

# **ATTORNEY GENERAL CONWAY, BBB, AARP AND KCEE ENCOURAGE KENTUCKIANS OF ALL AGES TO BE WISE CONSUMERS**

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**FRANKFORT, Ky. (March 10, 2010)** – In recognition of the Federal Trade Commission’s National Consumer Protection Week, March 7-13, Kentucky Attorney General Jack Conway, the Better Business Bureau (BBB), AARP Kentucky and Kentucky Council for Economic Education (KCEE) are raising awareness about the importance of consumer education for Kentuckians of all ages.

This year’s theme – *Dollars & Sense: Rated “A” for All Ages* – highlights the importance of using good consumer sense at every stage of life. **To mark the occasion, Attorney General Conway, his office of Consumer Protection and representatives from the BBB, AARP and KCEE spoke to students and senior citizens today at South Oldham Middle School in Crestwood, KY and at Stonewall Elementary in Lexington, KY.**

Both South Oldham Middle and Stonewall Elementary have strong financial literacy programs in place that allow students to gain experience as both a consumer and business owner. Through these special programs, students get hands-on experience with marketing, securing loans, calculating profit margins and even learn about fraud and truth in advertising.

“Whether you are in grade school or in retirement, it is important to be a careful consumer, utilize smart financial practices and keep your personal information safe and secure,” said General Conway. “Children who understand the marketplace and the importance of making wise buying decisions will grow into financially responsible adults and business owners.”

General Conway’s Office of Consumer Protection enforces the Kentucky Consumer Protection Act to safeguard the state’s consumers and combat unethical business practices. Since General Conway took office in January 2008, his Consumer Protection Division has handled more than 52,000 consumer complaints and inquiries. It has also recovered approximately \$13 million for Kentucky consumers and taxpayers through dispute resolution services and litigation.

As part of National Consumer Protection Week, General Conway, BBB, AARP and KCEE remind consumers of the importance of taking control of their spending habits, being vigilant against fraud and scams and being a well informed consumer. This message is particularly important for senior citizens, who are often targeted by scam artists.

“Consumers of all ages are at risk today,” said AARP Kentucky volunteer Bill Harned. “However, many scam artists specifically target seniors to exploit their generosity and willingness to help those in need. Like all consumers, seniors need to check the facts before making any investments. Learning how to investigate and evaluate financial products before making a purchase is the first and most important task when it comes to investing.”

In these tough economic times, being a smart consumer applies to the business sector, as well.

“Businesses are consumers, too, and must spend their money wisely to protect their bottom line,” said Neil Kingery, President & CEO of the Better Business Bureau of Central & Eastern Kentucky. “The Better Business Bureau can help educate businesses on avoiding the scams that target them every day. We can also help them check out vendors and suppliers, to be sure they are using reputable companies.”

Kentucky consumers who believe they have been scammed or who have received a suspicious solicitation can file a complaint with the BBB at 1-800-866-6668 or [www.bluegrass.bbb.org](http://www.bluegrass.bbb.org) as well as the Office of the Attorney General at <http://ag.ky.gov/consumers.htm> or by calling General Conway’s Consumer Protection Hotline at 888-432-9257. Important consumer protection information is also available through the AARP’s website at <http://www.aarp.org/money/>.

**The following are some important consumer protection tips for kids, seniors and businesses:**

**Tips for Kids:**

- Never give out personal information, particularly on the Internet.
- Don’t make important spending decisions on the spur of the moment or under pressure.
- Be skeptical, ask questions and remember, if it sounds too good to be true, it probably is.
- Do not open emails or email attachments from an unfamiliar source.

**Tips for Seniors:**

- Beware of home solicitors.
- Research charities before you make a contribution.
- Never cash a check that you have received with a sweepstakes or lottery letter.
- Don’t do business with unsolicited callers, especially those offering to “fix your credit,” or those claiming to be from Medicare, Medicaid or Social Security.

**Tips for Businesses:**

- Make sure bills are not actually solicitations *disguised* as bills to fool you into paying for something you don't want.
- Check out suppliers, service providers and solicitations with your Better Business Bureau

before doing business.

- Use extra care to verify orders made via relay operators used by the hearing impaired – con artists are "hiding" behind them to place large orders with stolen credit cards.
- Beware if paid with a check for a larger amount than the price – it's a scam to get you to send back the difference, and the check is fake.

**Photo Attachment: Attorney General Conway speaking to 5th graders at Stonewall Elementary in Lexington.**

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