NATIONAL STATE ATTORNEYS GENERAL PROGRAM: CONSUMER PROTECTION REPORT

April 2014
CONSUMER PROTECTION REPORT:
April 1 – 30, 2014

This newsletter is the sixth of a monthly circulation that describes consumer protection activity announced by state attorneys general. This information was gathered solely from attorney general press releases. It makes no effort to prioritize or analyze the impact of any of these cases and initiatives.

The following press releases are organized by state and multistate activity. In addition, certain Medicaid fraud cases that touch on consumer protection and advocacy initiatives have been included.

If an office would like their activity to be included in subsequent newsletters, please notify attorneygeneral@law.columbia.edu.

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The National State Attorneys General Program at Columbia Law School is a legal research, education, and policy center that examines the implications of the jurisprudence of state attorneys general. Working closely with attorneys general, academics, and other members of the legal community, the program is active in the development and dissemination of legal information used by state prosecutors in carrying out their civil and criminal responsibilities.

For more information about the National State Attorneys General Program and resources, please visit our website www.stateag.org.
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CONSUMER PROTECTION CASES, SETTLEMENTS AND ADVOCACY STATEMENTS

ARKANSAS

April 01, 2014

Attorney General Dustin McDaniel Seeks Information From Out-Of-State Credit Repair Company

Attorney General Dustin McDaniel filed a petition in Pulaski County Circuit Court today seeking to compel an out-of-state “credit repair” company to respond to McDaniel’s requests for information about that company’s business practices.

McDaniel asked the court to prohibit CMCS Services LLC from doing any business in Arkansas until it responds to a Civil Investigative Demand issued by the Attorney General’s Consumer Protection Division in December.

[Click here to view the Petition to Enforce Civil Investigative Demand]

CMCS, based in Fort Worth, Texas, is responsible for signs located throughout central Arkansas advertising a “100 percent guarantee” to repair bad credit. However, most companies that make such promises do little to help a consumer in need of assistance.

“Most so-called credit repair companies are great at accepting a consumer’s money, but not much else,” McDaniel said. “My office would like to be able to determine whether this company is like many of the rest, but thus far, the company has been unwilling to cooperate with our investigation. I am hopeful that a court order will assist us as we continue our work on behalf of Arkansas consumers.”

Attorney General Pam Bondi Announces Six Individuals Charged In Timeshare Resale Scheme

Attorney General Pam Bondi, Florida Department of Law Enforcement Commissioner Gerald Bailey and Hillsborough County Consumer Protection Agency Chief Investigator Kevin Jackson today announced that thanks to collaboration among their offices, six individuals have been charged on one count each of organized fraud for operating a telemarketing scam. Investigators believe timeshare owners across the country received unsolicited telephone calls from telemarketers representing Clement Park, Inc., Clyde Trails Financials, or Eastgate Solutions, LLC. The companies had "virtual" offices in Tampa, Fla. and representatives would claim to have a buyer interested in purchasing an owner's timeshare unit. According to the investigation, no timeshares were actually sold through this scheme, and more than 350 victims have been identified with losses totaling more than $753,000.

“When I first took office and worked with the Legislature on the Timeshare Resale Accountability Act, I did so to protect Florida’s timeshare owners from scammers seeking to make a dollar with false promises,” stated Attorney General Pam Bondi. “We will not allow unscrupulous individuals to defraud timeshare owners by misrepresenting themselves and promising to sell their timeshare units as part of an elaborate scheme. My Office of Statewide Prosecution will continue to partner with law enforcement to pursue cases of timeshare resale fraud.”

http://www.myfloridalegal.com/newsrel.nsf/newsreleases/38FFFFF320C56B9985257CB40073B9B3
Attorney General Samuel Olens Announces Three People Plead Guilty in Cobb County Superior Court to Scamming Elderly Homeowners

On Thursday, April 24, 2014, Larry McGill, Nicholas Mitchell and Helen Johnson pled guilty to Racketeering (O.C.G.A. § 16-14-4(c)) for their role in a home improvement scam targeting senior citizens. The three defendants were charged with conspiring to defraud 25 elderly victims of over $74,500 in Cobb, DeKalb, Fulton, Gwinnett and Walton Counties.

Between July 28, 2011, and February 15, 2013, the defendants, operating in crews, sought out residences of older homeowners. Once a potential home was identified, a member of the crew would approach the homeowner and offer an exterior home cleaning service or a home improvement service such as roofing or driveway sealing. Typically the crew member would quote a price and tell the homeowner the charge was a flat rate. The homeowner would agree to the work and the price.

After work was done, the crew would tell homeowners that the quoted price was actually the amount per volume of the materials or product used and a larger quantity of materials or product had been used than expected. The homeowners were surprised to learn that the crew was charging them a much higher fee than what they had originally agreed to pay.

ILLINOIS

April 25, 2014

AG Madigan: Chicago Man Sentenced To Six Years For Criminal Mortgage Loan Modification Fraud

Attorney General Lisa Madigan announced a six-year prison sentence for a Chicago man who stole more than $350,000 by preying on desperate homeowners seeking to avoid foreclosure.

Warren Jackson, 44, of Chicago, pled guilty to criminal mortgage rescue fraud before Cook County Circuit Court Judge Mary M. Brosnahan yesterday and was sentenced to six years in the Illinois Department of Corrections.

"The defendant preyed on homeowners who were desperate for a lifeline but instead found themselves targets of a criminal," Madigan said. "Homeowners who were victim to these schemes were left at an even greater risk of losing their homes."

Jackson orchestrated two mortgage loan modification schemes involving Chicago homeowners. The first scam targeted homeowners at risk of foreclosure, promising to save their homes by negotiating lower mortgage payments with their banks. Jackson collected illegal upfront fees from the homeowners but never followed through on his claims to help reduce homeowners' mortgage payments, placing the scheme's victims at even greater risk of foreclosure.

http://illinoisattorneygeneral.gov/pressroom/2014_04/20140425b.html

April 8, 2014

Attorney General Madigan Cracks Down On Unlicensed, Predatory Payday Lenders

Attorney General, Department of Financial & Professional Regulation Take Action Against Online Payday Lenders & Lead Generator Promoted by Talk Show Host Montel Williams

Attorney General Lisa Madigan today filed five lawsuits in a sweep cracking down on unlicensed, online payday lenders and a loan lead generator promoted by talk show host Montel Williams for illegally offering expensive, predatory loans that trap Illinois borrowers in excessive, cyclical debt loads.
Madigan filed lawsuits this week in Cook County Circuit Court on behalf of the Illinois Department of Financial and Professional Regulation (IDFPR) against four out-of-state payday lenders that are operating exclusively online, selling payday loans racked with fees that are double the amount allowed under state law. The lawsuits allege BD PDL Services LLC, Mountain Top Services I LLC, Red Leaf Ventures LLC and VIP PDL Services LLC charged Illinois borrowers $30 for every $100 loaned and allowed borrowers to take out multiple loans at once.

The Payday Loan Reform Act limits the fees a payday lender can charge a consumer to no more than $15.50 per $100 loaned. Payday lenders cannot issue a loan to a consumer if the loan would result in their being in debt to one or more payday lender for more than 45 consecutive days, and they cannot issue a loan to a consumer who already carries balances on two loans. Lenders must also wait seven days before issuing a loan to a repeat customer, once their loans are paid off.

“These online, unlicensed predatory lenders are putting Illinois consumers into unregulated, unprotected payday loans,” Madigan said. “None of these payday lenders is complying with the consumer protection we fought for over a decade to put into place to keep borrowers from being trapped in loans with excessive interest rates and fees.”

http://illinoisattorneygeneral.gov/pressroom/2014_04/20140408.html

KANSAS

April 15, 2014

**Attorney General Derek Schmidt Announces Minnesota Roofer To Pay $80,000 Penalty, Remains Banned From Doing Business In Kansas**

A Minnesota roofing company was ordered to pay an $80,000 penalty and remains barred from doing business in Kansas for violating Kansas consumer protection laws, Attorney General Derek Schmidt said.

In a default judgment entered this month in Shawnee County District Court, Judge Rebecca Crotty ordered Pinnacle Exteriors LLC, Eagan, Minn., to pay the civil penalty. The company was accused of engaging in deceptive and unconscionable practices while selling roofing services door-to-door and of attempting to collect money from consumers for work never performed.
Last month, Crotty entered a restraining order against the company prohibiting it from operating in Kansas for failing to answer an investigative subpoena issued by the attorney general. That injunction remains in place.

The case was investigated by the attorney general’s Consumer Protection Division. Assistant Attorney General Adrian Serene of Schmidt’s office litigated the case.

“Our office is actively cracking down on these fly-by-night operations,” Schmidt said. “Kansans in need of roof repairs should seek out a reputable, local roofing company that is properly registered with the attorney general’s office, as required by law.”


**April 3, 2014**

**Attorney General Derek Schmidt Announces Pavers Ordered To Repay Leavenworth County Consumer, Banned From Doing Business In Kansas**

A paving company has been ordered to repay a Leavenworth County consumer and has been banned from doing business in Kansas, Attorney General Derek Schmidt said today.

In an order entered last week in Leavenworth County District Court, Judge David King ordered Carl Bailey and Mike Gaede, doing business as Bailey’s Construction and CTC Construction, to repay a Leavenworth County consumer $17,500 he had paid the company for paving his driveway. The court found that the defendants committed five violations of the Kansas Consumer Protection Act in the transaction. The judge also ordered the defendants to pay a $100,000 civil penalty and refrain from engaging in business activity in the State of Kansas.

Attorney General Conway Announces Guilty Plea by Owner of Louisville Baby Store

Attorney General Jack Conway and his Office of Consumer Protection today announced that the owner of the now-closed USA Baby in Louisville, Ky., has pleaded guilty to five counts of theft by deception over $500, a Class D felony. Lisa Marie Burden, 44, entered the plea this morning in Jefferson Circuit Court. Burden was sentenced to two years in prison, which will be diverted for three years. She was also ordered to repay a total of $6,300 to the victims.

While operating USA Baby, Burden took payments from customers on baby furniture she was ordering for them through her business. She then shut the business down and refused to refund the money. Burden advised customers who paid by credit card to file for a refund through their banks; however, five customers who paid by check or debit card were unable to obtain a refund.

“My investigators immediately began reviewing this case after receiving complaints from several consumers who realized they were being taken advantage of when USA Baby abruptly shut down and locked its doors,” General Conway said. “My Office of Consumer Protection works tirelessly keeping consumers safe from unfair and unethical business practices, and I am pleased that we were able to recover restitution for each of the victims.”

http://migration.kentucky.gov/Newsroom/ag/usababy.htm

April 04, 2014

Attorney General Conway Announces Guilty Plea by Fraudulent Roofing Contractor

Attorney General Jack Conway and his Office of Consumer Protection today announced that a roofing contractor accused of failing to perform repair services for Kentucky residents, despite being paid to do so, has pleaded guilty to one count of theft by deception under $10,000, a class D felony.
James Twaddle, 41, entered the plea in Scott Circuit Court. His two-year prison sentence was suspended for five years on the condition he pay full restitution in the amount of $3,700 to the victim.

Twaddle was previously indicted on 26 counts of theft by deception in Jefferson, Larue, Bullitt, and Grayson counties. On March 18, Twaddle pleaded guilty to one count of theft by deception under $10,000 in Bullitt Circuit Court. Many of the remaining cases are still pending and involve victims who were solicited following storm events.

Twaddle was the president of Restore-IT USA, a roofing company located in Columbus, Ohio. Twaddle operated his business in Kentucky from an office located on Forest Green Blvd., in Louisville. From May 2012 until Aug. 2012, Restore-IT USA employees would visit neighborhoods and sign residents up for roof repairs, collecting payments prior to any work being completed. Twaddle allegedly deposited the money into a company bank account and transferred the funds to his personal account; however, the roof repairs were never performed. Twaddle has also been indicted in Ohio on 42 counts of theft and insurance fraud related to the same scheme in the Columbus area.

http://migration.kentucky.gov/Newsroom/ag/twaddlescottcoplea.htm

MASSACHUSETTS

April 25, 2014

Attorney General Martha Coakley Announces Veterans Charity Sued for Illegally Soliciting Donations, Using Deceptive Fundraising Tactics

Veterans Charity Allegedly Solicited Donations without Proper Authorization and Used Deceptive Practices; Judge Issues Temporary Restraining Order

A veterans charity has been sued for illegally soliciting charitable donations and for using deceptive fundraising tactics in violation of state charitable solicitation laws, Attorney General Martha Coakley announced today.

“We allege that these defendants violated the public’s trust by knowingly misleading potential donors while soliciting money for veterans,” said AG Coakley. “There are many worthy veterans’ charities that deserve support and
generous donors should not have to worry about being misled as to where their money is going.”

The lawsuit was filed Wednesday in Suffolk Superior Court against a Rhode Island-based charity, Veterans Community Foundation, Inc. (VCF), its CEO, Kimberly S. Silva, and its New England branch managers, Matthew J. Desautel and Americo Renzi.

In the lawsuit, the AG’s Office alleges that VCF violated the state charitable solicitation laws by soliciting donations in storefronts in Massachusetts without a valid Certificate of Solicitation from the AG’s Office. The complaint also alleges that VCF has used unfair and deceptive charitable solicitation practices during these solicitation campaigns.

A temporary restraining order has been obtained against the charity and the other defendants preventing them from any fundraising activities in the state until they have satisfied the required filing requirements and obtained a valid Certificate of Solicitation from the AG’s Office.

The complaint alleges that VCF failed to file annual financial filings required by statute with the AG’s Non-Profit Organizations/Public Charities Division for the 2012 and 2013 fiscal years, and thus it is ineligible to receive a valid, current Certificate of Solicitation from the office. The AG’s Office sent letters to VCF and Silva on two occasions in March 2014 notifying them that they could not solicit funds until they had satisfied those requirements. Despite those warnings, the complaint alleges that VCF has continued to actively solicit funds in Massachusetts.


April 23, 2014

**Attorney General Martha Coakley Announces Former President of National Graduate School Sued by AG’s Office for Excessive Compensation and Lavish Spending without Board Approval**

School and its Board of Directors Agree to Change in Leadership, Regular Reporting; AG Coakley Alleges Dr. Robert Gee and Board of Directors Breached their Fiduciary Duty to Non-Profit School

The former president and CEO of the National Graduate School For Quality Management, Inc., in Falmouth, has been sued for breaching his fiduciary duty to the institution by collecting excessive compensation and other benefits
from the school, Attorney General Martha Coakley announced today. The school and its board of directors have also entered into an agreement with the AG’s Office that requires a change in leadership and imposes regular reporting requirements.

The AG’s Office filed a lawsuit Tuesday in Suffolk Superior Court against Dr. Robert Gee, the former president of the Falmouth-based non-profit educational institution, the National Graduate School of Quality Management, Inc. (NGS).

