



# Beware of Door-To-Door Sales and Telemarketers That Target Seniors

From the Office of Minnesota Attorney General Lori Swanson

Senior citizens make up one-seventh of the population in Minnesota, but are often disproportionately targeted for fraud over the telephone and at their doorstep. The Attorney General's Office gives senior citizens the following advice when it comes to unsolicited door-to-door salespeople and telemarketers:

## Don't be Swayed by Unknown Callers that Try to Scare You

Some companies try to use fear tactics to sell you their goods. For example, one company convinced some seniors to buy an unlicensed long-term care insurance policy by citing to the high cost of nursing homes. Another company talked about a rash of burglaries to sell security alarms. Yet another tried to sell medical safety products by talking about medical errors in hospitals. While many people have legitimate medical and personal safety concerns as they age, the best way to deal with these concerns is to seek out reputable companies that offer meaningful products at a fair price.

## Just Hang up the Phone or Shut the Door

Many people want to be "Minnesota Nice" and not hang up or shut the door on unknown salespeople. Pushy salespeople try to use your good manners against you in order to talk their way into your home or get you to give out your banking information on the phone. It is not rude or impolite to firmly tell salespeople that you are not interested and then hang up the phone or shut the door.

## Don't Let Strangers in Your Home

Door-to-door salespeople may try to talk their way inside your home by misrepresenting their identity or the nature of their business. It is never a good idea to let strangers in your home. Some aggressive salespeople may simply refuse to leave your home until you buy

their product. It is much easier—and safer—to say "no" on the doorstep, rather than try to get the salespeople to leave your home once inside.

## Know Your Rights

Under Minnesota's *Personal Solicitation of Sales Act*, salespeople who make "cold calls" at the doorsteps of Minnesota residents must clearly and expressly disclose: (1) their name, (2) the name of the business they represent, (3) the goods or services they wish to sell, and (4) that they wish to sell those goods. The salespeople must disclose this information, and also show you identification with their name and the name of the business represented—*before* asking you any questions or making any other statements. In addition, under Minnesota's *Right to Cancel* law, you only have three business days to cancel door-to-door sales involving personal goods, services or improvements to real property. If you bought something from a door-to-door salesperson and have second thoughts, act immediately to cancel the contract. If you don't cancel within three business days, you may be locked into a costly and unwanted purchase.

## Read the Fine Print

Never sign anything unless you have read it, and never give out your banking or credit card information to strangers. If anyone asks you to sign a contract, don't do so unless you have read it over. If you need more time, ask them to leave the contract behind, and consider reviewing it with a trusted family member, friend, neighbor or lawyer. If the seller won't give you time to review the purchase with a trusted advisor, consider that to be a big red flag. Don't sign any contract if the oral promises made by the salespeople are not backed up in writing.

## Check Out the Company

Do not be rushed into doing business with a company before you have a chance to check it out. Check with the Better Business Bureau to find out if the company has complaints filed against it:

**Better Business Bureau**  
220 South River Ridge Circle  
Burnsville, MN 55337  
(651) 699-1111 or (800) 646-6222  
[www.bbb.org/minnesota](http://www.bbb.org/minnesota)

## Don't Give Out Your Personal Information to Someone You don't Know

Do not disclose your credit card number, check routing information, banking information or other personal information to unknown telemarketers or door-to-door salespeople. Fraudulent operators can use this information to commit identity theft and access your accounts without your permission.

## Nothing Is Ever Free

Companies are not in the business of giving away their products or services for free. "Free offers" almost always have strings attached. Companies offer you free trials or perks for one reason: they want to sell you something and convert you to a paying customer. Read the fine print before you fall for a "free" offer.

If you have questions or need assistance, contact the Minnesota Attorney General's Office as follows:

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