Responding to Telemarketers

1. Discuss the following questions with a partner.

1. How often do you receive telephone calls from telemarketers? What do they try to sell you or offer you?
2. How do you usually handle calls from telemarketers? How do you end the call?

2. Read the following article about deceptive telemarketing.

**What is Deceptive Telemarketing?**

Using the phone to obtain payment from you for a non-existent or misrepresented product, service or charitable gift is deceptive telemarketing. Using the phone to obtain your private banking information or credit card number to steal is deceptive telemarketing. Offering you a prize for which you must pay is deceptive telemarketing. Using the phone to obtain your money fraudulently in any way is deceptive telemarketing. It is a serious crime punishable by jail.

Telemarketing, the use of telephones to market goods and services, has rapidly expanded in recent years. Sales in Canada now exceed $500 billion dollars a year. Most of these telemarketing activities are legitimate but some are not.

Deceptive telemarketing practices have been a problem in Canada, with cross-border implications, since the early 1970s. Telemarketing fraud has now become one of the most pervasive forms of white-collar crime. In 1998, law enforcement and other agencies reported over 45,000 complaints about fraudulent telemarketing.

Since 1995, Canadians have lost approximately $200 million as a result of this activity. Criminals are drawn to the offence by large proceeds and relatively low risks of detection, prosecution and punishment. Since the 1980s, low-cost telecommunications have created economies of scale and provided offenders with effective means of conducting potentially massive frauds. A single telemarketer with a well-organized scheme can easily extort several hundred thousand dollars per year from unsuspecting victims. In some cases, the high profits have also attracted organized crime.

**Target Groups and Victims**

Offenders maximize their profits by focusing on vulnerable target groups. Victims are not chosen at random but rather are methodically selected because they have savings or assets and are perceived to be susceptible. Fraudulent telemarketers often prey on seniors on the assumption that they may be more trusting and polite toward strangers. Offenders have told police their ideal target is an elderly person, home alone, with little or no contact with family members.

Another higher risk group is past victims. Once an individual has been identified as being vulnerable, they are repeatedly targeted. Victim information is often sold in the form of "sucker lists" or "hot lists" to other offenders.

**The Effects of Telemarketing Fraud**

The estimated $200 million lost by Canadian victims of telemarketing fraud is only a small part of the cost of this pervasive crime. Research conducted by North American law-enforcement and police officials indicates that the elderly are not only more susceptible, but they tend to be more seriously affected. Some have lost their life savings and have been forced to sell their homes.

Seniors are often reluctant to report the crime to the authorities or even to family fearing they will be blamed for being “careless” or “greedy.” Some fear they will be seen as incompetent and lose control over their affairs.

*Source: PhoneBusters: The Canadian Anti-fraud Call Centre, www.phonebusters.com; extracted June 22, 2009, with permission.*
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Find synonyms in the article for the following words.

1. get ____________________________ 7. profits ____________________________
2. dishonestly ____________________________ 8. very large; huge ____________________________
3. increased in size ____________________________ 9. vulnerable ____________________________
4. are more than ____________________________ 10. victimize ____________________________
5. honest ____________________________ 11. unwilling ____________________________
6. common ____________________________ 12. the object of attention ____________________________

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Circle True or False.

1. Fraudulent telemarketers sometimes pretend to be legitimate charities seeking a donation.  
   T      F
2. All telemarketing is dishonest.  
   T      F
3. Many fraudulent telemarketers are never caught and punished.  
   T      F
4. Fraudulent telemarketing is attractive to criminals because of the potential to make large amounts of money with little investment.  
   T      F
5. Organized crime is responsible for most telemarketing fraud.  
   T      F
6. Fraudulent telemarketers target seniors because they have more money.  
   T      F
7. A victim of telemarketing fraud is at higher risk of being victimized again.  
   T      F
8. Seniors may not report being victimized by a telemarketing fraud because they are afraid of what their family will say.  
   T      F

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Audio 7.23: Listen to two calls from a telemarketer and discuss the questions.

1. For each call, how does the telemarketer open the conversation?
2. Do you think the telemarketer’s techniques are effective?
3. How would you respond to this telemarketer?

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Search the Internet for tips on avoiding telemarketing scams. Create a list of five tips you find most helpful and present them to the class.

Possible search term: telemarketing avoiding scams

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Choose one type of scam you read about and present it to the class. Create a written summary of the information about the scam. Post it for other learners to see. (For a list of scams, go to www.phonebusters.com, then click on Recognize It.)