

Common scams that con artists use to try to “part you from your money”

by Margo Hamilton, Director of Riverside County C.A.R.E.

“Never buy anything over the phone when a salesperson calls! If you are interested, have them send you something in writing.”

A good rule to go by - but be careful. A recent popular con involves sending an “information packet” for which the recipient pays C.O.D. charges when it arrives by common carrier. Also, if you do plan to order by phone (from a reputable company) using a credit card, don’t use a cordless phone when you place the call. Your conversation — and your credit card number — could be picked up on radio waves.

Watch out for these scams:

- **MEDICAL PRODUCTS:** You buy health, beauty care or “cure” product by mail.
SCAM: Product isn’t sent or is overpriced or harmful. *(Ask your doctor before buying.)*
- **900 NUMBERS:** Products are offered via a 900 number.
SCAM: Call costs more than advertised or product is worthless. *(Know cost before calling. Avoid credit card or contest confirmation calls.)*
- **OBITUARY:** You were recently widowed; C.O.D. box arrives for product “your spouse ordered.”
SCAM: Box contains cheap item at substantial price that was really never ordered. *(Tell person your spouse is deceased and you cannot accept the product.)*
- **TRAVEL CLUB:** Firm offers bargain airfare/hotel package in a glamorous locale.
SCAM: Hidden fees and conditions; sky-high rates for additional persons; place is a dump. *(Ask travel agent’s advice, read all paperwork carefully including the fine print!)*
- **LAND SALE:** Promises cheap land or retirement facilities in gorgeous area.
SCAM: Site is poor, promise not fulfilled. *(Visit site; deal only with reputable firms; read all paperwork carefully.)*
- **BANK EXAMINER:** Bank “official” asks you to withdraw money for him or her to hold to lure embezzler.
SCAM: Person takes money and disappears. *(A real bank official would not require you to withdraw your own money.)*
- **CHARITY/RELIGIOUS GROUP:** You are solicited by an organization you know nothing about.

SCAM: Group doesn't exist or only a small fraction of the money is given to charity. (*Contribute only to legitimate representatives of known groups.*)

- **CONTEST WINNER:** You're told you've won a prize but must send money for postage/registration/taxes/customs fees, or must call 800 number for details.

SCAM: You receive nothing or something worthless. (*Steer clear of these "deals" — winners don't pay for "free" prizes!*)

- **HOME REPAIR/INSPECTION:** "Contractor" offers to repair, remodel, inspect, or offers to do work with left over materials at a discount for cash.

SCAM: Unlicensed person does nothing or does it poorly. (*Check with Contractors State License Board before awarding work.*)

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