

Cooperative Extension Is Ally in Consumer Protection

David Kirkman

Abstract

David Kirkman, assistant attorney general for North Carolina, and a "National Friend of Extension" shares insights on how Extension has helped control consumer fraud.

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State attorneys general have a long history of collaborating with outside partners to fight scams and problematic business practices. Our offices frequently ally themselves with securities regulators, federal and county prosecutors, postal inspectors, the Federal Trade Commission, local police, and the FBI, to name but a few. Our multi-state approach to addressing problems of national scale has made state AGs a powerful force in the fight against troublesome business practices. We work closely with news organizations, AARP, Better Business Bureaus, and others to warn the public of problems in the market place. Many of us have teamed up with like-minded officials in Canada to attack cross-border telemarketing fraud and other scams.

We have another large and talented pool of consumer protection allies: state and county Cooperative Extension professionals. In North Carolina, our collaboration with the state's Extension professionals has been extremely productive and enjoyable. Affiliated with our state university system, their mission is to perform research and to share knowledge with the public to enhance citizens' lives. They have counterparts throughout the United States.

In many states, Cooperative Extension programs have been around since the beginning of the last century, informing, protecting, and assisting families in a variety of ways. For many generations, family and consumer education agents and agriculture Extension agents have been visible symbols of Cooperative Extension. Modern Extension professionals are active on several fronts.

They warn the public about scams, assist families with at-risk youth, and help families to better manage their finances. In the county where I live, they are organizing driver education programs for Spanish-speaking residents. Extension specialists and agents often appear on television, radio, and in local newspapers discussing new products or other consumer issues.

No other state agency has the extensive presence that Extension has in all 100 North Carolina counties and on the Cherokee Indian Reservation. More than 300 Extension specialists serve the state on the faculties of North Carolina State University and North Carolina A&T State University. The entire organization is well-trained, linked together by computer, and highly motivated to serve the public.

The first time I had the pleasure of working with Extension was in 1995. Then-Attorney General Mike Easley had just formed the [Partnership for Consumer Education](#). As its first project, the partnership produced a 30-minute video on telemarketing fraud and organized interactive presentations on the topic in community meetings throughout the state. Cooperative Extension, a key member of the partnership, trained its members to organize these meetings and make the presentations. It was one of the best, most comprehensive public awareness campaigns ever conducted on the topic of telemarketing fraud. Many of the consumer education materials from that initiative remain in use.

In late 1998 and early 1999, officials from the Extension and Community Association (ECA), a volunteer education association affiliated with Extension, proposed and organized a mail and telemarketing sting. Hundreds of volunteers from ECA chapters in 27 counties were trained to spot, sort, and categorize suspicious mail solicitations that were forwarded to the state Attorney General's office. The volunteers logged suspicious telemarketing calls and forwarded that information as well. A large proportion of the volunteers were in the age group which is specially targeted by telephone con artists and those who use deceptive mailings.

ECA volunteers sent 15,000 mailings and telemarketing logs to Raleigh, including pitches from magazine sweepstakes and "predatory lenders," two groups of great concern to our Attorney General and our new U.S. Senator John Edwards. The ECA also produced information on a Phoenix "credit card protection" telemarketer against whom the North Carolina Attorney General (and later the Federal Trade Commission and other states) quickly brought suit and obtained a temporary restraining order. Because the telemarketer's activities were spotted so soon, thanks in part to the sting, the telemarketer's business was going strong when the case was filed, enabling the North Carolina Attorney General to obtain refunds or credit card charge-backs for the 1,600 victims in his state.

The sting had another very significant benefit: When the ECA groups trained their hundreds of volunteers on the varieties of scams and the techniques for identifying them, those volunteers

spread that information to their circles of friends, their congregations, and their communities at large. Many of those volunteers continue to forward information regarding scams lurking in their communities, particularly so-called elder scams.

The ECA sting was not the only effort in which information was exchanged both ways. In 1998, an Extension entomology specialist at NC State University went on radio and television to question the sales representations of a company that marketed a do-it-yourself termite protection product for home owners. In response to his assertions, the North Carolina Attorney General joined up with nine other states and the Federal Trade Commission and filed suit over the company's claims and practices in U.S. District Court in Baltimore. Many of those same agencies are now relying on the comments and writings of Extension specialists from other states as they evaluate the marketing practices and products of others in the pest control industry.

In North Carolina, the AG's office has relied upon the expertise of Extension specialists to investigate and help bring down a large home-repair fraud ring that targeted the elderly and to help investigate and mediate a raging dispute over a new home construction product called synthetic stucco.

The organizational skills and structure of Extension can be most helpful in natural disaster situations. In September 1999, when Hurricane Floyd blew through and inundated Eastern North Carolina, our Attorney General was extremely concerned about itinerant con men ripping off home owners in distress. He had reason for concern. Three years earlier, on the first morning after Hurricane Fran struck the state, home repair con men were on the streets defrauding elderly home owners.

With widespread power outages and road flooding following the 1999 event, our Attorney General was pleased when Extension professionals in the Eastern counties organized an effort to download, print out, and distribute the AG's materials and warnings regarding disaster-related scams. Extension distributed these materials at local stores and other meeting places in the affected counties at a time when it was extremely difficult for AG staffers to reach the flooded counties from their office in Raleigh.

These are but a few examples of our agency's collaborative efforts with the Cooperative Extension professionals and volunteers. I commend Cooperative Extension as dedicated, talented and resourceful allies in the effort to protect consumers and promote honest practices in the marketplace.

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