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## Ripoff rhymes with scamming

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By david kolata

Is it any surprise that when the mob was looking for a new scam some years back it found one in our fat, confusing phone bills?

It sounds like a great setup for a punch line: "It's the phone scam they couldn't refuse." But "cramming," which allegedly netted the Gambino crime family hundreds of millions of dollars from 1996 to 2003, is no joke.

Here's how it works:

Maybe you get a telemarketing call or a piece of junk mail. Maybe you visit a Web site that offers a "free" service or entry in a sweepstakes. Maybe you don't do anything like that. Suddenly, on your next phone bill there's a monthly fee for a vaguely named service, such as "voice mail" or "membership fee." In the mob case, victims got hit with phony charges after calling 1-800 numbers pitching free psychic readings, phone sex and dating services.

Just last month Illinois Attorney General Lisa Madigan sued a "credit-repair service," accusing it of slapping thousands of customers with a \$9.99 fee, including a local police department and a public library's "dial-a-story" telephone line.

Even Rep. John Bradley (D-Marion), the anti-rate hike crusader who's no stranger to fighting shady business practices, got crammed. He called the Citizens Utility Board about two phone-bill fees that gouged him for more than \$30: "Enhanced Long Distance Set Up" and "Personal Contact Solutions Vmail," whatever those were.

Whether you've paid a bogus charge or not, here's what you do to get it off your bill:

- Call the cramming company. The number should be listed on your bill.
- Call your local phone company. Inform it that you're disputing the charge and you're only paying for your regular calling charges - the undisputed part of your bill. Make sure you agree what that undisputed amount is, and record the time of the call and the full name of the person you talk to.
- If the cramming company doesn't agree to lift the charge, file a complaint with the Illinois attorney general's office. Keep one copy for yourself and send the other to the cramming company.

As long as you continue to pay your regular calling charges, your phone company will send the questionable fee back to the alleged crammer, forcing it to prove the charge was authorized.

It would be nice for the phone companies to do more to stop cramming. Couldn't they set up some type of security system that would flag suspicious charges, similar to what credit card companies do?

But in the end, you're the No. 1 cramming defense. So read your monthly phone bill. You may dread this exercise, but that's how CUB shows people how to cut their phone bills by hundreds of dollars a year.

Besides, phone bills are stuffed with enough goofy charges the way it is. They don't need any help from shady third parties.

*Citizens Utility Board executive director David Kolata writes a column each month. To reach CUB, call (800) 669-5556 or e-mail [info@citizensutilityboard.org](mailto:info@citizensutilityboard.org).*

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