UF | IFAS Extension
UNIVERSITY of FLORIDA

Educating with Extension

Volume 15 Issue 1 UF/IFAS/Monroe County Extension Services January 2016

16 Ways You Can be Phone Scammed

By Dawn Thomas, Extension Coordinator

Telemarketing fraud comes in many flavors. The variations include cramming, slamming, credit card scams, calls from telemarketers pretending to be the IRS, sweepstakes and lotteries scams, advance fee loan scams, phone toner scams, fat finger dialing scams, and area code phone scams, just to name a few.

Typically, the goal is to get you to reveal personal and/or bank account information, or to make you do something that will result in unwanted charges on your account.

When you google a fraudulent phone number, it will appear in a search engine website, 800Notes.com. You can also read other people's experiences with the caller / phone number and submit your own experience without any membership, login, or password.

1. One of the hottest scams in the telemarketing industry involves companies that sell **Auto Warranties**. It is usually a robo-call. After the recording is played, you are connected to a live operator who often refuses to send anything in the mail until you make your first payment. The experienced salesman will use high-pressure tactics to rush you into making a payment.

2. Another phone scam involves calls from a **"Prize Distribution Center"** that claim that you are the winner in a sweepstakes or lottery. The goal is to entice you to make a small payment, promising that a much bigger prize will be sent your way.

3. Offers to Lower Your Interest Rates: The calls begin with a recording that makes a tempting offer to lower your credit card interest rates. You are then switched to a live agent who collects from you the credit card number, expiration, name, address, and maybe even your SSN.

4. Fake Bank Alert Messages: A phone or e-mail message from a local bank says that your card is being suspended and that you need to call a toll free number to activate it. When you call, they ask you to verify your information, name, date of birth, SSN, address, etc.

5. Advanced Fee Loan Scams: In this scenario, a live telemarketer promises you a loan or a credit card on very attractive terms. All you have to do is just send a processing fee, or provide checking account info, and the offer is guaranteed. After the payment is made, the company disappears and the victim is often left with an empty checking account and NSF (non-sufficient funds) bank fees.

6. Free Listing at Yellow Pages: This scam targets businesses. The caller says that he is from Yellow Pages and is calling to update their records. He proceeds by asking you to confirm some basic information such as owner's name, business phone number, address, and company name. They start billing the victim and by the time the owner realizes that it's not a free listing and it was not Yellow Pages directory, it's too late.

7. Bogus Fund-Raising Operations: Scam artists pose as a charity and ask for donations. When it comes to donations, it is best to never make donations over the phone; donate directly to the beneficiary, not the solicitor.

8. International Phone Calls Scam: There are locations outside the U.S. where telephone numbers may look like domestic long-distance calls, but are actually international calls and internationals rates will apply. For example, the following area codes are in the Caribbean:

284 - British Virgin Islands	758 - St. Lucia
242 - Bahamas	787 - Puerto Rico
246 - Barbados	767 - Dominica
268 - Antigua/Barbuda	809 - Dominican Republic
345 - Cayman Islands	869 - St. Kitts & Nevis
664 - Montserrat	868 - Trinidad & Tobago
670 - Northern Mariana Islands	876 - Jamaica

9. Cramming: When monthly charges appear on your phone bill for optional services that you never authorized such as voice mail, paging, or club membership, it's called "cramming." When you return a missed call to a number that you do not know, an automated system is activated and you are enrolled in a club or program, and the charge is placed on your phone bill.

10. Slamming: Slamming occurs when customers have their phone service switched to a new carrier without their permission. You may receive a call from a live telemarketer asking you to switch your long distance provider. Although you say you are not interested in switching, your long distance provider is changed anyway.

There's also Fat Finger Dialing (11), Phone Toner Scam (12), Caller ID Spoofing (13), Call Forward Scam (14), Telemarketing Travel Fraud (15), and Get Rich Quick Schemes (16). More information on all of these scams can be found in an article on the 800Notes.com website. This is a great website. Try it! You'll find yourself using it quite often. I do.