“We allege that Gee has continually abused his position as the head of this non-profit organization by collecting an exorbitant salary for years, as well as receiving other lavish perks totaling millions of dollars,” AG Coakley said. “This extreme breach of trust has been detrimental to the school, whose financial stability has been significantly damaged.”

NGS provides degree programs in quality systems management and business administration and has an annual national enrollment of a few hundred students. In Massachusetts, NGS is licensed only to grant Masters of Science in Quality Systems Management (MSQSM), but it also offers online programming and some in-person programs in other states, including Florida, Virginia, Texas, and California.


April 22, 2014

AG Coakley Investigates Potential Data Breach Involving Major Credit Reporting Company; Issues Consumer Advisory

Breach At Experian and U.S. Info Search Could Affect More Than 200 Million People Across the Country

Following reports that criminals were able to gain access to a commercial database that contained the personal information, including social security numbers, of more than 200 million U.S. citizens, Attorney General Martha Coakley, along with attorneys general across the country, have opened an investigation into the data broker U.S. Info Search and the credit reporting company Experian.

“Allegations that companies have allowed criminals to purchase personal information of consumers are extremely troubling,” AG Coakley said. “We are especially concerned about allegations that the companies may have known of
this incident for over a year, while not reporting it so consumer could protect themselves. We will actively investigate this matter and in the meantime, we remind consumers to take proactive steps to protect their personal information.”

On March 3, Hieu Ngo, a Vietnamese national, pleaded guilty to federal charges in New Hampshire federal court involving his operation of a website that offered his clients access to sensitive personal information for more than 200 million U.S. citizens, including social security numbers, which could be used to commit identity theft or financial fraud.

According to a federal prosecutor, Ngo gained access to the personal information when he obtained an account with a U.S. company known as Court Ventures by posing as a private investigator from Singapore. Due to a reciprocal data sharing agreement between Court Ventures and U.S. Info Search, LLC of Columbus, Ohio, Ngo’s account allowed him access to a database that allegedly contained names, addresses, dates of births, and social security numbers of more than 200 million U.S. citizens.


April 10, 2014

**Attorney General Martha Coakley Orders Companies to Stop Using Deceptive Advertising to Sell Home Water Filter Systems**

*Basement Technologies and McMahon Plumbing & Heating Allegedly Misled Residents about Quality of Water Supply; Ordered to Pay Costs and Penalties*

Two Massachusetts companies that allegedly misled residents about the quality of their public water supply must refrain from using deceptive advertisements to promote the sale of expensive home water filter systems, Attorney General Martha Coakley announced today.

The Assurance of Discontinuances, filed in Suffolk Superior Court, allege that Basement Technologies, Inc., of Canton, and McMahon Plumbing & Heating LLC, of Hyde Park, violated consumer protection laws by improperly suggesting to consumers – through mailed advertisements and door-to-door flyers – that the water supplied to their homes was not safe, fit and pure to drink.

“We allege this advertising misled residents about the quality of their drinking water that our environmental and public health agencies in the Commonwealth work so hard to protect,” AG Coakley said. “Our office is
pleased that these settlements will ensure that these companies follow our consumer laws and stop their deceptive sales tactics.”

“State and local drinking water engineers, scientists and officials work hard to ensure that drinking water in Massachusetts is pure and safe to drink,” said Commissioner David W. Cash of the Massachusetts Department of Environmental Protection (MassDEP). “Safe drinking water is provided to more than 6.3 million consumers every day and these types of deceptive practices erode confidence in the excellent quality of public drinking water available across the Commonwealth.”

[Link to the news article]

April 03, 2014

**Attorney General Martha Coakley Announces For-Profit School Sued for Deceiving Students and Facilitating Unfair Loans**

AG Alleges School Used Aggressive Deceptive Marketing Tactics to Increase Enrollments, Secure Federal Student Loan Funds and Hike Profits; Restitution Sought for Affected Students

A for-profit school operating in the Boston area has been sued over allegations that it misrepresented its training programs and job placement rates in order to increase profits, and pushed students into high-interest subprime loans, leaving many students without employment and unable to repay their debt, Attorney General Martha Coakley announced today.

The [complaint](http://www.mass.gov/ago/news-and-updates/press-releases/2014/2014-04-10-basement-tech-aod.html), filed today in Suffolk Superior Court, alleges that since 2009, Corinthian Colleges, Inc. and Corinthian Schools, Inc., which operate Everest Institute, have misled Massachusetts students in order to increase profits for shareholders at the expense of students and taxpayers.

“We allege that this for-profit school aggressively recruited and misled students by falsely promising high quality, successful training programs, and instead left them with exorbitant student loan debt and without proper training or a well-paying career,” AG Coakley said. “Our office will continue to investigate the for-profit school industry as we continue to see students and taxpayers suffer the consequences of high default rates, inadequate training, and mounting debt.”

The complaint alleges that Corinthian, which subsists largely on taxpayer-backed loans to students, focused intently on recruiting new students
regardless of their qualifications or whether the students were likely to complete or benefit from Corinthian’s programs. This includes using deceptive marketing and high pressure enrollment tactics, steering some students to additional private subprime loans, as well as providing poor instruction.


MICHIGAN

April 3, 2014

Attorney General Schuette Issues Charges Against Detroit Man For Swindling Thousands in Fake Mortgage Assistance Scheme

Attorney General Bill Schuette today announced that the Attorney General's Corporate Oversight Division has charged Anthony Carta, 53 of Detroit with multiple crimes in connection to his formation of a faith-based mortgage assistance scam.

Carta faces criminal charges for the alleged theft of more than $300,000 from more than 100 victims who believed Carta was going to assist them with their mortgage through his company, Freedom By Faith Ministries (FBF). Instead, Carta allegedly pocketed the money and did nothing to assist the victims with their mortgages. FBF never held regular faith-based gatherings but only hosted a website that advertised Carta's books and mortgage assistance program.

"Using the guise of faith to trick innocent people into entrusting their money to a sham organization is deplorable," said Schuette, "My team is committed to partnering with law enforcement to bring down these scam artists wherever they operate."

http://www.michigan.gov/ag/0,4534,7-164-46849_47203-325397--,00.html
MINNESOTA

Attorney General Lori Swanson: Summary of Assurance Of Discontinuance With The Wildcat Sanctuary

The following is a summary of certain terms of the Assurance of Discontinuance with The Wildcat Sanctuary (“TWS”), a Minnesota charitable organization, filed in Ramsey County District Court on April 22, 2014:

I. BOARD GOVERNANCE

- The Board shall review and evaluate all employee and independent contractor or consultant positions to determine the scope and reasonableness of the job description, the reasonableness of the compensation, the hiring practices for such positions, and the employee’s or contractor’s or consultant’s qualifications for the position.
- The Board shall evaluate and determine the Executive Director’s role within the organization.
- The Board shall evaluate and document the policies, procedures, and parameters of its volunteer program and make available to the public a clear explanation of the process by which volunteers may apply and be allowed to participate in the organization.
- At least three additional directors shall be added to the TWS Board of Directors.

II. FINANCIAL GOVERNANCE

- The Board shall review and evaluate all TWS expenses to determine their reasonableness and propriety.
- The Board shall review and document the identities of and the number of individuals who are authorized to sign checks or withdraw money on behalf of TWS, including any signatories for any ATM/cash, credit or debit cards held by or for TWS.
- The Board shall retain an independent, certified public accountant to evaluate its recordkeeping practices and establish procedures for keeping accurate and complete financial records of TWS.
- The Board, in consultation with the independent, certified public accountant, shall develop written internal financial control procedures which shall include, but not be limited to, the following:
  - Only appropriate person(s), designated by the Board, shall have access to, handle, record, and deposit cash and checks on behalf of TWS.
  - More than one person shall receive, record, deposit, and account for individual donations.
- All bank accounts shall be reconciled on a timely basis.

- Procedures shall be established for tracking or coding contributions, grants and other funds restricted for certain programs or services.

- All checks over $500 shall require two signatures, including one from a member of the Board.

- Procedures shall be established for tracking and coding all petty cash transactions.

- Written procedures shall be established to ensure the accuracy of solicitations and information to donors.

- Written procedures shall be established for reporting, correcting and disciplining for violations of internal financial controls procedures.

- TWS shall work with an independent certified public accountant to ensure that TWS is in compliance with all local, state, and federal laws and regulations regarding taxation and nonprofit governance.

- TWS shall not allow personal charges to be made using any TWS ATM/cash, credit or debit cards, petty cash funds, or from any TWS bank accounts.

### III. THIRD PARTY MONITOR

- A third-party monitor shall be appointed for a minimum of two (2) years.

- The third-party monitor shall provide guidance and instruction to the Board, including on Board governance policies and practices; financial reporting, policies and practices; financial internal controls, policies, and practices; accuracy in solicitations; and best practices for charitable, non-profit, tax exempt organizations.

- The third-party monitor shall have full and unfettered access to all of TWS’s business and financial records and accounting, TWS’s Board of Directors and Board and committee meetings, TWS employees and volunteers, and the content of TWS solicitations.

- The third-party monitor shall attend and participate in Board meetings and all Board communications.

### IV. ADDITIONAL OVERSIGHT OF EXECUTIVE DIRECTOR

- Any Executive Director shall not serve as a director of the organization.

- The Board shall enter into an at-will employment agreement with any Executive Director of TWS. The agreement shall prohibit the executive director from commingling personal expenses with those of the
organization and shall prohibit expenses from being reimbursed that are not authorized by the written agreement.

- The Executive Director shall obtain at least fourteen hours of training in the duties associated with a nonprofit organization.

V. EXAMINATION AND REPAYMENT OF PERSONAL EXPENSES

- The Board shall undertake a comprehensive review of TWS’s financial accounts and records to calculate and report on the total amount of TWS funds that were used by the executive director for personal purposes.
- TWS shall recoup these funds from the executive director.
- TWS shall amend any tax returns, tax records, publicly filed audits and other publicly filed financial documents, and issue any 1099s or amended W2s as required under law, consistent with the repayment report and plan.

VI. ADDITIONAL COMPLIANCE WITH MINNESOTA LAW

- TWS shall comply with all state and federal laws applicable to its activities, including but not limited to, Minnesota Statutes Chapter 309 governing charitable organizations; Chapter 317A governing nonprofit corporations; Chapter 501B governing charitable trusts, and any successor provisions.
- TWS shall complete its IRS Form 990 in accordance with IRS instructions.
- TWS shall ensure that its solicitations are truthful and not misleading.

Click here to read the full Assurance of Discontinuance PDF

http://www.ag.state.mn.us/Consumer/PressRelease/140422AssuranceOfDiscontinuance.asp
AG Koster Charges Asphalt Contractor With Scamming Consumers

Attorney General Chris Koster announced today that Kevin Rickey, Sr. has been charged in Harrison County Circuit Court with two felony counts of financial exploitation of the elderly and two felony counts of unlawful merchandising practices. According to the complaint, Rickey made numerous misrepresentations to convince two senior citizens to hire him to lay asphalt on their driveways and then demanded payment far in excess of what the work was worth.

The Attorney General’s office is assisting Harrison County Prosecuting Attorney Johnathan Meyer in the case.

Koster alleged that Rickey used high-pressure tactics to get his victims to pay, like starting the work before the consumer agreed, and failing to finish the job after being hired. Another consumer agreed to pay no more than $1,000 for a job, but after completion Rickey's crew demanded $3,000. Investigators discovered that Rickey often used substandard material and was difficult to reach when customers wished to complain.

"With the arrival of warmer weather, we often begin to see driveway paving scams," said Koster. "Our immediate priority is to protect consumers by taking suspected scam artists off the market."

http://ago.mo.gov/newsreleases/2014/AG_Koster_charges_asphalt_contractor_scamming_consumers/

Attorney General Chris Koster Obtains Restraining Order On Auction House

Attorney General Chris Koster announced today that he has obtained a temporary restraining order from the St. Louis County Circuit Court, prohibiting Ivey-Selkirk Auctions and Appraisals from conducting further business and disposing of items and documents while an investigation and civil lawsuit move ahead.
Koster is investigating Ivey-Selkirk for failure to pay consumers for consigned items sold at auction. Today's restraining order is related to a civil petition filed on April 3 accusing the company of unfair business practices and making false promises in violation of Missouri's Merchandising Practices Act.

Malcolm Ivey operates Ivey-Selkirk Auctions and Appraisals on Forsythe Boulevard in Clayton. Koster's lawsuit said that, over the last several months, approximately forty consumers have complained to his office that they did not receive payment for items the company auctioned on their behalf. Others complained of payment checks returned for insufficient funds. Consumers have reported that calls to the company are unreturned and doors are locked during business hours.

http://ago.mo.gov/newsreleases/2014/AG_obtains_restraining_order_auction_house/

April 2, 2014

Missouri Attorney General Chris Koster Files Criminal Charges In Charity Scam

Missouri Attorney General Chris Koster today joined St. Charles County Prosecuting Attorney Tim Lohmar in announcing criminal charges against William Harshbarger for stealing funds people thought they were donating to the Wounded Warrior Project. Similar charges have been filed by Prosecuting Attorney Bob McCulloch in St. Louis County.

In St. Charles County, Lohmar and Koster filed seven felony counts against Harshbarger, including charges of stealing, forgery, financial exploitation of the elderly and making misrepresentations in soliciting charity funds.

In St. Louis County, McCulloch and Koster filed four felony counts against Harshbarger, including charges of stealing by deceit and making misrepresentations in soliciting funds.

Harshbarger is in custody in St. Charles County.

Koster said the Wounded Warrior Project tipped off his office that Harshbarger was raising money supposedly on behalf of the Wounded Warrior Project, but in fact was not authorized by the organization to do so and was keeping the money for himself.
NEW JERSEY

April 16, 2014

New Jersey Division Of Consumer Affairs And Bureau Of Securities Announces Settlements With Westpark Capital And An Associated Financial Broker

Harry S. Datys Consent Order I WestPark Capital Consent Order

The New Jersey Division of Consumer Affairs and the Bureau of Securities announced that a California-based securities company, WestPark Capital, has been assessed a civil monetary penalty for failure to reasonably supervise a financial broker it employed, who previously had his registration with the Bureau revoked.

WestPark Capital permitted the broker, Harry Datys, 47, of Warwick, New York, to conduct financial transactions for New Jersey residents when he was not registered with the Bureau as an agent of WestPark Capital. Specifically, Datys conducted financial transactions for up to four New Jersey residents after his registration was revoked by the Bureau in May 2008. Datys caused these New Jersey clients to change their addresses from their actual addresses in New Jersey to either a business address or a post office box located in New York. Datys caused these address changes, in violation of WestPark Capital’s operating policies, in order to continue to do business with them without being registered in New Jersey.

“The deception conducted by this individual, and also the firm’s failure to monitor it, will not be tolerated,” Acting Attorney General John J. Hoffman said. “We will not allow a financial broker entrusted with an investor’s nest egg to operate in defiance of the Bureau’s legally binding orders.”
Acting Attorney General John J. Hoffman today announced that donations previously made to the Hurricane Sandy Relief Foundation (HSRF), an unregistered charity whose principals allegedly misled donors in violation of the law, have been distributed to legitimate charitable organizations for the aid of Superstorm Sandy victims.

