves as:

- Police Officers
- Sheriff's Deputies
- Defense Attorneys/Prosecutors
- Criminal Court Employees
- National Police/Sheriff's Associations

Some common scenarios they use to try to fool you are that:

- One of your family members has been arrested or in an accident and needs funds to pay for bail, attorney fees, or to cover medical costs.
- You have an outstanding warrant, and you will be arrested if you don't pay a fee immediately.
- They are raising funds for local law enforcement agencies.

AUGUST 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		



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How to Spot a Tech Support Scam



Legitimate companies do not call, email, or text customers to tell you there is a problem with your computer.

Security pop-up warnings from real tech companies will never ask you to call a toll-free number or click on a link.

WHAT TO DO

- **Stop! Don't click on any links.**
- **Don't call the phone number.**
- **Don't give anyone control of your computer.**
- **Don't give anyone bank, credit card, or other payment information.**
- **Don't send or transfer money.**
- **Don't pay with a gift card.**

PROTECT YOUR COMPUTER, TABLET & CELL PHONE

- **Keep your security software up to date.**
- **Install updates promptly or set up your phone to update automatically.**
- **If you need help, contact someone you know and trust.**
- **Many software companies offer support online or over the phone.**
- **Stores that sell computer equipment also offer in-person tech support.**

SEPTEMBER 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
27	28	29	30	31	1	2
3	4 Labor Day	5	6	7	8	9
10	11	12	13	14	15 Rosh Hashana begins	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

GOT DRUGS?

Do you or your relatives have a medicine cabinet full of old medication?

FREE COLLECTION

Drop Drugs at these Police Stations:

Amherst, Ashfield, Athol, Belchertown, Bernardston, Buckland, Cummington, Deerfield, Easthampton, Erving, Goshen, Granby, Greenfield, Hadley, Hatfield, Leverett, Northampton, Orange, Pelham, South Hadley, Southampton, Sunderland, Ware, Whately, Williamsburg

Simply bring them to your local police station & drop them in the MEDRETURN BOX.

Medicines can remain in original containers with labels.

No liquids, syringes, IV equipment or chemotherapy drugs.

Prescription and non-prescription drugs, vitamins and veterinary meds are accepted



Do you have unwanted medications in your home?

Get them out of the wrong hands, away from children and teens, and out of the environment by disposing of them properly at **DRUG TAKE BACK DAY** or at your local police station. *No questions asked!*

Simply bring in your pill bottles, intact. Black out your personal information on the label and place them in the drop-box.



Packing up unwanted medications for disposal on a recent Drug Take Back Day

SAFEGUARD ALL DRUGS AT HOME BY LOCKING THEM UP!

OCTOBER 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7
8	9 Columbus Day	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31 Halloween				



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ONLINE SHOPPING TIPS

BEFORE YOU BUY

- Buy from reputable sellers.
- Check the seller's ratings & read comments from recent buyers.
- Search online for the site's name followed by "complaint" or "review."
- Look for the lock icon & https in the URL.
- Read the fine print.
- If the price of the item is well below the price offered on other websites, it's likely a scam.
- Read the return policy & check to see who pays shipping for the return.
- Find out if there is a restocking fee.
- Check the refund policy, especially for sale & clearance items.
- Keep records of the transaction.
- Pay by credit card, if possible.
- Never buy from a seller that only accepts gift cards, money transfers, or cryptocurrency.



If you have a problem with an online transaction, try to solve it with the seller or website.

If that does not work, call the Consumer Protection Unit in Greenfield (413) 774-3186 or Northampton (413) 586-9225.

If something doesn't feel right, walk away.

NOVEMBER 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
29	30	31	1	2	3	4
5	6	7	8	9	10	11 Veterans Day
12	13	14	15	16	17	18
19	20	21	22	23 Thanksgiving Day	24	25
26	27	28	29	30	 <p> Consumer Protection Unit (413) 586-9225 in Hampshire County or (413) 774-3186 in Franklin & Worcester Counties NorthwesternDA.org </p>	

How to Donate Wisely & Avoid Charity SCAMS



- Don't feel pressured to donate right away. Ask for information in writing.
- Some scammers use names that sound like the names of real charities.
- Ask how much of your donation goes to the program you want to support.
- Search the charity name online. Have other consumers reported it as a scam?
- Never pay by gift card or wire transfer. Credit card or check is safer.
- Keep receipts & cancelled checks in case there's a problem & for tax purposes.
- Donating online? Be sure you know where the money is going.

Verify the information you are given. Look up a charity's report & ratings:

- Charitywatch.org
- Charitynavigator.org
- Give.org
- Office of the MA Attorney General Non-Profit Organizations/Public Charities Division 617-963-2101

DECEMBER 2023

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
26	27	28	29	30	1	2
3	4	5	6	7 Hanukkah begins	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25 Christmas	26 Kwanzaa beings	27	28	29	30
31						



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