

# Guest columnist Anita Wilson: The importance of protecting consumers



By Anita Wilson

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Recently, I took at a telephone call at the Northwestern District Attorney's Office Consumer Protection Unit from a local woman concerned about an interaction she'd had after receiving a message informing her that her Social Security number had been used to commit a crime.

The message stated that she should return the call to avoid having her benefits frozen. Understandably, she was alarmed. She called the number she'd been given, but quickly felt uneasy about the questions she was asked, so she hung up and called our office.

I let her know that she was entirely correct to trust her instincts and hang up the phone. This was indeed a scam, a fairly common one — and fortunately she did not divulge the kind of information that might lead to a loss of funds. However, we do sometimes hear from residents after they've lost money.

For example, a resident called about a phone message saying he's won second prize in a lottery. When he returned that call, he was instructed to buy \$1,500 in gift cards to cover legal fees in order to claim his prize. Long story short, he lost his \$1,500. By the time he realized this was a scam, the phone had been disconnected with no way to recover his money.

These cautionary tales illustrate two important points to remember:

1. The Social Security administration will not call to report a criminal act. This type of message will always be a scam.
2. You will never be asked to use gift cards to pay legal fees. Nor will you be asked to pay money in order to accept money you have won. Those are just ruses to steal from you. Gift cards are for gifts, not for payments.

I have worked in the Northwestern DA's Consumer Protection Unit for nearly five years, first as a case coordinator and then as the unit director. Our unit provides advocacy and assistance to consumers who feel they've been wronged or need help to resolve a consumer complaint.

I work with a colleague, Joanne O'Donoghue, who this year joined the unit as case coordinator. The two of us work to answer questions, provide information, and advocate on behalf of consumers. No work day is the same, but one issue continues to come up every day — criminals trying to trick people into giving them money or their personal information. While the specifics change, the end goal is the same: to get something from you that you don't want them to have.

Working in cooperation with the Attorney General's Consumer Advocacy & Response Division, Joanne and I help consumers in an informal process that includes phone conversations and other correspondence to arrive at settlements around consumer complaints that are agreeable to both consumers and businesses. When consumers file complaints with the Attorney General's Office, many of those complaints are referred to local consumer programs like ours. We work with both parties to try to resolve the problem.

Common complaints involve retail transactions, auto purchases and home improvement projects. We recently succeeded in helping a consumer who had purchased a defective leaking washing machine receive a refund after months of trying to resolve the matter on her own. We did this by contacting the manufacturer, providing photos and documentation, after which the consumer was offered a refund to buy a new washing machine. We do not provide legal advice or representation, but we can help resolve disputes that once seemed intractable.

This week, March 6-12, is National Consumer Protection Week. For Joanne and I, this is another opportunity to raise awareness about consumer rights and a chance to educate the community about fraud and scams. We will host a virtual presentation titled "Preventing Scams and Identity Theft" on Tuesday, March 8, at 11 a.m., open to anyone. We will talk about the types of scams we are seeing in our area, new tactics being used to get your money and personal information, and, importantly, how to protect yourself against identity theft. We'll also outline steps to take if you think you may be a victim of identity theft and there will be time for questions.

Working out of the Northampton and Greenfield offices of the Northwestern DA's office, Joanne and I serve residents of Franklin and Hampshire counties as well as 17 communities in northwestern Worcester County, providing consumer assistance, education and delivering information to callers and visitors and community groups.

Our unit is one of 18 local consumer programs working in cooperation with the Massachusetts Attorney General's Office works in to fight for the rights of consumers. We receive training to help resolve consumer complaints through consumer advocacy and assistance and engage in prevention by providing educational opportunities, resources and referrals to the public.

Prevention of fraud and theft through consumer education and information is one of the missions of our unit. We offer programs about consumer issues such as buying used cars, credit and debt problems, avoiding scams as well as interactive Jeopardy-style consumer quiz games for participants of all ages. We are available to do in-person or virtual presentations. If your community group or organization is interested, please contact me directly.

During National Consumer Protection Week or any other time, we encourage you to contact our office or visit our website [NorthwesternDA.org](http://NorthwesternDA.org) for more information about your consumer rights. To register for the Preventing Scams & Identity Theft presentation, contact the Consumer Protection Unit at 413-586-9225 in Northampton or 413-774-3186 in Greenfield and we will send you the Zoom link.

*Anita Wilson is the Director of the Consumer Protection Unit at the Northwestern District Attorney's Office.*