“In response to the suffering caused by Superstorm Sandy, donors flocked to this organization in the hope that their money would help storm victims and repair damaged communities,” Acting Attorney General Hoffman said. “Today, thanks to our investigation and enforcement action, we are ensuring that their charitable good intentions are being carried out.”

A total of $225,000 was distributed last week to four charitable organizations registered with the New Jersey Division of Consumer Affairs, and one charitable organization registered in New York State, specifically for the benefit of Sandy victims. The organizations were selected based on their proposals to specifically use the money to help Sandy victims, in accord with the representations that HSRF made to the public when soliciting donations. An additional $100,000 is under final review for distribution in the near future.

http://nj.gov/oag/newsreleases14/pr20140415a.html

April 10, 2014

New Jersey Division Of Consumer Affairs Announces Crackdown On 53 Allegedly Non-Compliant Health Clubs

List of Allegedly Unregistered Health Clubs

List of Registered Health Clubs that Allegedly Offered Longer - Term Contracts Without Maintaining a Required Bond
Just in time to protect consumers seeking to get back in shape after a severe winter, the New Jersey Division of Consumer Affairs today announced administrative actions against 53 health clubs, and has assessed a total of $283,500 in civil penalties, due to the clubs’ alleged failure to comply with consumer protection laws.

“When consumers pay for a gym membership, they need to know the gym will be held accountable for maintaining its side of the contract. That is the purpose of our registration laws and other requirements,” Acting Attorney General Hoffman said. “We are citing these health clubs for their alleged failure to comply with these consumer protection laws.”

The Division of Consumer Affairs, working with the Division of Law, issued Notices of Violation and assessed a total of $165,000 in civil penalties against 31 unregistered health clubs. State law requires that all health clubs which devote at least 40 percent of their floor space to physical fitness services must register with the Division of Consumer Affairs and provide information about their ownership and operations.

http://nj.gov/oag/newsreleases14/pr20140410b.html

NEW MEXICO

April 21, 2014

Attorney General Gary King Sues Auto Dealer For No License In New Mexico

Attorney General Gary King is taking an enforcement action against an unlicensed auto dealer from Colorado who sells used cars out of his Albuquerque home.

The Attorney General has filed suit against owner James E. Shultz, Blue Sky Auto Sales, Colorado Blue Sky, and Blue Sky Auto Wholesale alleging that these businesses and their owner have sold at least 45 motor vehicles in New Mexico between 2011 and 2013 without having the required New Mexico dealer license.

Attorney General King states: “Our law is intended to protect the public from unscrupulous and irresponsible persons in the sale of vehicles. As part of the
licensing process, auto dealers are required to provide financial protections, warranties, and vehicle condition disclosures to purchasers prior to sale.”

AG King also says unlicensed auto dealers often misrepresent vehicle condition and ownership history; do not provide statutory implied warranties; and do not have the mandatory consumer protection bond leaving purchasers with little or no recourse against sellers when vehicles are sold with serious safety issues or mechanical problems.

http://www.nmag.gov/News

NEW YORK

April 30, 2014

A.G. Schneiderman Announces Agreement To Stop Predatory Medical Loans

Out-Of-State Companies Provided Financing For Elective Medical And Surgical Procedures At Interest Rates As High As 55%

Attorney General Eric T. Schneiderman today announced settlements with four out-of-state companies accused of financing retail installment obligations (“RIOs”) at usurious rates of interest, ranging up to 55%, for New York consumers who sought financing for elective medical and surgical procedures. The companies are: MyMedicalloan.com, doing business as Surgeryloan.com, a California corporation; Duvera Billing Services, LLC, a California company; Highlands Premier Acceptance Corporation, a Colorado company, and Paramount Capital Group, Inc., a Pennsylvania company. Under the terms of the settlement, the companies, which were not licensed to finance RIOs in New York, agreed to recast the RIOs to the legal interest rate – no more than 16% -- and will provide approximately $230,000 in repayments or credits to more than 300 New York consumers.

“Sales finance and other loan companies that bypass our state’s licensing and usury laws and target New York consumers will be held accountable,” Attorney General Schneiderman said. “This behavior is particularly egregious when it targets vulnerable consumers seeking medical treatment with high-interest loans.”
April 28, 2014

A.G. Schneiderman Wins Restitution For Consumers Of Brooklyn Nissan Dealership

Bay Ridge Car Dealer Will Pay $100K In Restitution To 15 Customers And Penalties To Resolve Investigation Into Deceptive Business Practices

A.G. Offers Tips To Protect Consumers When They Are Purchasing A Car

Attorney General Eric T. Schneiderman today announced a nearly $100,000 settlement with Bay Ridge Nissan which requires the car dealership not to use deceptive sales and advertising practices to sell cars and aftermarket warranties. The agreement requires the company to pay $48,341 in restitution to 15 consumers and $50,000 as a civil penalty to the state.

The Attorney General conducted an investigation of the advertising and sales practices of the Brooklyn-based dealership after receiving dozens of consumer complaints. The complaints alleged a pattern of fraudulent and deceptive practices by the dealership, including conduct that led consumers to enter transactions that did not reflect the negotiated sales terms and frequently included unwanted aftermarket add-ons.

“This agreement is a victory for consumers in Brooklyn and around the state. We’ll continue to aggressively monitor the business practices of dealerships in New York to ensure they comply with laws designed to keep the auto market honest, and maintain a level playing field for consumers,” Attorney General Schneiderman said. “Anyone buying a car should be able to expect that when they negotiate prices and terms for vehicles, the contracts will accurately reflect those terms.”

April 24, 2014

**A.G. Schneiderman Announces Penalty Against Telemarketer For Soliciting Funds In New York Despite Lifetime Ban**

Mark Gelvan Violated Court Order Aimed At Protecting New York Donors From Fraudulent Fundraising Claims

Attorney General Eric T. Schneiderman today announced that his office has reached a $50,000 settlement with Mark Gelvan, a telemarketer whose New Jersey-based companies solicit charitable donations, for violating an order that barred him from raising money for charity in New York State. The Attorney General’s Charities Bureau re-opened the case after receiving a tip that Gelvan was again operating in New York, despite a permanent ban on fundraising in the state. The 2004 ban was part of a settlement arising from a lawsuit filed against Gelvan and one of his telemarketing companies for making fraudulent claims to potential contributors, including stating that donations would be used to benefit families and widows of New York State Troopers and to sponsor drug and alcohol prevention programs.

“After he was banned from raising charitable dollars in New York State, this telemarketer did an end-run around the court’s order and again started to raise money from generous and unsuspecting New Yorkers. This time, Mr. Gelvan raised this money by acting as a third party broker,” **Attorney General Schneiderman** said. “Settlements with this office will be enforced, and those who try to avoid or skirt their obligations will be found out and held accountable.”


April 22, 2014

**A.G. Schneiderman Setstle With Rochester-area Furniture Store Over Deceptive Advertising Practices**

Viking International Furniture Used Misleading "Going Out Of Business" Sale To Lure Consumers Under False Pretenses

After Advertising “Five Day Only” Sale For Nearly Eight Weeks, Store Ordered To Pay $30,000 In Penalties
Attorney General Eric T. Schneiderman today announced a settlement with a Victor-based furniture company for engaging in deceptive and misleading advertising -- deceiving consumers into falsely thinking they were holding a "going out of business" sale -- in violation of New York State law. As a result of Attorney General Schneiderman’s investigation, Viking International Furniture Corporation (“Viking”) has agreed to stop the deceptive practices, pay $30,000 in civil penalties to the State, and forfeit its $475 application fee to the Town of Victor, New York.

“This case sends a clear message that our office will hold businesses accountable when they use false or misleading advertising practices to deceive consumers,” said Attorney General Schneiderman. “New Yorkers should be able to trust the claims made by businesses and know that they will be treated fairly in the marketplace.”


April 17, 2014

A.G. Schneiderman Seeks Penalties, Refunds For Victims Of Alleged Fraudulent Home Improvement Contractor

Suit Alleges That Contractor Accepted Payments For Work That Was Subpar Or Never Performed

Attorney General Eric Schniederman today announced a lawsuit against a Western New York home improvement contractor for defrauding consumers by accepting payments for work he never performed. According to the petition, Justin Jerge, who does business as JRJ Contracting, has collected thousands of dollars for home repairs that he never provided or for supplies he never ordered. The petition also alleges that when Jerge did do home repairs, his work was shoddy.

“With more and more New Yorkers making improvements to their homes this season, unsuspecting homeowners can easily fall prey to unscrupulous contractors,” Attorney General Schneiderman said. “My office will continue to seek out dishonest contractors who defraud innocent New Yorkers and ensure they’re held accountable.”
In one case described in the lawsuit, Jerge took more than $50,000 from the parents of a disabled adult who were seeking home improvements to allow them to keep their daughter in their home. Jerge did not complete the work as promised, and the work he did complete was substandard. In another case, Jerge took $6,250 from a member of the Armed Services and never did any work.

Attorney General Schneiderman’s lawsuit alleges that Jerge took advance payments from consumers but repeatedly failed to deposit advance payments from consumers into an escrow account, as required by state law. Justice Jeremiah J. Moriarty III, of Erie County State Supreme Court, signed a temporary restraining order that freezes Jerge’s bank accounts and prohibits him from accepting any advance payments from consumers.


April 16, 2014

A.G. Schneiderman Announces Court Ruling Permanently Banning Long Island Developers From Selling Condos

Richard T. Mohring, Jr., And Deborah Mohring Barred From Selling Condominiums After Failing To Make Required Repairs And Defying Court Orders To Pay Restitution To Homeowners; Must Pay $81,500 In Civil Penalties

Attorney General Eric T. Schneiderman today announced a court order that permanently bars real estate developer Richard T. Mohring, Jr., his wife, Deborah Mohring, and their company, R&D Willis Avenue, LLC, from engaging in any activity related to the public offering of condominium sales in or from New York.

The court ruling comes after Richard Mohring, the developer of the Cambridge Park Condominium on Long Island, was arrested on contempt of court charges for failing to pay $215,000 in restitution to the victims of fraud perpetrated by him and his wife, Deborah Mohring, and for failing to abide by three court orders requiring them to make repairs to the complex at 711-725 Willis Avenue, in Williston Park. The Mohrings, who live and work in Glen Cove, developed and sold apartments in the Cambridge Park Condominium while promising purchasers that they would repair a retaining wall on the
property. For years, they failed to fix the wall, endangering the lives of condominium residents.

“By their deceptive and evasive conduct, Richard and Deborah Mohring put the residents of the Cambridge Park Condominium at risk,” Attorney General Schneiderman said. “This office will continue to take action against real estate developers, like the Mohrings, who cheat homebuyers.”


April 1, 2014

**A.G. Schneiderman Shuts Down Rochester-Area Used Car Dealership For Defrauding Consumers**

*Court Grants $339,000 Judgment Against Frontier Autohaus, Bars Dealer From Ever Operating A Dealership In New York State*

*Dealership Tricked Consumers Into Buying Used Cars Without Clear Titles, Failed To Provide Services*

Attorney General Eric T. Schneiderman has shut down a Rochester-area auto dealer that misled customers and failed to pay off liens on used vehicles. In numerous cases, the dealer, Frontier Autohaus, accepted cars for trade-in that still had remaining loan balances and failed to pay off these balances before reselling the cars to unwitting consumers. As a result, previous owners remained on the hook for their original loan, and new owners were unable to register their vehicles.

Attorney General Schneiderman filed a lawsuit that resulted in the Monroe County Supreme Court ordering the dealership permanently closed, mandating the sale of its assets, and prohibiting its owner, Shawn Minnehan, from ever again operating a car dealership in the State of New York. The dealership and its owner are also required to pay $289,000 in restitution to 46 consumers, and $50,000 in fines and other costs to New York State. Attorney General Schneiderman’s office also partnered with several financial institutions to help ensure the return of vehicles to consumers who were defrauded, the forgiveness of loans for consumers who were misled, and the payment to victims of proceeds from a Department of Motor Vehicles insurance bond.
“A car is one of the biggest purchases many New Yorkers will make, and consumers should have confidence that they will not be misled by unscrupulous businesses that fail to uphold their legal obligations,” said Attorney General Schneiderman. “My office will aggressively pursue those who flout the law and abuse consumers in the marketplace.”


NORTH CAROLINA

April 24, 2014

Wake County Roofer Banned From Taking Money Up Front, AG Cooper Says

A roofer that went door-to-door looking for business in neighborhoods hit by storms is now under court order to stop taking money upfront, Attorney General Roy Cooper announced today.

“Storm chasers follow bad weather and try to pressure homeowners to sign a contract for repairs right away,” Cooper said. “But once they’ve gotten paid, they often take off with your money and never finish the job.”

Wake County Superior Court Judge Donald Stephens granted Cooper’s request to halt Brian Smith and his companies Eagle Roofing and Restoration and GBS Roofing from taking any upfront money for roofing work in North Carolina. The defendants have also been ordered to appear in court on May 5 to show why roofing work they were contracted to perform has not been completed.

Cooper filed the lawsuit and request for a temporary restraining order after 14 consumers complained that Smith’s companies took payments but never completed roofing work. He is also seeking a permanent ban against Smith’s practice of taking advance payments for roofing work, civil penalties and refunds for customers.

Eagle Roofing and Restoration, formerly known as GBS Roofing, is currently based in Apex. Previously, GBS operated in Sanford and Wilmington.
April, 10 2014

Attorney General Roy Cooper Announces Problem Landlord Barred From Taking Security Deposits

AG filed suit against Chapel Hill landlord who failed to return deposits

A landlord who failed to return security deposits is now barred from taking security deposits from tenants, Attorney General Roy Cooper said today.

Orange County Superior Court Judge R. Allen Baddour, Jr. yesterday granted Cooper’s request to prohibit Ware Investments, LCC and its managing officer, James Ware Kelly, of Chapel Hill, from requesting or receiving security deposits from tenants.

“North Carolina law is clear, and landlords need to know and follow the rules on security deposits,” Cooper said.

The preliminary injunction was issued as a result of a lawsuit Cooper filed in August, 2013, seeking to stop the defendants’ deceptive practices and win money back for student renters. The case is continuing, and Cooper is seeking refunds for tenants who never got their security deposit back as well as civil penalties.

As alleged in Cooper’s complaint, Kelly and his company rent residential properties to university students in Chapel Hill and Durham. They collected security deposits from tenants, which were then deposited in personal or regular business accounts instead of being placed into a separate trust account as required by law. When tenants’ leases ended, Ware Investments and Kelly withheld tenants’ security deposits and did not provide a written record of any charges for which their deposits had been used.

Ohio Attorney General Mike DeWine and Greene County Prosecutor Stephen K. Haller Announces Greene County Home Improvement Contractor Indicted on Felony Charges

Ohio Attorney General Mike DeWine and Greene County Prosecutor Stephen K. Haller today announced the indictment of James Urso on felony theft charges relating to his home improvement businesses.

