



## Better Business Bureau Senior Awareness Initiative

### Local Cleveland Women Targeted in Vacation Scam

Recently, a Cleveland senior called BBB to report her experience with a telemarketer who offered her an unbelievable vacation package. **Warm Sands Vacations** claimed she had been selected to receive 6 days/5 nights at an unnamed all inclusive resort for 2 adults 2 children (12 years and under) for only \$347.00. She gave the caller her debit card and soon received a Purchase Certificate by e-mail. The certificate stated the full price of the package was actually \$699 with an additional \$99 fee to be paid when booking the trip.

Several days later, the consumer discovered an additional \$467.85 had been taken from her account without her authorization. Bank records show the additional funds were withdrawn by another company, Priceless Times Cruises. BBB has since found yet another name used by the company, Distant Palms Vacations.

The companies websites - [warmsandsvacations.com](http://warmsandsvacations.com), [pricelesstimes.net](http://pricelesstimes.net), [distantpalmsvacations.com](http://distantpalmsvacations.com) - all indicate the promotional certificate is non-refundable. These sites were created within the past few months. Two are registered to addresses near Cancun, Mexico. BBB Mexico was unable to find any record of the businesses having required registrations or permission to operate in Mexico. **Before booking your vacation BBB offers these tips:**

1. **Don't be fooled by low cost or no cost vacation offers.** They typically fail to disclose all costs, related fees, or restrictions.
2. **Never pay upfront for any vacation package with a wire transfer or prepaid debit card.** *Remember, you don't have to pay money for a FREE trip.*
3. **Obtain all company information.** Avoid travel offers received in the mail, over the phone, fax, email, or at a presentation that do not disclose the company's name, location, and contacts.
4. **Don't rely solely on email correspondence.** Many rental scams are carried out by foreign scammers.
5. **Get everything in writing before providing any payment.** If you attend a presentation for a timeshare or travel club, make sure all promises are provided in writing.
6. **Read the fine print.** Make sure you review and understand all terms and conditions of a travel offer as well as cancellation and refund policies
7. **Do your research.** Don't feel pressured into acting before you've had time to research. Check with [bbb.org/cleveland](http://bbb.org/cleveland) or call (216) 241 - 7678.

Greater Cleveland Better Business Bureau  
2800 Euclid Avenue, 4<sup>th</sup> Floor Cleveland, Ohio 44115  
(216) 241-7678 • [bbb.org/cleveland](http://bbb.org/cleveland)

The BBB Foundation thanks Dominion East Ohio Gas and many generous BBB Accredited Business for their support of the Senior Awareness Initiative.



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Avoid these Common Election Scams

It's an election year, which means scammers are posing as election officials, fundraisers, pollsters, etc., to try to steal your identity and hard earned cash. Before heading to the polls **BBB wants to remind you of these common Election Scams:**

**1. Campaign Fund Collectors**

Scammers will use any means possible to try to trick you into giving them your money and confidential information. Some are even posing as pollsters, election officials, and fundraisers. These scammers sound legitimate and will ask you to make a donation. Scammers may even "spoof" their phone number by manipulating the number to look like they are calling from Washington, DC. Before donating to any campaign, do your research. **Research the candidates and make sure that, if you decide to make a contribution to the campaign, you do so through a verified campaign site.**

**2. Vote by Phone**

Scammers will message you via phone call, email, or text message asking you to vote by phone. It's important to remember that it's **NOT** possible to vote by phone. You can only submit your ballot by an official absentee ballot, or in-person at an official polling station. **Never respond to a phone call, email, or text message asking you to vote by phone - just hang up.**

**3. Election Survey Scams**

Scammers may call claiming they are conducting a survey on behalf of a political party. The survey questions will sound legitimate. Once completing the survey you are entered to win a prize. The scammer will ask you for your credit card number in order to pay for the shipping, taxes, or handling fees of the phony prize. What happens? You never receive your prize and the scammer has your personal information. Legitimate polling companies will never offer require you to pay for prizes. **Don't forget: you cannot be required to pay a fee or purchase a product in order to receive a prize.**

**4. Re-Register Scams**

Scammers call stating that if you didn't vote in the last election, you will have to re-register. The scammer will ask for your personal information in order to add you back to the list of registered voters. If you have any questions about your voter registration, contact the Board of Elections directly. **Never give your personal information to a stranger over the phone.**

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Applying for Disability? Avoid This Scam!

The Federal Trade Commission recently issued a scam alert targeting those applying for disability. Scam artists call pretending to assist you with your disability benefits application. Whether or not you have started the application, these scam artists may still contact you in order to try and trick you into giving them your personal information. They will ask you a series of questions to help you "complete the application process," by asking you to give or confirm your Social Security number, birth date, bank account number, etc.

