

WTNS Radio OSU Extension Update for February 26, 2024
Healthy People. Healthy Finances. Healthy Relationships.

On today's OSU Extension update for Healthy People, Healthy Finances, & Healthy Relationships we'll talk about consumer protection week, and as always look at some upcoming programs from OSU Extension.

We are aware of some of the people who work to protect us in our everyday lives. I am grateful for law enforcement and first responders to fire and medical emergencies. We may not think about some of the other types of jobs that are in place to protect us from other kinds of threats.

The Bureau of Consumer Protection is part of the Federal Trade Commission. They seek to stop unfair, deceptive, and fraudulent business practices that take advantage of and harm consumers. One of their responsibilities is to educate consumers and businesses about their rights and responsibilities. They also collect complaints about all kinds of potential violations and fraud.

One week is set aside each year to focus on the work of consumer protection agencies on our behalf. National Consumer Protection Week will be March 3-9. This year the campaign theme is National Consumer Protection Week "Speaks Your Language." The overall message is that scammers craft their message to focus on certain groups of people. Though there are still some one-size fits all types of scams out there, many will focus on specific things that appeal to different ages or cultures.

People lost \$10 billion to scams in 2023. That's \$1 billion more than 2022 and the highest ever in reported losses to the FTC. About 2.6 million reports were filed. Email was the top contact method for scammers this year, especially when scammers pretended to be a business or government agency to steal money. Here are the top 3 scams from 2023:

Imposter scams. Imposter scams remained the top fraud category, with reported losses of \$2.7 billion. These scams include people pretending to be anyone from a government employees to a family member. These are the type to be on the look-out for: your bank's fraud department, "the government", a relative in distress, a well-known business, or a technical support expert.

Investment scams. Though investment-related scams were the fourth most-reported fraud category, losses in this category grew. People reported median losses of \$7,700 – up from \$5,000 in 2022.

Social media scams. Scams starting on social media accounted for the highest total losses at \$1.4 billion – an increase of 250 million from 2022. But scams that started by a phone call caused the highest per-person loss (\$1,480 average loss). Resist the urge to answer the phone unless it is a number from someone you know.

In celebration of National Consumer Protection Week, join OSU Extension for a virtual Lunch & Learn presentation “Protect Yourself and Your Finances.” This is an online webinar that will feature representatives from the Office of the Ohio Consumers’ Counsel, Ohio Attorney General’s office, Federal Trade Commission and US Postal Inspection Service. They will share tips and answer questions to help attendees protect themselves and their finances. The webinar will be Thursday, March 14 from noon-1PM. There is no cost for the program. Please contact our office for more information at 740-622-2265.

And now let’s see what else is new from OSU Extension: If you would like to learn more about selling cottage foods at the Coshocton Farmers Market or from another location like your farm, join me for an upcoming local in-person workshop. The Selling Cottage Foods workshop will be Thursday, March 14 at 6:30 PM in Room 145 of the County Services Building, 724 S. 7th Street in Coshocton. Please call OSU Extension at 740-622-2265 to register for this free class.

The next Dining with Diabetes series will be held on Wednesday evenings April 3, 10, 17, and 24 from 5:30-7:30 pm. Two classes will be at Coshocton Regional Medical Center and two classes will be at the Three Rivers Fire Station Community Room on SR 621. The cost of the program is \$20 per person and \$10 for an additional support person. I will teach the classes with Leslie Mayle, registered dietitian with CRMC. Paid registration is required by March 25 at go.osu.edu/coshoctondwd .

In closing, at OSU Extension, we are proud to work for Coshocton County to help educate and empower our families, farms, and businesses. Please feel free to contact OSU Extension for more information at 740-622-2265 or visit our website at coshocton.osu.edu. Make it a healthy day!