Urso, of Mt. Gilead, operated companies under the names Help Point Restoration LLC and ZunCare Restoration LLC. The indictment alleges that in 2011 and 2012, Urso took nearly $22,000 from four homeowners for roof replacement and other repairs but failed to perform the work, deliver the materials, or provide a refund. If convicted of three counts of Theft and one count of Theft From The Elderly, Urso could face up to four-and-a-half years in prison and a $12,500 fine.

“Consumers need to be cautious about home repair workers that will come knocking on their door this time of year, “said Attorney General DeWine. “The Ohio Attorney General’s Office will not tolerate contractors who take money for jobs and then disappear without ever doing the work.”

http://www.ohioattorneygeneral.gov/Media/News-Releases/April-2014/Greene-County-Home-Improvement-Contractor-Indicted

Ohio Attorney General Mike DeWine Announces Preble County Attorney Found Guilty of Theft from Elderly, Disabled Adults

Ohio Attorney General Mike DeWine announced today that a Preble County attorney has been found guilty of stealing money from multiple elderly or disabled residents while working as the guardian of their estates.

James Thomas Jr., 38, of Brookville, pleaded no contest to a bill of information this morning charging him with three counts of theft from an elderly person or disabled adult and three counts of falsification. After
accepting the no contest plea, visiting Judge Neal Bronson found him guilty of the charges.

The charges were filed after an investigation conducted by the Attorney General's Bureau of Criminal Investigation (BCI) found that Thomas took more than $208,000 from four victims' bank accounts between 2007 and 2013.

The victims, who range in age from 41-72, are all Preble County residents.

http://www.ohioattorneygeneral.gov/Media/News-Releases/April-2014/Preble-County-Attorney-Found-Guilty-of-Theft-from

April 25, 2014

**Ohio Attorney General Mike DeWine Announces Senior Scam Ringleader Sentenced to Eight Years in Prison**

Ohio Attorney General Mike DeWine and Ross County Prosecutor Matthew Schmidt announced today that a Circleville man will spend the next eight years in prison for his role in an organized scam that targeted elderly Ohioans.

Charles Kuhn Jr., 47, pleaded guilty to charges of engaging in a pattern of corrupt activity, theft, telecommunications fraud, and conspiracy in Ross County Common Pleas Court this afternoon. Kuhn was then immediately sentenced by Judge Scott Nusbaum to an eight year prison term.

"Those who think that they can get away with ripping off Ohio's senior citizens should think again," said Attorney General DeWine. "Our senior citizens deserve to be treated with respect, and those who scheme to take their hard-earned dollars will serve hard time."

http://www.ohioattorneygeneral.gov/Media/News-Releases/April-2014/Senior-Scam-Ringleader-Sentenced-to-Eight-Years-in
Ohio Attorney General Mike DeWine announced today a Franklin County judge has granted a preliminary injunction against TEEN USA and Darien E. Smith of Cleveland for violating the terms of an Assurance of Discontinuance — a legal agreement the organization made with the Attorney General’s Office in November of 2013. According to the agreement, Smith agreed to dissolve TEEN USA, to not hold any position in or participate in soliciting donations for any charitable organization in Ohio, and to pay $10,000 to the Attorney General’s Office. Through TEEN USA, teens went door-to-door selling candy, but the money raised was not used for charitable purposes.

Smith violated the agreement by failing to dissolve TEEN USA and for failing to make payments due to the Attorney General’s Office. Smith and TEEN USA are still actively soliciting in the Cleveland area.

The decision today orders Darien Smith and TEEN USA and its owners, officers, managers, directors, agents and representatives to immediately cease all acts of solicitation for any charitable purpose, and the freezing of all associated personal and business bank accounts.

http://www.ohioattorneygeneral.gov/Media/News-Releases/April-2014/Judge-Grants-Preliminary-Injunction-Against-Cleveland

April 1, 2014

Attorney General DeWine Announces Lawsuit Against Dealership

Ohio Attorney General Mike DeWine today announced a lawsuit against Heath Motor Sports, LLC and owner Paul Dague. The Attorney General’s lawsuit accuses the owner and dealership of engaging in unfair and deceptive business practices by failing to provide consumers with motor vehicle titles, as required by Ohio law.

“Car buyers must get the titles to their cars within 30 days after purchase,” said Attorney General Mike DeWine. “If they don’t, then we can use funds from the Title Defect Recision Fund (TDR) to help them. This lawsuit seeks restitution from the dealer who failed to provide titles to reimburse the fund.”
The Title Defect Recision (TDR) Fund was created to administer refunds to retail purchasers of motor vehicles who suffer damages from dealers who fail to provide a valid certificate of title in the purchaser’s name within the statutorily required period of time.

Heath Motor Sports, LLC was located at 105 Lillian Court in Newark, Ohio. According to the Attorney General’s lawsuit, the dealership violated the Ohio Consumer Sales Practices Act by failing to provide vehicle titles within 30 days of purchase.

http://www.ohioattorneygeneral.gov/Media/News- Releases/April-2014/Attorney- General-DeWine-Announces- Lawsuit-Against

VERMONT

April 23, 2014

Attorney General General William H. Sorrell Announces $1,000,000 Crackdown On Illegal Lending

Today, Vermont Attorney General William H. Sorrell launches a sweeping effort to address the growing problem of illegal and predatory online lending. “Online lenders are taking advantage of thousands of low and moderate income Vermonters. They offer illegal short-term, very high-interest loans via the internet.” said Attorney General Sorrell. “These predatory loans are designed to entrap consumers in long-term debt. Fortunately, we have strict lending laws to combat such schemes and we are announcing an aggressive, comprehensive effort to keep these lenders out of Vermont.”

The Attorney General announced actions against lenders and their payment processors under Vermont’s Consumer Protection Act, because the lenders are unlicensed and charging interest of up to 600-700%; 300% on average.

Vermont has long standing laws requiring that non-bank lenders be licensed and limits the annual interest rate on unsecured loans to 12-24 percent. Payday loans (loans contingent on a postdated payment instrument) are explicitly banned.

April 16, 2014

**Attorney General William H. Sorrell Announces Vermont Wins First Round of Patent Troll Case**

The federal district court remanded Vermont’s case against MPHJ Technologies to state court. Vermont alleges in this case that MPHJ Technologies, which claims to have patents on scanning documents and sending them by email, sent unfair and deceptive demand letters to small businesses and nonprofits in Vermont.


April 9, 2014

**Attorney General Sorrell Announces Two Vermont Propane Companies Settle Consumer Protection Claims**

Cota & Cota, Inc., of Bellows Falls VT, and Bourne’s of Morrisville, Inc., two Vermont suppliers of retail propane, settled claims that they violated Vermont consumer protection laws with regard to propane pricing, fees, and terms of service. Cota & Cota also settled a claim that the company retaliated against a consumer who complained to the Attorney General’s Office about the company’s propane practices.

“Since 1986, Vermont has regulated the business practices of propane suppliers to protect consumers and promote fair competition,” said Attorney General Sorrell. “Our propane laws require clear disclosure and fair implementation of pricing, fees, and terms of service. My office takes seriously any consumer complaint regarding an unfair practice by propane suppliers.”

Vermont law requires propane suppliers to list all applicable fees in an initial fee disclosure form. Additionally, propane suppliers cannot refuse to deliver propane based on outstanding balances, or require up-front payments, except under certain circumstances.

After a consumer complained to the Attorney General’s Consumer Assistance Program (“CAP”), the Attorney General found that Cota & Cota was illegally requiring all cash customers to make a $350 up-front payment, and the
company would refuse a delivery unless a back balance was completely cleared and the up-front $350 charge was paid. Cota & Cota also did not list the amount or duration of any of its fees in its fee disclosure form. The company agreed to a settlement changing those practices to comply with Vermont law.


WASHINGTON

April 15, 2014

Attorney General Bob Ferguson Forces DISH To Come Clean About Roughly $2M In Deceptive Surcharges, Payments Could Total Up To $5M

Hundreds of thousands of Washington state consumers to receive full refund and additional benefits

After receiving consumer complaints the Attorney General’s Office began an investigation that led to resolution of alleged violations of the Consumer Protection Act by DISH Network.

DISH agrees to:

• Refund approximately $2 million to Washington state consumers;
• Provide additional benefits to consumers that could total up to $3 million; and
• Pay the AGO $569,500 for costs and fees.

The AGO alleged DISH began charging its Washington state consumers an unlawful monthly line-item surcharge in May of 2012, collecting more than $2 million in surcharges.

Hundreds of thousands of Washington consumers were illegally charged a dollar per month for up to eight months.

Headquartered in Colorado, DISH sells and distributes digital entertainment programming via satellite to residential and commercial subscribers in all 50 states, including Washington. From May through December of 2012, DISH charged consumers a “WA State Surcharge” or “WA Surcharge” ranging from $1.00 to $1.09—stopping only after the AGO began an investigation.
“DISH’s actions cost hard-working Washingtonians millions of dollars, one buck at a time,” said Attorney General Bob Ferguson. “The Attorney General’s Office will prosecute any company that tries to make a buck through deceptive billing.”

Consumers will get a full refund of the surcharge they paid, regardless of whether they are still DISH customers.

Consumers do not need to do anything to get their refund—it will be issued as a bill credit for current customers or a check to former customers who paid the surcharge.

DISH will contact all eligible consumers via mail or email.

DISH will also pay the AGO $569,500 for costs and attorneys’ fees.

http://www.atg.wa.gov/pressrelease.aspx?id=32037#.U2J0qFc3OrY

WEST VIRGINIA

April 2, 2014

Attorney General Patrick Morrisey Announces Approximately $1.2 Million Settlement in Auto Title Lenders Case

Attorney General Patrick Morrisey today announced that the Office of the Attorney General reached an approximately $1.2 million settlement in Jefferson County Circuit Court with Fast Auto Loans Inc. and Virginia Auto Loans Inc.

As part of the settlement, the two title loan companies agreed to close all accounts and zero-balance any debt owed by West Virginia-based consumers within 60 days. In addition, the loan companies agreed to return any vehicles that were seized from West Virginia consumers that have not yet been sold and remove any and all liens on vehicle titles.

The companies agreed to cancel approximately $816,000 in consumer debt and to pay $450,000 to the state, of which approximately $150,000 will be used as consumer restitution. The remaining money will be able to be used by the Office of the Attorney General for consumer protection activities, be held
for appropriation by the Legislature, or be returned to the tax payers and/or consumers.

“Our Office is pleased with this settlement in that it will help many hundreds of West Virginia consumers in the Eastern Panhandle, as well as the southern region of the state,” Attorney General Morrisey said. “While title loans are not legal in West Virginia, some citizens opt to go across state lines to obtain them. However, consumers should be cautious about getting these loans, no matter how cash-strapped they may be, because of the high interest rates and the very real danger of losing their cars.”

http://www.wvago.gov/press.cfm?ID=805&fx=more

WISCONSIN

April 25, 2014

Attorney General J.B. Van Hollen Announces Court Convicts Jay Fischer in Million Dollar Mortgage Fraud Scheme

Attorney General J.B. Van Hollen announced that Marathon County Judge Gregory Huber found Jay Fischer guilty of a million dollar mortgage fraud scheme. Fischer pleaded no contest to racketeering, theft, fraudulent writings, securities fraud, bail jumping, failure to file an individual tax return, and failure to file a corporate tax return. The convictions resolve two criminal cases against Fischer from Marathon and Waupaca counties.

According to the Marathon County complaint, Fischer operated a business, known as Valley Title, previously located in Marathon County, Wisconsin. Homeowners had used Valley Title as a title agent when refinancing a mortgage or purchasing a house. Fischer received more than one million dollars from ten real estate transactions in 2009 and 2010. Fischer reportedly failed to pay off the old mortgages, resulting in dual active mortgages on the homes. Fischer later satisfied only two of the mortgages after the homeowners discovered the dual mortgages.

**MEDICAID FRAUD CASES AND SETTLEMENTS**

**ALASKA**

*April 16, 2014*

**Attorney General Michael C. Geraghty Announces Anchorage Physician Arrested For Fraudulently Billing Medicaid And Tampering With Physical Evidence**

The Alaska Department of Law, Medicaid Fraud Control Unit (MFCU) announced today the arrest of an Anchorage area physician for fraudulently billing Medicaid for hundreds of thousands of dollars and for tampering with physical evidence in an ongoing investigation.

Dr. Shubhranjan Ghosh, 39, of Anchorage, Alaska and the founder of Ghosh Psychiatric Services, was arrested yesterday evening on a criminal complaint alleging that he committed medical assistance fraud, scheme to defraud and evidence tampering.

The charging document states Dr. Ghosh fraudulently billed Medicaid $170,000 for services allegedly provided to patients that were not present during the date and time of the billing. Dr. Ghosh additionally billed Medicaid over $110,000 for psychiatric services allegedly provided to his office manager’s children and over $20,000 for services he allegedly provided to the children of an ex-girlfriend. Travel records further indicate that Dr. Ghosh billed Medicaid $42,500 for providing psychiatric services to patients in his office while traveling internationally and domestically. After a 2013 search warrant on his medical practice, Dr. Ghosh attempted to falsify medical records to support three years of fraudulent billing for the children of his office manager.

Attorney General Pam Bondi Announces Arrest Of Hillsborough County Woman For Medicaid Fraud

Attorney General Pam Bondi’s Medicaid Fraud Control Unit and the Hillsborough County Sheriff’s Office today arrested Hillsborough County resident Esther Stirewalt for Medicaid fraud. According to the MFCU’s investigation, Stirewalt allegedly received more than $8,000 for personal care services provided to a disabled adult, which were actually never provided. Stirewalt was employed by Tampa Bay Patient Services.

Stirewalt is charged with one count of Medicaid Fraud, a third degree felony, and could face up to five years in prison and up to $5,000 in fines. The case will be prosecuted by the Attorney General’s Office of Statewide Prosecution.

http://www.myfloridalegal.com/newsrel.nsf/newsreleases/44AF8BF97615B35F85257CBD005F6BFE

April 8, 2014

Attorney General Pam Bondi Announces Miami-Dade Woman Arrested For Billing Medicaid Program $350,000 For Bogus Vascular Ultrasounds

Following an investigation by Attorney General Pam Bondi’s Medicaid Fraud Control Unit, Miami-Dade County resident Lourdes Haber has been arrested for billing Florida’s Medicaid program for $350,000 worth of bogus vascular ultrasounds and related services. Haber owns Caribe Medical Center of Homestead, Inc., and according to the MFCU’s investigation, she billed the Medicaid program for vascular ultrasounds that were neither prescribed nor performed.

http://www.myfloridalegal.com/newsrel.nsf/newsreleases/D4EDB61AB91345DE85257CB4006AF137
April 1, 2014

Attorney General Pam Bondi announces Home Health Agency Administrator and Aide Arrested for Defrauding Medicaid out of More Than $18,000

Attorney General Pam Bondi announced that two Broward county residents are in custody after allegedly defrauding the Florida Medicaid program out of more than $18,000. The Attorney General’s Medicaid Fraud Control Unit arrested Julia Privis and Alla Privis on felony warrants.

