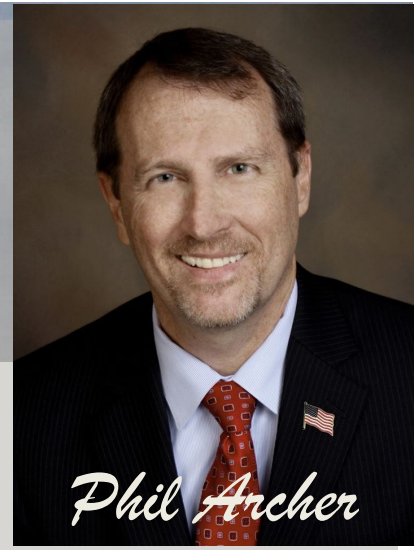




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The Monthly Brief

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BREAST CANCER AWARENESS

National Breast Cancer Awareness Month takes place each October as part of an effort to not only seek a cure, but to educate, support, and honor everyone touched by this disease.

In 2018 it's estimated that more than 266,000 U.S. women and men will contract the disease. And while there has been a 39% decrease in mortality since 1989, more than 50,000 Americans will be lost this year alone.*

Get [educated](#) and learn why [screening](#) is so very important. Then consider [getting involved](#) by donating, participating in fund raisers, or simply wearing pink this month. Learn more at the [National Breast Cancer & Susan G. Komen](#) Foundations. *SGKF

Avoiding Contractor Fraud

With an improved economy the construction trades are booming. This can be a problem for consumers looking to repair or improve their homes. With high demand, larger more established companies are booked months in advance. For others, small jobs are less profitable and can mean a higher price quote.



Unfortunately, this is where un-reputable, unqualified and unlicensed contractors try to step in. Advertising on sites like Craigslist, using road signs, mailbox flyers, and even door to door sales, these businesses offer low cost estimates, quick installation times, and even guaranteed work. Using cleverly worded contracts designed to avoid criminal prosecution, these crooks too often leave consumers with unfinished jobs, stolen deposits, sub-standard work, and damage to their property. Trying to undo these situations can be frustrating, difficult and expensive.

There are steps you can take to avoid these crooks with great tips from the [FTC](#), [BBB](#), and [HGTV](#). Search for licensing at the [County](#) and [State](#) level, and check with [trade organizations](#) for membership and reputation information. For help with permits and licensing in [Brevard County](#) you can call (321) 633-2069. In [Seminole County](#) (407) 665-7050.

ANTI-AGING "FREE TRIAL" SCAMS

The desire to maintain a youthful appearance through the use of anti-aging products is more popular than ever. With an estimated 260 billion spent globally on products and services in 2017, scammers are using deceptive advertising, social media, and the internet to target senior consumers. While well known brand name products found in retail outlets are both safe and well tested, unscrupulous manufacturers are using "free trial" traps, phony celebrity endorsements, and fake scientific test reports to rip-off consumers.

You've probably seen the adds with Dr. Oz endorsing a beauty cream. Or how about Joanna Gaines from "Fixer Upper" leaving he show to promote her own anti-aging products? These are just two of the hundreds of [fake celebrity endorsements](#) being used to sell products. These endorsements are bait used to lure unsuspecting consumers into a "Free Trial" subscription trap.

[Watch An Informative Video On This Scam](#)

How the scam works: A merchant creates a website or social media ad offering free trials of an anti-aging face cream. By accepting the offer and paying a small shipping fee (\$3-\$5) the customer accepts the "Terms & Conditions" by default. Hidden deep in the fine print are automatic recurring shipments and fees, unless the customer specifically cancels within what is usually a 14-day trial period. Adding to the problem, the trial period begins on the order date, not when the product arrives. Often this leaves only a few days to cancel. The [FTC has warned about "Free Trial Scams" before](#). In a final hurdle to prevent consumers cancelling a subscription, the merchant creates an intentionally rude or unhelpful customer service department. Avoid free trial offers and always read the fine print.

Beware of these Red Flags: Product Sold Only Online, Miraculous Benefit Claims, Free Trial Only Offer, Very Expensive, Secret Ingredients, Little or No Info on Manufacturer, Lots of Consumer Complaints.

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