
From: Attorney General Ellen F. Rosenblum <attorneygeneral@doj.state.or.us>
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To:
Subject: The Enemy At Home: Military Consumer Protection Day Calls Out Financial Threats To Service Members, Veterans, and their Families



Oregon Department of Justice
FINANCIAL FRAUD/CONSUMER PROTECTION SECTION

SCAM ALERT

THE ENEMY AT HOME: MILITARY CONSUMER PROTECTION DAY CALLS OUT FINANCIAL THREATS TO SERVICE MEMBERS, VETERANS, AND THEIR FAMILIES

Bogus veterans' charities, "pension poachers," and other financial threats to members of the military will be the focus of the first annual Military Consumer Protection Day July 17.

The Oregon Department of Justice is joining the Oregon Department of Veteran's Affairs and the Oregon National Guard to share tips, information and warnings about the unique financial challenges facing the military community.



Attorney General Ellen
Rosenblum

"Financial fraud committed against service members or their families directly hinders our readiness. Military Consumer Protection Day will help educate everyone on the importance of making sound financial decisions." said Major General Raymond F. Rees, Adjutant General, Oregon.

Pension Poachers

Veterans and their families are a target for some dishonest advisers who are claiming to offer free help with pension claims. These individuals try to persuade veterans over 65 to make decisions about their pensions without giving them the whole truth about the long-term consequences.

These pension poachers try to convince veterans to transfer their assets to a trust or to invest in insurance products so they can qualify for "Aid and Attendance" benefits, supplemental assistance available to certain military pensioners. What they don't reveal is that these transactions could make veterans ineligible for Medicaid benefits and could tie up their money for years. Adding insult to injury, the advisers charge high fees that range from hundreds to thousands of dollars.

"What's your best defense against someone who wants to poach your pension to get you a better deal? A firm 'no, thanks,'" said Cameron Smith, the Director of Oregon Department of Veteran's Affairs.

"Each county has assigned veteran service officers who can assist in applying for Aid and Attendance for free. They can also help answer any questions about pensions, benefits, or service related claims." To find a veteran service office near you call 1-800-692-9666 or visit www.oregon.gov/odva.

Bogus Charities

Three of the 20 non-profits on the Oregon Department of Justice's annual list of worst charities purport to serve veterans.

Bogus charities well recognize the value of an emotional sales pitch - be it terminally ill children, injured firefighters or veterans and military families. These bad charities spend virtually all the money they raise on executive compensation and fundraising and only a tiny percentage to their stated charitable mission.

Attorney General Ellen Rosenblum advises: "There are several ways to make sure your donations go to a legitimate charity rather than a greedy scam artist trying to use the distinction of veterans and military families to cash in. The sad fact is, there are people out there who prey on members of the military and veterans who have sacrificed so much for this country."

To help Oregonians donate confidently to worthy and well-run organizations Attorney General Rosenblum cautions:

- Recognize that the words "veterans" or "military families" in an organization's name don't necessarily mean that veterans or the families of active-duty personnel will benefit from the money you are donating.
- Do not give out personal information such as credit card or bank account numbers over the phone.
- Checks should always be made payable to the organization, not to the person collecting the donation.
- Beware of callers who want your money fast. When solicited by phone, always ask the caller to send you written materials about the charity. No legitimate organization will insist that you donate immediately
- Do not donate cash. Legitimate charities will be pleased to receive a contribution by check. Don't send contributions with a "runner," by wire or overnight parcel pick-up service.
- Be sure you are contributing to a legitimate organization registered with the Oregon Department of Justice by

searching the Department's online database at www.oregonconsumer.gov or by calling 971-673-1880. You can also visit www.guidestar.org, a national clearinghouse of information about charities and their performance.

- Make sure your gift is tax-deductible. Only donations made to qualified charitable organizations are tax-deductible. Visit www.irs.gov to verify that a charity has 501(c)(3) status. Find out what percentage a charity actually spends on fulfilling its mission and whether a charity is disqualified from certain tax benefits in Oregon by calling the Oregon Department of Justice at 971-673-1880.

Regardless of your status with the military, if you think you have been a victim of a fraud or scam, contact the Oregon Department of Justice online at www.oregonconsumer.gov, by phone at 1-877-877-9392, or by email at help@oregonconsumer.gov.



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