After receiving a referral from the Agency for Health Care Administration, the Medicaid Fraud Control Unit investigated Julia Privis and Alla Privis, who were employed by Ultimate Home Care, Inc. in Hallandale Beach at the time, for services not rendered. According to the investigation, the total amount they billed the Medicaid program for services never rendered, including range of motion exercises, conducting urine tests and bathing and skin care, was more than $18,000.

http://www.myfloridalegal.com/newsrel.nsf/newsreleases/A612A2E6D61249AD85257CAD004A5E30

IADHO

April 3, 2014

Attorney General Wasden Sentences Draine for Abuse, Neglect and Medicaid Fraud

Paul J. Draine, of Garden City, was sentenced today for neglecting his mother and submitting claims to Medicaid for fraudulent services, Attorney General Lawrence Wasden said. Fourth District Judge Lynn Norton sentenced Draine to one year fixed in prison and four years indeterminate. The court suspended the prison sentence and ordered Draine to enter the Rising Sun Sober Living facility. He was placed on supervised probation for five years and ordered to pay $23,408 in restitution to the Department of Health and Welfare, Division of Medicaid, Medicare and a private insurance company.


INDIANA
April 2, 2014

Attorney General Greg Zoeller Announces Anderson Dental Center Owner, Employees, Dentists Criminally Charged

Criminal charges including Medicaid fraud and corrupt business influence were filed Tuesday against the unlicensed owner of Anderson Dental Center Inc., three dentists who practiced at the center and four of its employees, Indiana Attorney General Greg Zoeller announced today.

The criminal charges filed in Madison County Circuit Court 6 allege that Anderson Dental Center owner Sally Metzner and her co-defendants engaged in a scheme to submit false and inflated claims for payment of dental services to the Indiana Medicaid program, sometimes using forged documents, in order to receive more Medicaid reimbursement than they were due.


KANSAS

April 7, 2014

Schmidt Praises Legislature For Strengthening Medicaid Anti-Fraud Law

Kansas Attorney General Derek Schmidt today praised the Legislature for unanimously approving legislation to strengthen the Medicaid Fraud Control Act.

Schmidt proposed the measure in January, and the Legislature sent a final version to the Governor on Saturday. Senate Bill 271 passed the Senate 40-0 and the House of Representatives 122-0.

The bill increases criminal penalties for defrauding the Medicaid program and also allows courts to sentence defendants to prison, not probation, if their fraud results in a Medicaid recipient being denied quality services to which he or she is entitled. The measure also strengthens the state’s ability to obtain civil fines against people who file false claims with the Medicaid program.

“Protecting taxpayers by vigorously prosecuting Medicaid fraud is a priority for our office,” Schmidt said. “These new legal tools will strengthen our ability
to hold accountable those who steal from the taxpayers and put Medicaid recipients’ health at risk by failing to provide needed services.”


KENTUCKY

April 9, 2014

Former KIPDA CDO Employee Pleads Guilty To Theft And Fraud Charges

Attorney General Jack Conway and his Medicaid Fraud and Abuse Control Unit today announced that a former Consumer Directed Options (CDO) employee with the Kentuckiana Regional Planning & Development Agency (KIPDA) has pleaded guilty to charges involving theft and fraud.

On Tuesday, Linda Smith, 66, pleaded guilty in Jefferson Circuit Court to theft by unlawful taking under $10,000 and devising or engaging in a scheme to defraud the Kentucky Medicaid program. Smith received a three-year sentence, diverted for five years.

Smith worked as a CDO employee with KIPDA and provided care for a family member in exchange for payment from the state Medicaid program. The CDO program, which is overseen by the Kentucky Department for Aging and Independent Living, serves the non-medical home health needs of members of Kentucky’s home and community-based waiver programs and allows members to choose who provides their non-medical services. Smith is alleged to have submitted false time sheets while working as a CDO employee and received payments from Medicaid for services she did not perform, resulting in a financial loss of more than $3,700 to the Medicaid program.

http://migration.kentucky.gov/Newsroom/ag/kipdacdo.htm
MASSACHUSETTS

April 11, 2014

Attorney General Martha Coakley Announces Worcester Woman And Her Son Arraigned In Alleged Scheme To Steal $96,000 From Masshealth

Personal Care Attendant Services Billed Under Names of Children Out of State, Including Incarcerated Son

A Worcester woman and her son have been arraigned in connection with multiple schemes using family names to falsely bill the state’s Medicaid program (MassHealth) for more than $96,000 of Personal Care Attendant (PCA) services that were never provided, allegedly using the proceeds for their own benefit, Attorney General Martha Coakley announced today.

Beverly Cousin, 66, was arraigned today in Worcester Superior Court on the charges of Medicaid False Claims (5 counts) and Larceny over $250 by False Pretenses (5 counts). Her son, Rashad Cousin, 31, of Springfield, Virginia was arraigned Thursday on the charges of Medicaid False Claims (3 counts) and Larceny over $250 by False Pretenses (3 counts). Both defendants pleaded not guilty and were released on personal recognizance.

The MassHealth PCA Program helps people with chronic or long-term disabilities live independently and hire PCA’s to help with their daily living activities. In February 2013, Elder Services of Worcester Area, Inc. referred a complaint to the AG’s Office after hearing concerns that Beverly Cousin was not receiving authorized care, instead submitting false timesheets in her children’s names and retaining the payments for her personal use.

MISSISSIPPI

April 30, 2014

Attorney General Jim Hood Announces New Albany Nurse Arrested For Medicaid Fraud And Illegally Obtaining A Controlled Substance

A New Albany nurse has been arrested on charges of Medicaid Fraud and Illegally Obtaining a Controlled Substance, announced Attorney General Jim Hood today.

Shawna Russell Smith, 48, turned herself in Tuesday at the Union County Sheriff's Office following indictment by a Union County Grand Jury. Count One of the indictment alleges that Smith, while employed as a registered nurse at a care center in New Albany, did illegally take for her own use one tablet of hydrocodone, which had been prescribed for a patient and then filed a claim with the Mississippi Division of Medicaid for reimbursement for the drug. Counts Two and Three allege that Smith did illegally obtain possession of one tablet of Hydrocodone on two separate occasions involving two other patients and allegedly converted them to her own use.


OKLAHOMA

April 23, 2014

Oklahoma Attorney General Scott Pruitt Files Medicaid Fraud Charges In Two Separate Cases

Attorney General Scott Pruitt Wednesday announced the filing of Medicaid fraud charges against two Oklahomans in separate investigations of alleged Medicaid fraud.

Bethany Stout, 34, of Alva, was charged with four counts of Medicaid fraud and one count of identity theft in Oklahoma County District Court. Stout is a licensed alcohol and drug counselor who provides counseling services for Medicaid recipients.
She is charged with filing more than $97,000 in false Medicaid claims for services not provided to three clients. Stout allegedly also used the identities of those three clients to fraudulently obtain payments from the Oklahoma Health Care Authority for the services she did not provide.

Charges against Stout were filed Tuesday in Oklahoma County District Court. She was arrested Tuesday by Enid Police. If convicted, Stout faces up to 17 years in prison and/or fines of more than $404,000.

Jason Lee Frazier, 34, of Hawaii, was charged with one count of Medicaid fraud and one count of identity theft in Oklahoma County District Court. Frazier worked as a licensed professional counselor at The Agency at Zoe in Enid. He moved to Hawaii in May 2013. Rather than transfer his clients in Enid to a local therapist, he continued to counsel his patients via cell phone and Skype. The Oklahoma Health Care Authority only pays for counseling services provided in person.

http://www.ok.gov/triton/modules/newsroom/newsroom_article.php?id=258 &article_id=14106

SOUTH CAROLINA

April 11, 2014

Attorney General Alan Wilson Announces Gable Man Convicted On Ten Counts Of Medicaid Provider Fraud

Willie Lee Bethune of Gable, South Carolina was convicted on ten (10) counts of Medicaid fraud in Richland General Sessions Court on April 10, 2014.

The fraud occurred in 2010, when Bethune worked for Youth Options, which had an agreement to provide counseling services to students in Clarendon School District One. No service was provided.

Judge Robert Hood sentenced Bethune to one year in jail for each count, with nine of them to run concurrent with the first year.

TENNESSEE

April 16, 2014

Attorney General Bob Cooper Announces New Life Lodge Agrees To Resolve TennCare Fraud Allegations For $9.25 Million

CRC Health Group (CRC) has agreed to pay $9.25 million to settle allegations of TennCare fraud related to its New Life Lodge Facility in Burns, Tennessee, Attorney General Bob Cooper announced today.

The State alleged that between 2006 and 2012 CRC provided substandard services, repeatedly exceeded its state-licensed patient capacity, and caused third party pharmacies to bill the TennCare program for prescription drugs that New Life Lodge was obligated to provide to TennCare beneficiaries as part of their TennCare-paid per diem. The settlement is the result of a joint investigation between the State of Tennessee and the United States. The recovery will be divided between the state and federal governments with the State of Tennessee slated to receive approximately $3.4 million.

"New Life Lodge accepted millions of dollars of TennCare funds with the understanding that it would provide necessary substance abuse treatment services to some of the State’s most vulnerable citizens," Attorney General Cooper stated in response to the settlement. "Instead, far too often those operating the facility failed to meet their obligations by falling short of minimum necessary standards of care or using third-party pharmacies to double-bill the program."


TEXAS

April 29, 2014

Attorney General Abbott Recovers $10 Million For State Of Texas, U.S.

Texas Attorney General Greg Abbott secured a $10 million agreement with New Jersey-based West-Ward Pharmaceuticals Corp. The agreement resolves the State’s lengthy civil Medicaid fraud investigation against West-Ward for
fraudulently reporting inflated drug prices to the Medicaid program for nearly 10 years.

Under the settlement agreement, West-Ward must pay the State of Texas a total of $4.5 million for the State’s general revenue fund. Because the Medicaid program is jointly funded by the State and U.S. taxpayers, the federal government is entitled to a percentage of the settlement proceeds.


**April 25, 2014**

**Attorney General Grey Abbott Announces Two Men Indicted In Kickback Scheme Investigated By State And Federal Officials**

Jeffery Parsons, of Crockett, and David Edson, of Palm Harbor, Fla., have been charged in a 13-count indictment alleging a conspiracy to pay kickbacks to several area personal care home owners and patient advocates, announced United States Attorney Kenneth Magidson today. Edson, 65, and Parsons, 55, were the vice presidents of Development and Operations, respectively, for Continuum Healthcare LLC.

The indictment also charges personal care home owners Aretha Johnson, 61, of Sweeny; Inger Michelle Pace, 51, James Bobino, 44, Mary Browning, 66, Cheryl Waller, 68, all of Houston; Deborah Davis, 51, of Atlanta, Ga.; and patient advocates Earnestine Johnson, 55, and Ronald Turner, 53, both also of Houston.


**April 23, 2014**

**Attorney General Grey Abbott Announces Bryan Woman Ordered To Prison For Health Care Fraud In Case Investigated By State And Federal Officials**

Yolanda Nowlin, 42, has been ordered to federal prison for 11 years following her multiple convictions in relation to a large health care fraud conspiracy, announced United States Attorney Kenneth Magidson. A federal jury in
Houston convicted Nowlin Sept. 4, 2013, following seven days of trial and less than three hours of deliberations.

At the sentencing hearing late yesterday, U.S. District Judge Sim Lake handed Nowlin a total sentence of 132 months in federal prison - 120 months for conspiracy to commit health care fraud to be served consecutively with a 12-month sentence for health care fraud, conspiracy to violate the anti-kickback statute and Social Security fraud. She was further ordered to pay $744,105 in restitution to Medicare and Medicaid and $106,492.10 to the Social Security Administration. In handing down the sentence, Judge Lake noted the fraud occurred over several years, harming beneficiaries, the public and the Medicare and Medicaid systems. Nowlin will also be required to serve three years of supervised release following completion of the prison sentence.


April 15, 2014

**Attorney General Grey Abbott Announces Mesquite Man Ordered To Prison For Health Care Fraud Following State And Federal Investigation**

Jerry C. Bullard, 57, of Mesquite, Texas, was sentenced this afternoon, by U.S. District Judge Sam A. Lindsay, to 33 months in federal prison and ordered to pay $317,779 in restitution, following his guilty plea in February 2012 to one count of conspiracy to commit health care fraud. Bullard worked in the durable medical equipment department of Medistat Group Associates, Inc., an association of health care providers in Desoto, Texas. Judge Lindsay ordered that Bullard surrender to the Bureau of Prisons on July 15, 2014. The announcement was made today by U.S. Attorney Sarah R. Saldaña of the Northern District of Texas.


April 3, 2014

**Attorney General Grey Abbott Announces Houston Woman Convicted Of Health Care Fraud Following State And Federal Probe**

Andrea Michelle Tellison, 47, has been convicted today of 14 counts of health care fraud and seven counts of aggravated identity theft, announced United
States Attorney Kenneth Magidson. The jury returned its verdicts this afternoon following three days of trial and less than two hours of jury deliberation.

Tellison, the director of operations, chief compliance officer and co-owner of Texas Durable Medical Company was charged in March 2013 with health care fraud and aggravated identity theft in relation to the submission of approximately $1.48 million worth of enteral nutrition and enteral feeding supply claims to Medicare.


April 1, 2014

Attorney General Grey Abbott Announces Two Dallas-Area Men Ordered To Prison For Health Care Fraud In Case Investigated By State And Federal Officials

Two Grand Prairie men convicted at trial in October 2013 on conspiracy and health care fraud charges related to their operation of A Medical House Calls, a physician house-call company in North Texas, were sentenced this morning by U.S. District Judge David C. Godbey, announced U.S. Attorney Sarah R. Saldaña of the Northern District of Texas.

Lawrence Dale St. John, 67, was sentenced to serve a total of 262 months in federal prison, and his son, Jeffrey Dale St. John, 42, was sentenced to serve a total of 135 months in federal prison. Both St. John’s were ordered to pay restitution to the Centers for Medicare and Medicaid Services (CMS).


VERMONT

April 18, 2014

Attorney General Sorrell Announces St. Albans Woman Convicted For Falsely Obtaining Monies From The Vermont Medicaid Program

Ashley Martin of St. Albans, Vermont, was convicted on April 17, 2014, in Vermont District Court for Windsor County, of five misdemeanor counts of
False Pretenses. The convictions stemmed from Ms. Martin having forged signatures on timesheets she submitted for respite care not actually provided to a vulnerable adult enrolled in Vermont’s Developmental Disability Services program.

http://www.atg.state.vt.us/news.php

WASHINGTON

April 30, 2014

Attorney General Bob Ferguson’s Office Recovers $259,649 From Tacoma-Based Firm In Medicaid Fraud Investigation

In response to allegations that it knowingly overbilled the state over an eight-year period, a Tacoma-based physician group will pay $259,649 to the state’s Medicaid program.