Regional Plant Clinics

Kim Gabel and the Monroe County Master Gardeners are ready to help you with your plant and/or insect problems at the following locations:

KEY WEST
Gato Building / Extension Office
1100 Simonton Street, #2-260
1:00 to 4:00 p.m.
First & Third Mondays
(excluding holidays)
February 1

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BIG PINE KEY
Grimal Grove
258 Cunningham Lane
9:00 to 11:00 a.m.
Third Saturdays
February 20

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MARATHON
The Home Depot
4555 Overseas Highway
9:00 a.m. to 12 noon
Third Saturdays
February 20

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ISLAMORADA
Islamorada Library
81830 Overseas Highway
9:30 a.m. to noon
Third Saturdays
February 20

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KEY LARGO
Murray E. Nelson Government & Cultural Center / Extension Office
102050 Overseas Hwy., #244
9:00 a.m. to 12 noon
First & Third Wednesdays
February 3 & 17

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For a complete list of schedules or brochures, visit our website, http://monroe.ifas.ufl.edu/lawn/lawn.shtml.

2016 Florida Keys Seafood Festival by the Numbers

8,500 guests

1,300 pounds of grouper filets

1,200 lobster tails

550 pounds of stone crab

432 Key Lime pies

60 gallons of conch chowder

50 gallons of lobster bisque

63 kegs of beer

- The Weekly Newspapers

February Happenings

Monroe County Climate Change Advisory Committee Meeting
Monday, February 1
12:30 - 4:00 p.m.
Marathon Government Center
2798 Overseas Highway
2nd Floor, EOC meeting room

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FWC Mutton Snapper Workshop
Wednesday, February 3
4:00 - 7:00 p.m.
KW Marriott Beachside Hotel
3841 North Roosevelt Blvd.

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"Gardening for Birds and Other Wildlife in South Florida"
Thursday, February 4, 1:30 p.m.
Key West Garden Club
White Street & Atlantic Blvd.

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"Flora and Fauna of the Florida Keys"
Course begins Saturday, February 6 thru Saturday, April 23
Cost is $269
For more information,
click here to go to webpage
or contact
Aileen Soto, 305-764-7242
e-mail: asoto@fiu.edu

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Layton Garden Club Flea Market
Saturday, February 6
8:00 a.m. - 1:00 p.m.
Layton Fire House
68260 Overseas Highway

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GardenFest Key West 2016 and the Green Market Place
February 13 & 14
10:00 a.m. to 4:00 p.m.
Key West Tropical Forest and Botanical Garden
5210 College Road, Stock Island
305-296-1504
www.kwbgs.org/events.asp

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America Saves Week
February 22 - 27
Learn how to save money, invest, and take a pledge!
www.americasaves.org

Reminder: Extension Offices will be closed on Monday, February 15, in observation of Presidents' Day
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Family and Community Development News
Alicia Betancourt

Alicia recently accomplished the following activities:

• Worked with associates in the Southeast Florida Climate Compact to hold a Municipal Energy Strategy workshop where partners from the four-county region (Monroe, Miami-Dade, Broward, and Palm Beach) learned about best practices and identified strategies which will move implementation of energy management and conservation forward at the local government level.
• Held an Advanced Energy Code workshop and CEU class for 33 local building officials, inspectors, and contractors. The class was taught by a University of Florida specialist and was offered for free as part of a Program for Resource for Efficient Communities Grant.
• Presented local adaptation and mitigation strategies as part of the Natural Resource Leadership Institute sea level rise module.
• Worked on two emerging programs: the eXtension i-Three Corps Climate Outreach Program and the Southeast Florida Climate Compact Economic Resilience Workgroup.
• Attended a special Board of County Commissioners meeting regarding a workshop on the GreenKeys! Sustainability Action Plan and issues related to sustainability and sea level rise.

• Spoke on US 1 Radio's "Morning Magazine" about who and what is UF/IFAS Extension and how we work with researchers, agencies, and the community.

Marine News
Shelly Krueger

Shelly recently accomplished the following activities:

• Was invited by the South Atlantic Fishery Management Council and Florida Sea Grant to develop a citizen science initiative for recreational and commercial fisherman to collect fisheries management data.
• Was appointed to the steering committee to help organize the 10th National Volunteer Monitoring conference in Tampa, May 2016.
• Trained ten members of the Key West Turtle Club in microplastics monitoring.

