

### **Don't Be Fooled by Scammers**

**they are only interested in taking your money**

I've mentioned this subject before (The Cyber Minefield: Focus F10; and Scammers: Money Matters MM13). I daresay I'll continue banging on about it in the future; because, it would seem, scams are rife, and people continue to be duped, despite frequent warnings. Just the other day, a man in his eighties was reported to have been tricked out of \$300,000. He lost his money via the Internet, so he was obviously familiar with this particular medium; which begs the question: why did he not see it coming?

This case was all about love - the need for finding it, and the online offer of a relationship that was a swindle from start to finish. The unfortunate man must have seen the warnings and known the risks, surely; but maybe the chance of no longer being lonely was too tempting to pass up. Over a period of two years he sent sums of money to a person in another country, believing the investment would see the two of them eventually meeting and getting together. It never happened, of course. The woman wasn't interested in friendship, just his cash. She may not even have been a woman. How would anyone know? False online profiles are all-too easy to set up, and the picture that looks so attractive frequently masks an extremely ugly face.

Like so many, this man went looking for love and found heartache instead. There are, however, quite a few scams where first contact is made by the criminal. The Inheritance fraud is a classic. Imagine receiving an email suggesting the possibility that some long-dead relative or benefactor has willed you a small fortune. You would probably think: yeah, yeah, pull the other leg it's got bells on; but not everyone is as mistrusting, apparently. This con works in a similar way to the marriage proposal, requiring certain payments to be made in order to facilitate release of the inheritance. There are searches to be made and legal fees to be met, the responsibility for which ought to be borne by the beneficiary. The law firm handling the estate makes nothing until the bequest is finalised, so it couldn't be expected to pay up-front expenses. Law firm, did I say? You'd have to be pretty naive to believe that! Never transfer money for advance fees; and always check the authenticity of any suspicious contact by instituting an online search of the handling agent, plus by typing in the **exact** wording of the offer. More often than not, both will show up as bogus.

The fact that some people fall for this type of scam could be down to any number of things, from plain greed to the fear of missing out on a genuine windfall. A different kind of fear is used to actually frighten people out of their money. This is a phone scam. Someone rings up claiming to be an officer of the tax department. According to them, a certain outstanding sum of tax remains unpaid. If the person they are phoning doesn't hang up immediately and starts to argue the toss, the voice on the line becomes increasingly insistent to the point of threatening legal action if the amount owed is not paid. The ones who cave in to this pressure are often seniors who are easily confused and intimidated, or those individuals whose finances are a mess and wouldn't have a clue whether their tax is fully paid up or not. So, they give over their bank details, and their money's gone - not to the taxman who knows nothing about this bogus phone conversation, but to a complete stranger with an aggressive attitude. What these gullible targets have failed to realise is that the tax department doesn't do business this way, and never would. The only safe way to handle this situation is to give the phone caller nothing, then ring the tax department for confirmation. Reporting the call to the Police Cyber-Crime squad would also be a good idea - they definitely won't forgive and forget!

Here's another one - "Congratulations! You are a Winner". It's the money-for-nothing scam, frequently directed from overseas where you have apparently been selected as the potential winner of some lottery, competition, or whatever. Who's a lucky puppy, then? The scammer will be if you let yourself be sucked in. Before receiving the "prize" you'll have to pay certain fees and taxes, then some more until you finally twig that you are being taken for a very expensive ride. By this time it's too late, you are a lot poorer and there's precious little you can do to get your money back.

We've touched on hackers in Internet Tips (IT01 & IT04), and these low-lives are more than just a nuisance. Once into your system, they can strip almost anything - personal and bank details, address books, in fact any information which they can use to steal from you and your friends. And that includes your identity, a particular loss that will, I guarantee, leave you devastated. Guard against these parasites by signing up with a reputable online Security Manager such as Norton, McAffey or Kaspersky. **DON'T** trust emails supposedly from people you know if the wording doesn't seem like theirs; **NEVER** click on a suggested link until you have verified its authenticity; and **NEVER** pass on personal or financial details unless 100% certain the recipient is beyond reproach.

Online shopping is a step up from the old mail-order catalogue system and similar rules apply. When you can't physically handle the goods, you don't know if the quality is up to expectation; and having the option of a full refund if dissatisfied sounds good until you have to pay freight costs to return the purchase. With most sight-unseen purchases, you will probably be required to pay at least a deposit before the item is shipped, then wait to receive it - **IF** you ever do! Whether purchased from a source located in your own state or county, another province in your country of residence, or overseas; trying to get your money back from this kind of scam is next-to impossible. Check the authenticity of the seller online; and when you have to give out your card details, only do so to a reputable agency such as PayPal - nine times out of ten, if you get stiffed, they will ensure you aren't out of pocket.

A slight twist of this last scam targets those doing the selling. Quite often, the scammer will pay with a cheque for the goods or services you offer; but the amount to you will be more than the price asked. A simple mistake, they will claim, and easily fixed - just send a money transfer for the difference. **DON'T!** At least, not until **their** cheque or money order has cleared through your bank. If it doesn't - report it to the Cyber Crime Squad.

One last warning about those mongrels who front up on your doorstep promising bargain services such as repairs and refurbishments. In Australia, our bitumen bandits are at it again, offering to pour a great new driveway for a fraction of the cost due to the fact that they are doing a job down the road and have some left-over materials going begging. A message to old people, especially those living alone: **please don't get conned by these criminals**; and never hand over your cash to any so-called trades-person, no matter what excuse they use for insisting on it; not until they have completed the job to your satisfaction. And a word to good neighbours: keep an eye on these very vulnerable members of society - they really do need your help to avoid being conned.

There are too many scams to cover in this brief article, and there are always more in the making. My best advice is to be like me - a dyed-in-the-wool cynic. Treat the arrival of every new opportunity with suspicion - why did it come; how did I get picked; what's in it for me; but, more importantly, what can I lose when it goes sour? These days, and probably since time began, there's nothing for nothing. Even A Season of Happiness costs something - a small portion of your Internet allocation to visit, plus paper and ink to print whatever you download - but that's a drop in the ocean compared to the hundreds, maybe thousands, scammers will attempt to strip from you with the click of a mouse. So, get cynical, get wise, and tell the scammers to get lost!

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