“Providers who participate in our state’s Medicaid program must accurately bill for services provided and accurately document those services in the patient record,” said Attorney General Bob Ferguson “If you participate in the Medicaid program, you must play by the rules.”

Sound Inpatient Physicians employs hospitalists and other physicians who provide care to patients at hospitals and other facilities. Hospitalists are physicians who provide in-patient care to hospital and other facility patients. Sound contracts with hospitals and other facilities to provide these services.

The Attorney General’s Medicaid Fraud Control Unit (MFCU) alleged that, between 2004 and 2012, Sound knowingly submitted inflated claims for higher and more expensive levels of service than were documented by the hospitalists in patient medical records.

http://www.atg.wa.gov/pressrelease.aspx?id=32063#.U2J2hVc3OrY
April 22, 2014

Attorney General J.B. Van Hollen Announces Milwaukee Man Sentenced For Medicaid Fraud

Attorney General J.B. Van Hollen announced today that Tyvex Benford has been sentenced in Milwaukee County on two convictions for Medicaid fraud. Milwaukee County Circuit Court Judge William Brash imposed and stayed sentences of imprisonment for three years, to be served concurrently to each other and consecutive to any other sentences, comprising 18 months initial confinement and 18 months extended supervision. He then placed Benford on probation for two years, with conditions of six months in jail, alcohol or other drug abuse (AODA) assessment, anger management treatment, participation in a criminal thinking program, preclusion as a payee for any government public assistance program, and payment of $3,546 restitution.

AG Strange Warns Against Fraud And Price Gouging With All Alabama Counties Under State Of Emergency

With tornadoes and dangerous storms striking Alabama, Attorney General Luther Strange pledged that his office will be vigilant in protecting our citizens from those who might exploit this tragedy for illegal profit.

As a State of Emergency is officially declared for every county of Alabama, the state’s price gouging law now is in effect throughout the state. The Attorney General also reminds citizens to be careful of potential home repair fraud.

The Governor’s proclamation of emergency declares “conditions of disaster or of extreme peril to the safety of persons and property” and states that “current predictions of the National Weather Service demonstrate the potential for the State of Alabama to continue to be severely affected by severe weather with tornadoes, damaging winds, hail, flooding and flash flooding possible.”

“Our thoughts and prayers are with the many families affected by the storms,” said Attorney General Strange. “We are saddened by the loss of life and devastation that our citizens are enduring once again. I urge our citizens to be cautious of those who would prey upon them through crimes such as price gouging and home repair fraud; I warn the criminals that if they do so, they will be punished sternly.”

http://www.ago.state.al.us/News-475
**ARIZONA**

April 2, 2014

Attorney General Tom Horne Warns Consumers To Avoid Utility Company Scams

Attorney General Tom Horne is warning consumers to be cautious of scams related to utility companies including Salt River Project (SRP), Arizona Public Service (APS), and Tucson Electric Power (TEP).

Scam artists posing as SRP, APS, and TEP employees have reportedly been calling customers threatening to shut off power within a couple of hours if payment is not made immediately. They request payment in the form of a pre-paid card, credit card, or through PayPal. They claim they are from the utility company’s Disconnect Department and then give consumers a phone number to call once they have purchased the pre-paid card. Once customers call back and give them payment information, scammers then have access to the consumers’ money. On other occasions, scammers have gone to consumers’ homes and asked for money to keep the power on or make repairs to the equipment.

Scammers are targeting both individual consumers and small businesses. In the case of businesses, they are calling during busy times. For example, scammers called flower businesses on Valentine’s Day. They have also called restaurants during the lunch rush.


**CONNECTICUT**

April 29, 2014

Attorney General George Jepsen And State Officials Warn Connecticut Residents Of IRS Phone Scam

Connecticut residents should be wary of scammers targeting taxpayers by representing that they’re from the Internal Revenue Service (IRS), Attorney General George Jepsen, Department of Consumer Protection Commissioner
William M. Rubenstein and Department of Revenue Services Commissioner Kevin B. Sullivan said today.

The officials noted a recent uptick in the number of complaints from residents about the scam phone calls, which can be particularly aggressive. The scammers tell potential victims that they owe money that must be paid immediately to the IRS and that they may face arrest from the Federal Bureau of Investigation (FBI) or from local police if they do not pay.

"This is a version of a common scam where the caller uses threats to try to get money, and Connecticut residents need to be very aware that this is not a legitimate phone call," said Attorney General Jepsen. "Government agencies – including the FBI and the IRS – do not call people on the phone or send emails to demand money or threaten arrest. If you get this call, hang up, and never send the caller money."

“Scammers are becoming bolder in their demands and it’s important that consumers are just as firm in refusing to be coerced,” Commissioner Rubenstein said. “Despite their threats, these scoundrels aren’t IRS agents on their way to your home. If you receive this type of call, just hang up and notify your local police department.”


April 1, 2014

**Governor Dannel P. Malloy’s And Attorney General George Jepsen’s Proposed Legislation Would Create New Consumer Protections In Electric Supplier Market**

A package of legislative proposals detailed by Governor Dannel P. Malloy, Attorney General George Jepsen, Consumer Counsel Elin Swanson Katz and Senate President Pro Tempore Donald E. Williams, Jr. (D-Brooklyn) today would seek to address the growing number of consumer complaints about spiking prices, deceptive practices and lack of disclosure about rates and contract terms in Connecticut’s electric supplier market.

“Together, we have made it a priority to bring cheaper, cleaner and more reliable energy to Connecticut residents,” said Governor Malloy. “As a result of that commitment, over the past few years Connecticut consumers have seen electric prices fall after experiencing some of the highest energy costs in the nation. This past winter, as demand spiked and prices rose, we heard from far too many consumers who complained of deceptive practices and unjustified rate increases by electric suppliers. That’s why, today, we are asking legislators to consider a package of proposals that will arm consumers...
with better information, allow them to make the choices that are right for them, and crack down on unfair and deceptive practices. These proposals will give consumers the information, the certainty, and the security they deserve when buying electricity.”

“Over the past few months, my office has received dozens of formal complaints and hundreds of phone calls from Connecticut residents who were shocked to find that their electric bills had skyrocketed,” said Attorney General Jepsen. “It has become exceedingly clear that greater disclosure in the electric supplier market is necessary to protect consumers. The goal of this legislation is to provide consumers with more information so that they can make the best choices when shopping for an electric supplier and to empower regulators to crack down on deceptive marketing practice within the industry. Consumers also need much greater flexibility to quickly extract themselves from expensive variable-rate plans and to get back onto standard service, which has proved to be a much better deal for the majority of ratepayers.”


ILLINOIS

April 10, 2014

Attorney General Madigan: House Approves Legislation To Protect Low Wage Workers

Attorney General Lisa Madigan today praised House lawmakers for passing legislation that puts in place protections for low wage workers who receive their wages on a payroll card, an increasingly common method of payment used by Illinois employers. The bill will provide important protections for workers against unreasonable fees to access their pay.

House lawmakers voted 63-39-1 today to send House Bill 5622 to the Senate. The bill, crafted by Attorney General Madigan’s office and sponsored by Rep. Arthur Turner, addresses this increasingly popular form of payment used by employers of hourly, low wage workers at fast food restaurants and stores. Instead of issuing paper checks, employers are offering payroll cards loaded with wages every pay period that are similar to pre-paid gift cards and can be used to make purchases and ATM withdrawals. But unlike a pre-paid gift card, employees are charged numerous fees to access or spend their earned wages, including: a $5 account inactivity fee, a $3 fee for requesting a monthly statement of their account or 50 cent fees every time they want to use their card, make a purchase or check their account balance.
Last year, the Attorney General’s office began investigating the use of payroll cards after receiving complaints from employees in Illinois and discovered the unreasonable fees attached to the cards and other practices that reduce the employees’ earnings. The office crafted the legislation to put a stop to the harmful practices.

“My goal is to ensure low wage workers receive all of their wages. It makes no sense that the amount you receive on a gift card is better protected than the wages you receive on a payroll card,” Madigan said. “This bill is designed to ensure that workers actually get all of their wages instead of losing them to unreasonable fees.”

http://illinoisattorneygeneral.gov/pressroom/2014_04/20140410c.html

April 9, 2014

Attorney General Madigan: Bill Protecting Businesses From Patent Trolls Passes Senate

Attorney General Lisa Madigan today applauded Senate lawmakers for passing legislation to protect Illinois small businesses from “patent trolls” that acquire patents to profit from frivolous patent infringement claims.

Senate members voted 48-0 today to send Senate Bill 3405 to the House. The bill, crafted by Attorney General Madigan’s office and sponsored by Sen. Daniel Biss, will crack down on the growing problem of misleading demand letters that patent trolls have sent to thousands of small businesses, retailers and manufacturers. In the letters, patent trolls frequently fail to disclose basic information, including the actual owner of the alleged patent and the circumstances surrounding any alleged infringement. Identical letters have been sent to thousands of businesses and often falsely threaten litigation even though the patent trolls have no intention of filing lawsuits. In some cases, patent trolls have targeted businesses for simply purchasing products in the commercial market. The letters patent trolls send are designed to take advantage of businesses with no expertise in patent disputes.

“We need better protections for small businesses facing deceptive and costly demands from patent trolls,” Madigan said. “This legislation will ensure the rights of legitimate patent holders while cracking down on this fraudulent practice.”

http://illinoisattorneygeneral.gov/pressroom/2014_04/20140409.html
April 7, 2014

Attorney General Lisa Madigan today alerted Illinois residents to an increased risk of unauthorized withdrawals on their accounts after banking regulators reported that hackers are circumventing controls on automated teller machines (ATMs) to make nearly unlimited withdrawals before banks can detect the fraud.

In recognition of Money Smart Week, Madigan is urging Illinois residents to be on the lookout for unauthorized withdrawals from their accounts in the wake of the disclosure, amid a series of massive data breaches at major U.S. companies including Target and Neiman Marcus.

“This recent wave of cyber attacks reinforces how important it is to monitor your accounts for unauthorized activity because it’s not a matter of if but when your financial accounts will be targeted by a criminal,” Madigan said.

Late last week, the Federal Financial Institutions Examination Council (FFIEC) reported the increase in cyber-attacks, disclosing that criminals have hacked bank websites and made large withdrawals from consumers’ accounts well before banks’ fraud alert systems recognize the unauthorized withdrawals.

http://illinoisattorneygeneral.gov/pressroom/2014_04/20140407.html

INDIANA

April 8, 2014

Indiana, Missouri AGs Launch National ‘No-Call Law Enforcement Summit’

Indiana Attorney General Greg Zoeller and Missouri Attorney General Chris Koster today launched the first-ever national “No-Call Law Enforcement Summit.”

Last year, the Indiana attorney general’s office received more than 14,000 Do Not Call complaints with more than 50 percent involving automated calls known as robocalls. The summit is being held today in Indianapolis to help
state and federal agencies identify best practices on how to stop unwanted calls and prosecute violators.

“Consumers nationwide are fed up with receiving unwanted calls, and that’s why we have gathered our state and federal partners to identify solutions,” Zoeller said. “It’s important to recognize that many of these annoying calls stem from sources outside the U.S, which falls outside the states’ jurisdictions. States need assistance from the federal government, specifically the Federal Communications Commission, to do more in terms of regulating these types of calls.”


KANSAS

April 29, 2014

Attorney General Derek Schmidt Announces Consumer Protection Team To Assist In Baxter Springs

A consumer protection team from the attorney general’s office will be in the Baxter Springs area today to assist residents recovering from Sunday’s tornado, Kansas Attorney General Derek Schmidt said.

Staff from the Attorney General’s Consumer Protection Division will be on the scene to ensure victims of the storm are not further victimized by scam artists looking to take advantage of a disaster. The team will be on the lookout for storm-chasing roofing contractors moving into the area who are not properly registered with the attorney general’s office, as required by state law. Residents also should be wary of any door-to-door sales scams in the region.

The consumer protection team will return to Baxter Springs as needed. Residents in need of assistance should call the Consumer Protection Hotline at (800) 432-2310 (in Kansas) or (785) 296-3751, where assistance is always available during normal business hours.

“Far too often we see scam artists roll into disaster areas trying to take advantage of consumers in a vulnerable situation,” Schmidt said. “As the community of Baxter Springs continues to recover from this storm, we will be there to assist local law enforcement in making sure they are protected.”
April 21, 2014

AG Schmidt: New Law Will Better Protect Kansas Senior Citizens

A new law signed last week by Governor Brownback will better protect Kansas senior citizens against fraud and financial abuse, Kansas Attorney General Derek Schmidt said.

Schmidt praised Brownback and legislators who have created the new crime of Mistreatment of an Elder Person.

“This new measure significantly strengthens the ability of law enforcement and prosecutors to protect Kansas senior citizens from fraud and financial abuse,” Schmidt said. “It has tougher penalties, better investigative tools and clearer boundaries to protect seniors from having their life savings stolen or wrongfully misused.”

The new law applies whenever a victim of financial abuse is age 70 or older. Under its provisions, penalties for stealing from an elder person are substantially enhanced – potentially reaching more than 40 years in prison for large-scale financial abuse.

The new law also makes clear that misusing a trust instrument or a power of attorney in order to misappropriate an elder person’s life savings is a crime.

“Our office takes seriously the duty to protect Kansas senior citizens from fraud and abuse,” Schmidt said. “These new tools will build on the record financial recoveries our Consumer Protection Division has obtained in recent years and will allow the state to go further and put con artists who prey on Kansas seniors behind bars.”


April 4, 2014

Attorney General Derek Schmidt: Hutchinson Consumers Safely Destroy 2 Tons Of Personal Documents
Hutchinson consumers safely disposed of more than 2 tons of personal documents during last week’s free document destruction event, Kansas Attorney General Derek Schmidt said today.

Nearly 150 consumers dropped off 4,880 pounds of documents during the event, held last Monday at the Kansas State Fairgrounds. In total, 1,600 Kansas consumers disposed of more than 30 tons of documents during the nine events held across the state in honor of National Consumer Protection Week.

“Kansas consumers clearly recognized the importance of securely disposing of documents containing personal information,” Schmidt said. “As a result, these documents have been safely shredded and recycled and are no longer at risk of falling into the hands of identity thieves.”


April 10, 2014

AG Schmidt: Another Record Year For Consumer Protection

For the second straight year, the Attorney General’s Consumer Protection Division has returned a record amount of money to Kansas consumers and taxpayers, Attorney General Derek Schmidt announced today.

In its annual report filed today with the governor and Kansas Legislature, Schmidt’s office reported $49.6 million in savings and recoveries to Kansas consumers and the state treasury in 2013. This topped the previous record of $49.3 million set in 2012.

“Our office has worked diligently to return money to consumers when they have been wronged by a scam artist or deceptive business,” Schmidt said. “These numbers reflect the commitment of our dedicated team of attorneys, investigators and support staff who work hard every day to protect Kansas consumers throughout our state.”

