

Scammers often pretend they are collection agents

Every day, dozens of Kansans call our office to report scams or potential fraudulent activities. In the past few months, we have received an increasing number of complaints regarding debt collection scams.



Derek Schmidt

• Attorney General

It can be a scary phone call to receive. The caller will often make repeated calls claiming to be trying to collect money owed on a payday loan. In some cases, the scam artist has a list of past payday loan customers. But, in many cases the person being called has never taken out a payday loan.

Usually, the caller will tell you that you need to make a portion of the payment immediately, or you will be arrested. The caller will ask for your credit card or bank account information to process their payment. This is just a trick to get you to give the scammer access to your accounts.

Our Consumer Protection investigators have traced most of the calls to overseas. Unfortunately, that means that it is difficult for law enforcement officials

to find them and shut them down. The best way to avoid becoming a victim of this scam is simply to ignore the calls. Here are a few other ways you can stay safe:

- Don't answer calls from numbers you do not know. If you have caller ID, only answer calls from people you know. Legitimate debt collectors will leave a message about how to return their call.
- Ask for verification in writing. Federal law requires debt collectors to send you written notice, including how much you owe, the name of the creditor and what action to take if you wish to dispute the debt.
- Report the number to your phone company. If you receive

repeated, harassing phone calls from the same phone number, call your phone company and ask them to block that number from contacting you.

- Never give out personal information over the phone. Keep your credit card and bank account numbers safe, and never share them over the phone with someone you do not know.
- Check your credit report. If you receive calls to collect a debt you do not owe, there's a chance your identity has been stolen. Visit www.annualcreditreport.com to get a free copy of your report from the three major credit bureaus once a year, and contact them right away if you see an account you do not recognize.

If you believe you have been a victim of this or any other scam, please contact the Attorney General's Office by calling (800) 432-2310, or visit our website at www.ag.ks.gov to file a complaint.

Getting ready for the Fourth



HEATHER ALWIN/Colby Free Press
Kids and grownups alike kept the Stephens fireworks stand busy at the County Fairgrounds on the Fourth of July. Customers were coming in even as the big show was about to start.

Firefighters remembered on holiday

By Hannah Dreier
Associated Press

PRESCOTT, Ariz. – They remembered the Fourth, but also the 19.

At Bistro St. Michael on Whiskey Row in this old West town, 19 candles burned beneath red, white and blue bunting, one for each firefighter killed last weekend battling a wildfire not far from the place they called home.

In a quiet neighborhood near the high school, which at least five of them attended, 19 miniature U.S. flags were planted in front yards, each pole tied with the purple ribbon

that commemorates fallen firefighters.

At the makeshift memorial on the fence that wrapped around the elite Hotshots firefighting team's headquarters, people left 19 potted plants, 19 pinwheels, 19 handwritten cards, 19 religious candles.

On a day meant to ponder the nation's birth, and those who built and defended it over 237 years, Prescott's residents had 19 of their neighbors, their friends, their relatives to remember.

Children climbed over fire trucks at the town of 40,000's signature all-day, over-the-top July Fourth carnival.

Many of the more than 10,000

attendees wore T-shirts commemorating the dead, and spoke of them while drinking beer and waiting in line for rides.

Resident Todd Lynd said the festival provided a way for the town to mourn its dead without compromising its history.

"It's a good tradition and now it's been intensified by the tragedy. It's open arms around here right now," he said as he watched bands play in front of a banner commemorating the fallen firefighters.

Fire Department division chief Don Devendorf read the names of the fallen men as 19 single fireworks burst overhead.

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