• Held four Florida Keys Water Watch workshops: Treasure Village Montessori (15 participants), Ramrod Key (2 participants), Stock Island (1 participant), and Sugarloaf Shores (1 participant).
• Spoke on US 1 Radio's "Morning Magazine" about citizen science opportunities with the South Atlantic Fishery Management Council regarding data collection for stock assessment of snapper and grouper; and on WFFG 1300 AM about micro-plastics, Florida Keys Water Watch, the 11th Annual Florida Keys Seafood Festival, and downgrading manatees from endangered to threatened.

Horticulture News
Kim Gabel

Kim recently accomplished the following activities:

• Attended the Florida Keys Scenic Highway meeting to discuss FDOT right-of-way landscaping issues and to develop a "Welcome to the Florida Keys" sign. Procedures were established for an upcoming maintenance day for Master Gardeners and Upper Keys residents to weed and mulch the native plantings around the sign.
• Seven Master Gardeners operated a horticultural education booth at the Marathon Garden Club's January Jamboree. Information provided was about countywide plant clinics and attracting wildlife and bees: European, Africanized, and native bees with documents about developing backyard pollinator gardens. The Master Gardeners answered 123 clientele questions.
• Set up a horticulture education booth at the Grimal Grove Arts & Chocolate Festival which featured information about countywide plant clinics, composting, and vermicomposting. Gave a lecture about the Community Composting Program with Grimal Grove Youth and staffed the tropical fruit trees sales booth. Seven Master Gardeners answered 218 clientele questions.
• Attended the Volunteer Florida - Volunteer Generation Fund Conference with Patrick Garvey, Grimal Grove Executive Director. This conference brought together multiple agencies statewide that have volunteer responsibilities. The focus of the training was how to better serve volunteers through selection, education, and service appreciation.
• Spoke on US 1 Radio's "Morning Magazine" about January Plant Clinics, Marathon Garden Club's January Jamboree, Grimal Grove's Arts & Chocolate Festival, and the effect fluctuating weather patterns has on plants.

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http://monroe.ifas.ufl.edu/newsletter.shtml

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We're on the Web at http://monroe.ifas.ufl.edu
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http://SolutionsForYourLife.ufl.edu

Extension programs and activities are open to all persons and do not discriminate with regard to race, creed, color, religion, age, disability, sex, sexual orientation, marital status, national origin, political opinions or affiliations.

2016 FKSF

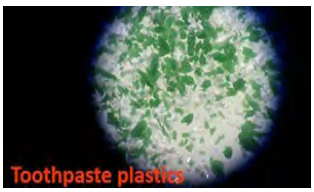
11th Annual Florida Keys Seafood Fest Pictures

To see more pictures of the 2016 FKSF, log onto http://monroe.ifas.ufl.edu/SFF-2016-photo-gallery/11thAnnualFloridaKeysSeafoodFestival.htm

edis Publications

Contaminants in the Urban Environment: Microplastics

Plastic, plastic everywhere! We live in a world where we are surrounded by plastic: from packaging materials and cutlery to plastic appliances and medical devices. Since the mid-twentieth century, plastic has been a boon to humanity and an integral part of our modern lives. However, plastic debris is a major concern due to its abundance and persistence in the environment. Plastic contaminants not only include plastic debris characterized by large size but also small pieces of plastic in the millimeter size range; these inconspicuous "microplastics" have become a major concern because of their widespread presence in different environments and diverse organisms. This six-page fact sheet discusses the sources of microplastics, their effects on the environment, and ways to minimize microplastics pollution and exposure. http://edis.ifas.ufl.edu/ss649



February National Holidays and Happenings

- Black History Month
  www.history.com/topics/black-history/black-history-month
- Groundhog's Day - February 2
  https://en.wikipedia.org/wiki/Groundhog_Day
- Valentine's Day - February 14
  www.history.com/topics/valentines-day
- Presidents' Day - February 15
  www.history.com/topics/holidays/presidents-day

UF/IFAS/MCES QUARTERLY CONTACTS

	Nov	Dec	Jan	Total
Phone calls	169	152	132	453
Office visitors	26	19	21	66
Visits to clients	16	10	10	36
Learning events	33	20	27	80
Participants	539	263	629	1431
Media submissions	5	4	5	14
Publications distributed	496	738	499	1733
TOTAL contacts	1284	1206	1323	3813