Schmidt also reported that several legislative changes during 2013 helped increase the office’s capacity to protect Kansans. A new law in 2013 gave the attorney general increased jurisdiction in cases of identity theft, which is among the fastest growing crimes nationwide. Schmidt’s office was also
charged with implementing the new Kansas Roofing Registration Act, which requires roofing contractors operating in the State of Kansas to register with the attorney general’s office.


KENTUCKY

April 16, 2014

General Conway To Assist Students & Consumers Following Mid-Continent University Closure

Mid-Continent University (MCU), a private, non-profit school operating in Mayfield, Ky. today announced that it would be laying off employees immediately and shutting down operations by June 30. The school has about 2000 students enrolled online, at its campus in West Kentucky and at other locations around the state.

"My office is closely monitoring this situation and is working with the Kentucky Council on Post Secondary Education, U.S. Department of Education and MCU’s accreditor, the Southern Association for Colleges and Schools (SACS) to ensure that every effort is made for students to graduate or finish out the semester on May 10," General Conway said. "If the school cannot meet its obligations to students, my Consumer Protection Division will work with students who may have concerns about the transfer of their credits to other institutions, their legal rights and student loans."

Attorney General Conway also directed staff to send letters today to administrators with MCU informing them that they have an affirmative obligation to maintain all records during dissolution and that they are subject to criminal liability for the intentional destruction of any records.

http://migration.kentucky.gov/Newsroom/ag/mcu.htm
MAINE

April 15, 2014

AG Mills Warns Of Phone Scam Claiming To Be Collecting Fines

Maine Attorney General Janet T. Mills is warning Mainers to be aware of a phone scam that claims to be from the Bureau of Motor Vehicles. The caller demands a fee be paid immediately over the phone or else a warrant for arrest will be issued or their driver’s license will be suspended.

“No court or government agency will call you to demand an immediate cash payment to avoid arrest or the loss of your license,” said Attorney General Janet T. Mills. “If you receive one of these calls – hang up. If you have questions call the Bureau of Motor Vehicles. Never give personal or financial information out over the phone on calls you did not initiate. If someone calls you and asks you to make payment by money order or pre-paid debit card, that is very big red flag that you are about to be scammed.”


April 10, 2014

Attorney General Janet T. Mills Applauds New Law Will Improve Foreclosure Process In Maine

Maine Attorney General Janet T. Mills applauds the enactment of Maine’s new law to improve the foreclosure process in Maine.

Two years after the National Mortgage Settlement and five years after enactment of Maine’s Foreclosure Diversion Program, Attorney General Mills spearheaded a study of the State’s efforts to handle residential foreclosures. The Attorney General drafted the legislation after she conducted a six-month long examination of the home foreclosure process, holding two public forums and meeting with dozens of bankers, mediators, housing counselors, judicial personnel, attorneys and other stakeholders.

Following this work, Attorney General Mills submitted a report to the Judiciary Committee. The resulting bill, L.D. 1389, sponsored by Rep. Jarrod Crockett, was amended in part and received unanimous approval from the
Judiciary Committee this spring. The Governor signed the bill into law earlier this week.

“The data we collected shows that the housing crisis is still rippling through Maine. Maine courts saw 4,756 foreclosure filings in 2013, up from 4,339 the year before. Our state has still not recovered from the recession. Maine families and communities continue to suffer,” said Attorney General Mills. “Many people in Maine are still struggling to make ends meet. My work in this area reinforces that we need a legal framework that works efficiently but is responsive to the individual needs and interests of homeowners.”


MARYLAND

April 29, 2014

It Pays To Know What's In Your E-Wallet - AG Gansler And Financial Regulation Commissioner Kaufman Emphasize Consumer Caution With Virtual Currencies Such As Bitcoin

Attorney General Douglas F. Gansler and Commissioner of Financial Regulation Mark Kaufman today underscored the need for consumer and investor caution when dealing with virtual currency, such as Bitcoin. Virtual currency, which includes digital and crypto-currency, is gaining in popularity and controversy. Growing numbers of merchants, businesses and other organizations now accept Bitcoin, one example of crypto-currency, in lieu of traditional currency.

"Virtual currencies exist with little to no regulation and there is no safety net, such as federally-backed insurance, if you lose your hard-earned money," said Attorney General Gansler. "It pays to know what's in your e-Wallet and the many ways your money can disappear if you're not careful. Unlike the dollar, these highly volatile alternatives are not issued by a government authority and are typically not backed by tangible assets."

"Bitcoin and all virtual currencies have inherent risks that Marylanders should consider prior to transacting with or investing in these currencies," said Mark Kaufman, Commissioner of Financial Regulation. "The entities that accept and transmit, or exchange virtual currencies for U.S. dollars are subject to federal law, and may be subject to state law, including the
requirement to be licensed as a money transmitter. It is important to note however, that Maryland does not currently regulate virtual currencies. I encourage any Maryland resident interested in virtual currencies, to do their homework first."

http://www.oag.state.md.us/Press/2014/042914.html

MASSACHUSETTS

April 28, 2014

AG Coakley Highlights Efforts To Address Foreclosure Crisis

Urges Fannie Mae And Freddie Mac To Engage In Principal Reductions That Have Worked In Massachusetts And Across Country To Keep People In Homes And Assist Economic Recovery; Releases Report Offering a Transparent Record Of Steps Taken To Assist Massachusetts Homeowners Since 2007

BOSTON – On the second anniversary of the first-in-the-nation foreclosure prevention program HomeCorps, Attorney General Martha Coakley once again urged Fannie Mae and Freddie Mac to engage in principal reduction as a means to keeping people in their homes. AG Coakley also released the report Rebuilding the Commonwealth: Recovering from the Foreclosure Crisis and Setting the Foundation for Future Success, offering a transparent record of the actions taken during the crisis and documenting the ways more than $850 million was recovered and provided to Massachusetts homeowners and investors since 2007.

“Addressing this foreclosure crisis was a key to not only helping thousands of families stay in their homes, but to restoring a healthy economy for everyone,” AG Coakley said. “Our office has worked hard to be a voice for homeowners who were treated so unfairly by these big banks, and there is still much work left to be done. That is why we are continuing to urge Fannie Mae and Freddie Mac to engage in principal reductions that we have seen work so well for families in Massachusetts and across the country.”

As shown in the report, several actions taken by the Attorney General’s Office against Wall Street firms such as Morgan Stanley and Goldman Sacks, as well as with the five major banks through the National Mortgage
Settlement, have accounted for a large portion of the more than $850 million in relief for Massachusetts borrowers and investors secured since 2007.


MICHIGAN

April 14, 2014

Schuette: Beware Computer Ransomware Scams

Michigan Attorney General Bill Schuette today warned consumers of Ransomware scams that can encrypt or lock files on a computer.

"Every day cyber criminals are devising new ways to scam consumers," said Schuette. "I urge Michigan residents to be wary of emails from unrecognized sources and encourage consumers to use our helpful suggestions to protect themselves and their personal information from cyber scams."

http://www.michigan.gov/ag/0,4534,7-164-46849-47203-326198--,00.html

April 11, 2014

Attorney General Schuette: Avoid Falling Victim To Foreclosure Rescue Scams

Attorney General Schuette today highlighted the work of his Homeowner Protection Unit to secure more than $1.6 million in restitution for victims of mortgage fraud-related crimes and offered important tips to help Michigan consumers avoid becoming victims of foreclosure rescue scams. The advice is issued as part of Schuette’s commitment to educate the public during National Crime Victim Rights’ Week.

“We have secured more than $1.6 million in restitution for Michigan victims of mortgage foreclosure-related crimes to help them begin to rebuild their lives,” said Schuette. “We will continue to aggressively investigate allegations of criminal misconduct by mortgage foreclosure scammers and advocate for Michigan homeowners.”
The Attorney General Homeowner Protection Unit has received restitution orders in the amount of $1,642,157 for approximately 843 victims. The Homeowner Protection Unit Reimbursement Fund has distributed a total of $301,776 to victims of mortgage fraud-related crimes who would otherwise receive no compensation, since the criminals who already spend their money are currently incarcerated. Since 2010, a total of 36 persons and companies have been convicted for committing mortgage fraud-related crimes. Several of the worst offenders were prosecuted for Racketeering resulting in prison sentences up 40 years.

“Consumers should take note of our important Consumer Alert to successfully stay on guard against fraud and protect their loved ones from additional financial hardship,” said Schuette.

http://www.michigan.gov/ag/0,4534,7-164-46849_47203-326045--,00.html

April 8, 2014

**Attorney General Schuette: Seniors Protect Yourselves From Victimization, Financial Exploitation**

Michigan Attorney General Bill Schuette today issued consumer advice to seniors and family members of vulnerable adults on how to avoid falling victim to financial crimes, which are on the rise against the elderly. The advice is issued as part of Schuette’s commitment to educate the public during National Crime Victim Rights’ Week.

“Criminals are very creative, and Michigan seniors make attractive targets for fraud and theft,” said Schuette. “All too often, my office prosecutes scam artists who targeted a retiree’s nest egg and abused their trust.

“It’s important to know that you can protect yourself from fraud and crime before it happens. Educate yourself on common scams and be skeptical toward strangers. Guard your personal financial information like account numbers and PINs very closely.”

Financial exploitation of senior citizens is one of the fastest growing crimes in America. It is estimated that as many as five million seniors are victimized annually. The problem is compounded by the fact that very few instances of victimization are typically reported and a majority of perpetrators of financial abuse are family members or caregivers.
April 03, 2014

Schuette: Avoid Falling Victim To Foreclosure Rescue Scams

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http://www.michigan.gov/ag/0,4534,7-164-46849_47203-326045--.00.html

http://www.michigan.gov/ag/0,4534,7-164-46849_47203-325664--,00.html
MISSISSIPPI

April 30, 2014

Attorney General Jim Hood And Board Of Contractors Warn Storm Victims Of Post-Storm Dangers

Attorney General Jim Hood reminds recent storm victims of the dangers that come from crooked contractors following disasters and storm damage like the State has recently seen.

Following the cycles of recent storms, the Mississippi Attorney General's Office (MSAGO) and the Mississippi State Board of Contractors (MSBOC) are joining forces to send a message to crooked contractors that bad business will not be tolerated in the Magnolia State and violators will be prosecuted.

“Our thoughts go out to our friends and neighbors around the state who have been impacted by the recent storms,” said Attorney General Jim Hood. “As usual after such widespread damage occurs, crooks will be on the prowl looking to take advantage of the misfortune of vulnerable homeowners. Before you hire someone to repair any damage to your property, be sure to educate yourself on how to best protect yourself.”

“We caution storm victims to know who you are dealing with and do not hire the first contractor who comes along,” said Stephanie Sills Lee, Executive Director for the MSBOC. “Take your time and protect yourself against con artists who will take your money and run or from unskilled contractors who will perform careless work.”

NEW YORK

April 30th 2014

A.G. Schneiderman Commends Chief Judge Lippman For Proposed Reforms To Consumer Debt Litigation Process

Attorney General Eric T. Schneiderman today applauded New York’s Chief Judge Jonathan Lippman for proposing a comprehensive set of reforms to the legal process for consumer debt cases. The proposed reforms incorporate many of the recommendations made by Attorney General Schneiderman’s Consumer Frauds Bureau aimed at improving the process that governs the tens of thousands of debt collection lawsuits brought every year in New York State.

“I commend Chief Judge Lippman for proposing these important reforms - ones that will promote a fairer legal process for thousands of consumers,” Attorney General Schneiderman said. “The ability to collect a debt should not come at the expense of consumers, who have been abused time and again during the litigation process in New York. I’m particularly pleased that the debt collection industry, like all other plaintiffs in New York courts, would be required to submit persuasive evidence prior to obtaining a ruling – a great improvement from the status quo.”


April 30, 2014

A.G. Schneiderman Offers Tips To Consumers Affected By Dramatic Power Bill Increases

National Grid Electric Rates Have Gone Up 60-75% Over Same Period Last Year

Schneiderman: New Yorkers Should Never Have To Worry That They Won't Be Able To Afford Their Heating Bills

Attorney General Eric Schneiderman is offering tips to those who have been affected by increased electrical bills. According to media reports and data collected from customers, electric rates for National Grid have gone up, on average, 60-75 percent this winter and spring, compared to the same
timeframe last year. The Attorney General’s office continues to receive numerous consumer complaints about high electric bills.

“Hardworking New York families have enough to worry about, without having to wonder whether they’ll be able to afford their high heating bills,” Attorney General Schneiderman said. “By arming themselves with these tips, New Yorkers will be able to avoid becoming financially drained during long and brutally cold winters like the one we just experienced.”


April 15, 2014

**As Wedding Season Approaches, A.G. Schneiderman Issues Consumer Alert On Wedding Planning Services**

With wedding season rapidly approaching, Attorney General Eric T. Schneiderman issued tips to protect New Yorkers from dishonest wedding vendors looking to take advantage of couples planning their weddings.

“Planning a wedding should be an enjoyable and exciting experience,” Attorney General Schneiderman said. “Unfortunately, there are unscrupulous vendors out there eager to prey upon couples who may already be under a great deal of emotional and financial pressure. Couples planning a wedding should be armed with information that will help them recognize and avoid potential consumer scams.”


April 15, 2014

**A.G. Schneiderman Secures More Than $1 Million In Relief For Tenants Living In 1,700 NYC Apartments**

Agreement Affirms Tenants’ Right To Organize And Requires Owners Of 42 Rent-Regulated Buildings To Comply With Housing Maintenance Laws; Ensures Accelerated Repairs Of Dilapidated Units
Attorney General Eric T. Schneiderman today announced a settlement agreement with two owners of 42 rent-regulated buildings located in Brooklyn, the Bronx and Manhattan. The agreement with the buildings’ owners – a partnership of several private equity firms, including Normandy Real Estate Partners and Westbrook Partners – will provide more than $1 million in rent credits to tenants living in nearly 1,700 apartments. The agreement also requires that delayed maintenance projects be completed within a year and that the management company, Colonial Management, be terminated immediately. An investigation by the Attorney General’s office into alleged harassment of tenants by Colonial Management is ongoing.

“Over one million families live in rent-regulated housing in New York City. They have a right to decent and safe housing, and a right to organize without being harassed,” Attorney General Schneiderman said. “Today’s agreement with the owners will bring significant relief to thousands of tenants who have suffered and puts other owners on notice that my office will not tolerate harassment of tenants.”

In November, tenants at these buildings began filing complaints with the Attorney General’s office asserting that Colonial Management was engaged in an aggressive campaign to deny their legal right to organize, a protected activity under section 230 of New York’s Real Property Law. The tenants began organizing in response to news that the buildings’ owners were facing possible foreclosure.

North Carolina

April 18, 2014

**Duke Energy Rate Hike Doesn’t Follow Law, AG Cooper Says**

Utilities Commission must heed earlier Supreme Court ruling, AG argues

A Duke Energy rate hike struck down by the North Carolina Supreme Court last year but put back in place by the state’s Utilities Commission is now before the court once more.