***BBB offers these tips to avoid phishing schemes and identity theft :***

1. Never send/wire money or prepaid debit cards to someone who contacts you unexpectedly.
2. If you get a phone call from someone asking you for personal information who claims to be from a government agency, hang up.
3. Feeling pressured to provide your information? That is a red flag that it is a scam - just hang up.
4. Don't rely on your caller ID. Scammers frequently "spoof" their phone numbers to make it appear they are calling from a government agency or a Washington DC area code.
5. Never give your Social Security number to someone who calls you on the phone, sends you an email, or sends you a text message.
6. If you currently have disability benefits - monitor your benefit statements, open claims, etc., to make sure all the information is correct.
7. Contact Better Business Bureau with questions (216) 241 -7678 or visit us at [bbb.org/cleveland](http://bbb.org/cleveland).

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## Local Contractor Building Pattern of Homeowner Complaints

Contact:

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(216) 623-8950

**For Immediate Release - July 12, 2016** - A Strongsville home improvement company whose Operating Manager is linked to several other home improvement companies is generating serious complaints with Better Business Bureau Serving Greater Cleveland (BBB). Homeowners tell BBB that **All Together Construction** has accepted payment for jobs that were either never started or were not completed satisfactorily. All Together Construction has an "F" rating with BBB for unresolved and unanswered complaints.

A Hudson homeowner told BBB he paid All Together Construction thousands of dollars in March, 2015 for work that was not done. He was told the job would take three to four weeks, but in October he told BBB, "I am still eating off plywood countertops, have no backsplash, there are holes in my drywall, electrical outlets are hanging and exposed. My floors need completely resanded and stained. The floors are still far worse than when we started." The consumer sought a refund of \$3,625 that he paid for countertops that were never purchased or installed and \$4,300 for floor refinishing. The complaint was closed as unresolved.

A Brookpark senior told BBB she gave the company a \$4699 deposit last July. She was promised the job would be started after Labor Day, but nothing was ever done. All Together Construction gave her several excuses and eventually stopped answering her calls. She had to pay another company to do the work. To date, the company has refunded only \$450 of her deposit.

A Cleveland consumer told BBB she hired All Together Construction in June, 2015 to do a \$14,000 remodel to her kitchen. Ken Adams asked for 50% with the balance to be paid as the job progressed. Adams promised the job would be completed in three weeks. In April, 2016, the homeowner filed a complaint with BBB indicating the job was still not finished. At one point, Adams told her that the IRS had frozen his accounts and she needed to advance more funds so he could purchase supplies. "We stupidly gave him \$4078," she told BBB, "...because we wanted our kitchen done..another \$2600 for materials,...then another almost \$1000 for back splash and replacement granite that he broke when he tried to install it." She also complained that her cupboard doors hit the wall and her microwave door barely opens. All Together Construction never responded to her complaint.

Ken Adams is identified in BBB files as the Operating Manager of All Together Construction. Adams is also affiliated in BBB records with several other home improvement businesses, some of which went out of business leaving unresolved and unanswered complaints:

**Bellagio Roofing and Gutter** - This company operated from the same address as All Together Construction. Ken Adams is listed as the registered agent on documents filed with the Ohio Secretary of State. The business ceased operations in March, 2012, leaving three unanswered complaints.

**Prestique Roofing** went out of business in approximately December 2004 leaving 27 unpursuable complaints. Ken Adams is listed as the registered agent on documents filed with the Ohio Secretary of State.

**Cleveland Home Improvement Co., Inc.** - Ken Adams was the owner of this business until March, 2003, when he advised BBB he had ceased operations. At the time it closed, BBB had 11 consumer complaints, two of which were closed as unresolved and four were closed as unanswered. (Not to be confused with Cleveland Home Improvement Company located in Lakewood).

**Dream Works Home Improvement, LLC** - Ken Adams was the General Manager of this business. From 2014-2015, BBB received eight complaints about this business concerning poor workmanship and non-receipt of promised refunds. Six complaints were left unanswered and the remaining two were closed as unresolved. In June of this year, the Ohio Attorney General filed a lawsuit naming Dream Works Home Improvement and Kenneth Adams as defendants. The action alleges that the company took payment for repairs that were either never begun, never completed, or substandard. The matter is pending.

BBB offers these tips for choosing a contractor:

- Get more than one written estimate.
- Check the company's BBB Business Review rating at [bbb.org/cleveland](http://bbb.org/cleveland). You can also reach customer complaints and customer reviews submitted for the business.
- Do not pay the total cost of the job in advance. Do not make a final payment unless the work is completed.
- Pay by credit card, if possible. If the company fails to do the work or there is a dispute, you have some recourse through your credit card company.
- Check with the building department in your community to see if the business has any required registration.
- Ask for and check customer references.
- Get a written contract that details the work to be done and all costs for parts and labor.