

SCAMS & CON GAMES

Internet & Telephone Solicitations

by [Chris E McGoey, CPP, CSP, CAM](#)

Internet E-Mail Scam

You receive an e-mail verifying that your credit card account has been charged \$453.29 for online purchases at www.sexymama.com. If you have questions you are instructed to call toll-free telephone number. Of course you never made such a purchase and cannot wait to call to complain about the charge. The only problem is that the number you are supposed to call is in the Caribbean or in the Middle East and is not toll-free. Sometimes you will get put on hold or have to listen to a long recorded message while the meter is running at an exorbitant international rate. One guy got charged \$45 for a four minute phone call. Most credit card companies will not send you an e-mail message. Also, be leery of dialing area codes unfamiliar to you.

Sweepstakes

You've Just Won \$25,000! Or you are told that you just won a boat, a car, or something else "valuable." So goes the pitch. But if you're asked to pay before you get your prize, it's a scam. Often these outfits claim the money is for shipping, taxes, or something like that. But legitimate companies rarely require any payment or purchase up front.

Travel Scams

Two Weeks in Hawaii for \$350! Maybe it's a "certificate" for a bargain vacation. Claims of inexpensive travel are easy to believe, because real bargains are available if you shop carefully. Check out all travel offers with a reputable travel agency. If they want your money right away, before you can think the offer through, odds are it's a scam.

Gemstones

Invest in Gemstones with Low Risk and Great Return! Usually, you must rely on the seller and phony "grading certificates" or "appraisals" for information about what these investments are worth. Often, however, they're not worth the money you've paid and they have little resale value.

Recovery rooms

Been Ripped Off? We'll Get Your Money Back! These "recovery rooms" get the names of people who have been defrauded in other scams and then call,

claiming to be federal attorneys or agents who can get your lost money back-for a fee. When the federal government sues scam artists, there is never a charge to consumers to return any money recovered.

Business Opportunities

Earn Big Money with Vending Machines! Or claims wealth by operating some other type of business that the promoter claims will produce big returns. These outfits promise all the support you need, and they may tell you to call others who have done well with their program. Too often the assistance is nonexistent and the references are "shills" who actually work for the company. Once consumers invest their money, they may learn that there is no market for the business. If the business is a franchise, special disclosure rules apply. These disclosures give some useful background on the company, including substantiation for any earnings claims the marketers make.

Telephone Solicitations

Do you often donate money or items to a good cause? You may think you are donating to a good cause, but often the telephone calls are from crooks. In many cases, these scam artists claim to be collecting on behalf of the police or the highway patrol officers. It's important to give money to charitable causes, but take all necessary steps to make sure the charity is legitimate. Get a phone number or better you look it up in the directory. Call the number at different hours to see who answers.

Advance Fee Loans

We Can Get You a Loan!... even if you have bad credit. These scams involve promises that, for an advance fee, you will get the loan you need. But then the paperwork stall begins and the loan never comes. Someone who knows nothing about you, but promises to get you a loan and demands money up front, is probably running a scam.

Toner Rooms

We're Your Office Supplies Company and We Have a Great Deal! Prices are going up soon, so place your order now. These scam artists ship low-quality goods at high prices and try to bully companies into paying for them. Typical come-ons involve sales of copier toner, copy paper, cleaning supplies, and light bulbs. If your company receives unordered goods, don't pay. But do complain.

Work at Home Plans

Earn Thousands of Dollars a Month Working at Home! Claims that you can earn a significant income working at home rarely can be supported. Very often, there

is a "catch." Check these claims out carefully before sending any money. If it were possible to make the amounts claimed, the scammers would be doing the work themselves instead of engaging in fraud.

Credit repair

Remove Damaging Information from your Credit Report. These scam artists claim they can get truthful information removed from your credit report for a fee. Not true. Accurate information can be reported for five to 10 years. If your report has errors, you can get it corrected at no cost to you through the credit reporting agency. In addition, nonprofit organizations can help you rebuild your credit at no cost.

The FTC has published free consumer brochures on each of these scams. They describe in a little more detail how the scams work, and offer tips for recognizing and avoiding them. Copies of the brochures are available from the FTC's Public Reference Branch, Room 130, 6th Street and Pennsylvania Avenue, N.W., Washington, D.C. 20580; 202-326-2222; TTY for the hearing impaired 202-326-2502.

Nigerian Advanced Fee Scam

An unsolicited letter from Nigeria arrives purporting to be from a high government official or officer of the Nigerian National Oil Company asking if your company can help him (or them) move tens millions of dollars from a contract "overpayment" out of Nigeria. In return for the help, they offer to let you keep multi-millions of dollars. All you have to do is give them all your financial information and an "advance fee" to pay for transfer costs. You will never see your "advance fee" again if you fall for this one. See also [Nigerian Money Transfer Scam, version 1](#) and [Nigerian Money Transfer Scam, Version 2](#)

This scheme has been going on at least since the 1980s. Local authorities seem to be helpless to stop this fraud, as it is based in Nigeria or another West African country where the legal systems are either corrupt, inept or controlled by dictatorship. The only recourse you have is to press your national and local governments to withhold business and investment from the countries sheltering this fraudulent scheme.

The Bank Examiner Fraud

Someone posing as a bank official or government agent asks for your help (in person or via the telephone) to catch a dishonest teller passing counterfeit money. You are to withdraw cash from your account and turn it over to them so the serial numbers can be checked or the money marked. You had your money over to be examined and it is switched or you are told that it is evidence and you

are given a receipt. You are promised a reimbursement check and thank you letter in the mail that never comes.

The Pigeon Drop

A couple of strangers will discover a wallet with a large sum of money or other valuables near you. They say they'll split their good fortune with you if everyone involved will put up some "good faith" money while the con man exchanges the goods for cash. You turn over your good-faith cash, and you never see your money or the strangers again.

The Pyramid Scheme

Someone offers you a chance to invest in an up-and-coming company with a guaranteed high return. The idea is that you invest and ask others to do the same. You get a percentage share from each investor you recruit. They are supposed to recruit others, and so on. When the pyramid collapses (either the pool of new investors dries up or the swindler is caught), everyone loses, except the person at the top.

Charity Scheme

Scam artists advertise fake charities using similar names to those of well known legitimate charities. Good examples are using the name of National Cancer Society to cause confusion with the legitimate American Cancer Society to obtain your donations or the National Heart Institute to cause confusion with the American Heart Institute. If you call telephone information for 800 numbers you can obtain the names and phone numbers dozens of fake charities who try to scam away your dollars.

Yellow Page Advertising Scheme

The solicitation from an alternative business directory may have the appearance of an invoice. It may bear the "walking fingers" logo and feature the name "Yellow Pages." It also may falsely suggest that the publisher is affiliated with your local telephone company or with another bona fide Yellow Pages publisher you recognize. Further, the solicitation may lead you to believe that your business already has been listed in the telephone directory and you are now being billed when, in fact, you are only being solicited for placing an ad.

Typical language used on the ad solicitations, such as "present listing information;" "prompt payment is necessary to guarantee ad placement in the directory;" "renewal payment stub;" and "directory listing renewal invoice" also may appear on Yellow Pages invoices. This adds to the confusion.

Examine the piece of mail you have received and determine whether it is a solicitation or an invoice. If it is a solicitation, you should see a disclaimer required by the U.S. Postal Service. It states, THIS IS NOT A BILL. THIS IS A SOLICITATION. YOU ARE UNDER NO OBLIGATION TO PAY THE AMOUNT STATED ABOVE UNLESS YOU ACCEPT THIS OFFER. But whether you see this solicitation disclaimer or not, be wary.

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