Attorney General Roy Cooper filed a brief late Thursday asking the court to intervene once again on behalf of North Carolina consumers against rising utility rates.

“The court has already ruled once that consumers must be taken into account when setting utility profits but it still hasn’t happened,” Cooper said. “Even when given a second chance to get it right, the Commission didn’t really consider consumers and approved the exact same rate hike.”

In a ruling issued in April 2013, the North Carolina Supreme Court agreed with Cooper’s assessment that state law (NCGS § 62-133) requires the Utilities Commission to determine the impact on consumers before setting an allowable profit margin and agreeing to raise rates.


Ohio

April 18, 2014

**Attorney General DeWine Offers Consumer Tips in ‘Heartbleed Bug’ Aftermath**

Ohio Attorney General Mike DeWine today offered consumers advice on how to protect their personal information in the aftermath of a widespread internet security glitch called the “Heartbleed bug.”
“The Heartbleed bug poses a serious problem to your personal information online,” Attorney General DeWine said. “Consumers should remain vigilant in making sure their accounts have not been compromised and they do not get scammed.”

The Heartbleed bug refers to a two-year online security flaw that may have allowed scammers to capture the personal information of online users, even if a website appeared to be secure. As a result, consumers’ usernames, passwords, and even credit card numbers could have been accessed. In an effort to protect against related scams and fraud, consumers are encouraged to change their passwords to their online accounts, including banking, social media, shopping, and email. However, before updating passwords, consumers should confirm that the companies have fixed the problem within their individual system.


PENNSYLVANIA

April 2014

Attorney General Kane Warns Of New Electricity Shut-Off Scams

Attorney General Kathleen G. Kane cautioned consumers to be on the alert for new electricity-related scams. Her office has received reports that utility customers are receiving calls from con artists, pretending to be utility collection representatives, threatening that electricity will be shut off if the consumer fails to obtain a green dot card or wire money.

Green Dot Cards are legitimate and common reloadable debit cards that can be used by consumers to pay bills. These prepaid cards are often preferred by scammers as they do not have to retrieve the funds in person, as they do with a wire transfer. All the scam artist needs is the number on the Green Dot Card, and the funds can be accessed remotely.

"Don't get panicked if you receive a call like this," advised Attorney General Kane. "Contact your utility company directly and relay what has happened. The utility will be able to check your official account and reassure you about its status."
The Public Utility Commission ("PUC") regulations require that utilities provide a written Service Termination Notice to the consumer and additional personal contacts prior to discontinuing service. These notices will provide you with a telephone number and office address, so payment arrangements can be made, and also provide the telephone number of the PUC.

Attorney General Kane cautioned consumers not to give out personal identifying information to callers whose identity is suspect and never to provide credit card or bank account information to them.


SOUTH CAROLINA

April 29, 2014

Attorney General Alan Wilson Issues Investor Advisory On Virtual Currency

*It pays to know what’s in your e-Wallet*

South Carolina Attorney General Alan Wilson today issued an investor alert cautioning investors to consider the risks associated with virtual currencies.

Virtual currency, which includes digital and crypto-currency, are gaining in both popularity and controversy. Growing numbers of merchants, businesses and other organizations currently accept Bitcoin, one example of crypto-currency, in lieu of traditional currency.

Recently, one of the largest Bitcoin exchanges, MtGox, shut down after claiming to be the victim of hackers and losing more than $350 million of virtual currency. Despite the controversy, virtual currency may find its way into your e-Wallet.

TENNESSEE

April 29, 2014

Tennessee Attorney General Cautions Tennesseans To Be Alert To Price Gouging

Tennessee Attorney General Bob Cooper is cautioning consumers to be alert to potential price gouging following deadly storms and tornadoes that occurred in West and Southern portions of Middle Tennessee Monday.

Attorney General Cooper, in conjunction with the Division of Consumer Affairs, reminds consumers and business owners to be aware of potential price gouging. The price gouging act specifically cites that it is illegal to set prices that are grossly in excess of the price generally charged immediately prior to the disaster. The price gouging act is triggered when a disaster is declared by the state or by the federal government.

Another law, however, makes it illegal to "unreasonably [raise] prices or unreasonably [restrict] supplies or essential goods, commodities or services in direct response to a natural disaster," regardless of whether the event occurred in Tennessee. Penalties for violations of the act are up to $1,000 per violation. Additionally, the Attorney General in conjunction with the Division of Consumer Affairs can request that a court issue injunctions and order civil penalties of up to $1,000 for each violation. The State can also seek refunds for consumers.

"During times of crisis most Tennesseans and Tennessee businesses do what is right and work to rebuild and heal the community," Attorney General Cooper said. "However, there may be a minority that seek to take advantage of those trying to clean up and repair storm damage. While you may feel a sense of urgency to quickly make home repairs and clear debris, please try to ensure you are using a reputable contractor."

Attorney General Sorrell Urges Congress To Address Patent Trolls’ Abusive

Today Attorney General Bill Sorrell, at the request of Congressman Peter Welch, testified before a subcommittee of the U.S. House of Representatives’ Committee on Energy and Commerce to urge Congress to take steps to address the growing issue of unfair and deceptive patent demand letters. The hearing was convened to examine the problem of companies sending demand letters that are unfair and deceptive, particularly to small businesses and non-profits. In addition to better understanding the problem, the goal of the hearing was to explore ways to prevent abusive patent demand letters, while preserving the right of legitimate businesses to use demand letters to negotiate licenses to their inventions.

“Acting on little information, and often without legal assistance because it is not affordable, small businesses pay thousands of dollars in licensing fees for standard products being used for their advertised purpose,” Attorney General Sorrell told the subcommittee. He went on to emphasize that it is “necessary that both the states and the FTC have the authority to intervene to protect these small businesses and non-profits when patent demand letters are vague, unclear, and misleading.”

AG Bob Ferguson Issues Consumer Alert: Spring Sunshine Signals Start Of Paving Scam Season

The Washington State Department of Labor & Industries (L&I) is warning homeowners and businesses to steer clear of scam artists offering to pave driveways and resurface parking lots.

Each spring and summer, asphalt paving scammers swarm into neighborhoods, knocking on doors to solicit work. Wearing uniforms and driving trucks with company signs, they typically claim to have material left over from a nearby job and just happen to have a crew standing by.

*Too good to be true*

They offer to repave or spread gravel on driveways and parking lots at bargain prices — if owners hire them on the spot. Once one property owner hires them, neighbors feel it’s safe to do the same.

But don’t be fooled.

These paving crews use high-pressure sales tactics and often prey on senior citizens. They commonly find excuses to inflate the price once the job is done. Often, the contractors aren’t registered, and the quality of their work and materials is poor.

http://www.atg.wa.gov/pressrelease.aspx?&id=32064#.U2J2Jlc3OrY

AG Bob Ferguson Issues Consumer Alert: WSECU Fraudulent Texts And Phone Calls

Washington State Employees Credit Union (WSECU) members and nonmembers continue to be the target of a text message and phone call scam.

WSECU fraudulent texts and phone calls - be on alert!
The fraudsters are at it again. Members and non-members have reported receiving texts that appeared to come from Washington State Employees Credit Union (WSECU) stating their card had been deactivated or suspended. If you received this text, DO NOT respond.

Multiple text messages went out with different response phone numbers. As we learn of each number, we are working with our partners to shut these fraudulent phone numbers down.

If you received this text and responded to it, please call our Contact Center at 800.562.0999 for assistance; Monday - Friday 7:00 am-7:00 pm and Saturday 9:00 am-2:00 pm. After hours, call 866.861.5416 immediately to speak to a representative and have your card blocked.

http://www.atg.wa.gov/pressrelease.aspx?id=32061#.U2J2C1c3OrZ

April 1, 2014

AG Bob Ferguson & BBB Help Consumers During Financial Literacy Month

The Washington State Attorney General’s Office has teamed up with Better Business Bureau serving Alaska, Oregon and Western Washington for Financial Literacy Month.

In March 2004, the United States Senate officially recognized April as Financial Literacy Month, in an effort to highlight the importance of establishing and maintaining healthy financial habits and outline the serious consequences that may be associated with a lack of understanding.

In connection with Financial Literacy Month and recognizing the need for financial education, Governor Jay Inslee proclaimed April 5-12 Money Smart Week® in Washington state. This will be Washington’s fifth annual Money Smart Week®.

http://www.atg.wa.gov/pressrelease.aspx?id=32022#.U2J0MVc3OrY
April 27, 2014

Attorney General Patrick Morrisey Warns Consumers About New Advanced Fee Loan Scam

Attorney General Patrick Morrisey today warned West Virginia consumers about a loan scam going on in the Mountain State in which a company offers to provide a loan to a customer, but demands an upfront processing payment using a prepaid debit card.

In the scam, consumers are contacted over the phone or via email and asked if they are interested in applying for loan. Interested consumers are then directed to a fake website. After consumers apply for a loan, the company asks for an advance payment in order to proceed with the loan process. However, once the company receives the advance payment, consumers say they do not hear back from the company about the loan.

“Unfortunately, scammers are doing everything they can to look like a legitimate business only to steal consumers’ money,” Attorney General Morrisey said. “Although there are many places to get a loan, our Office encourages consumers to do their research and even call our Office if they have any questions about the legitimacy of a lending business.”

http://www.wvago.gov/press.cfm?ID=813&fx=more

April 21, 2014

Attorney General Patrick Morrisey Says Debt Collection Agency Issues Are The Most Common Consumer Complaints In The Ohio Valley

Attorney General Patrick Morrisey today said Northern Panhandle and Ohio Valley residents filed more complaints about debt collection agencies in 2013 than any other topic.

The announcement comes as part of the Office of the Attorney General’s efforts to track the types of complaints that were most prevalent in different regions of the state last year. The Office looked at written complaints received from residents in six counties that make up the Northern Panhandle and part
of the Ohio Valley – Brooke, Hancock, Marshall, Ohio, Tyler, and Wetzel counties. The tally does not include phone calls from consumers who did not follow up with a written complaint.

“On a county-by-county level, complaints about collection agencies were most common in Brooke and Ohio counties, but they were a common complaint for every county in the region,” Attorney General Morrisey said. “While we think it is imperative for consumers to pay what they owe, debt collection agencies have to follow very specific laws when trying to recover those payments. Agencies and their employees cannot threaten, harass, or embarrass consumers in order to get paid.”

http://www.wvago.gov/press.cfm?ID=810&fx=more

April 21, 2014

West Virginia Attorney General Patrick Morrisey Alerts Consumers To Beware Of Rental Property Scam

Attorney General Patrick Morrisey today warned consumers about a rental property scam that is circulating throughout West Virginia.

In the scam, people post fake rental advertisements on websites such as Craigslist and other classified or rental sites. When consumers contact the supposed landlords, they are provided information about properties that might not exist, are not available or are owned by someone else. The landlords often ask for rent up front with a promise that keys or a lease will be mailed upon receipt of payment.

In other situations, scammers are hacking into the emails of property owners and sending fake, forged contracts out through a website for vacation rental property owners. These contracts direct the renters to send money either through pre-paid debit cards or money order to bank accounts owned by the scammers.

“It is unfortunate that a group of scammers are giving landlords a black eye. Many hardworking West Virginians are looking for a decent place to rent, live, or stay during their next family vacation,” Attorney General Morrisey said. “It is important that consumers verify that the rental property is legitimate before sending landlords or leasing agents money.”
April 14, 2014

Attorney General Patrick Morrisey Urges Consumers To Be Cautious During The Final Days Of Tax Season

Attorney General Patrick Morrisey today warned consumers to be cautious if they are filing their taxes at the last minute or awaiting a tax refund.

“The April 15 tax day deadline is quickly approaching, and scammers may be looking to take advantage of those who have still not yet filed. Consumers who have received or expect to receive a tax refund also must stay alert to protect themselves from identity theft,” said Attorney General Morrisey. “Scammers have been known to file fraudulent refund claims using another person’s identity, which ends up victimizing innocent citizens.”

April 9, 2014

Attorney General Patrick Morrisey’s Office Offers Consumers Tips For Hiring Contractors

Attorney General Patrick Morrisey today said West Virginians can and should take a few simple steps when hiring a contractor for home improvement projects.

“After a long, harsh winter the weather is finally warming up in West Virginia. That means many people will be looking to hire contractors for home improvements inside and outside of their home.” Attorney General Morrisey said. “It is always important to verify the contractor’s license and to make sure you are getting a reputable person by checking references and prior work first.”

Morrisey said consumers should pay contractors in agreed-upon increments as work is being completed rather than paying upfront for work and materials. Many contractors will not require a payment until the job is completed; others may require a down payment for materials. In those cases,
consumers should ask for a list of materials and acquire them separately. Bigger projects, especially those involving bank lending, should have a written contract with defined completion tasks and dates.

http://www.wvago.gov/press.cfm?ID=806&fx=more

April 4, 2014

**Attorney General Patrick Morrisey Warns West Virginians About Calls Seeking to Profile Consumers for Later Scams**

Attorney General Patrick Morrisey today warned West Virginians to be aware of a unique scam that is “profiling” consumers to later set them up for future scams.

“Once again, scammers are finding a new, deceptive way to gather information on local consumers so they may scam them later on,” Attorney General Morrisey said. “In these instances, callers do not ask for money or personal information, rather they ask more general questions about the consumer’s financial history, such as recent purchases, loans or investments. Our Office always urges consumers to do their homework before ever surrendering any personal information to callers or people online.”

In this particular scam, callers inform consumers that they are eligible for an available, unclaimed prize or lottery. Then, the scammers ask the consumers to pick some numbers in order to see if they have won.

Later, the scammer calls back to let the consumers know they have won the lottery prize. However, instead of asking for money or private banking information to cover taxes or fees associated with the prize, the scammers instead build “profiles” of the citizens by asking them general financial questions.

http://www.wvago.gov/press.cfm?ID=807&fx=more

April 1, 2014

**Attorney General Patrick Morrisey Alerts Residents to Fraudulent Offers of Free or Low-Cost Diabetes Testing Supplies**
Attorney General Patrick Morrisey is alerting residents to a scam that appears to be circulating throughout the state and region in which a person receives an unsolicited telephone call offering free diabetes testing or other medical supplies.

The Attorney General’s Office recently received a report of an elderly woman who was called by a person claiming to work for a “diabetic pharmacy.” The caller told the woman she was eligible to receive free diabetes supplies, including new testers. The woman provided the caller with her address and Social Security number, but the supplies were never delivered. When the woman attempted to reach the company at the number provided, no one answered or called her back. The woman cannot find any other means to contact the company, either.

“Scams like this one, which seem to prey on older folks, are terrible,” Attorney General Morrisey said. “Many of our senior citizens are on fixed incomes and are looking for help to offset out-of-pocket costs they may have. It’s sad there are people who would exploit a person’s desire to save money by scamming them, as well as the government, out of thousands of dollars.”

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