

You can never be too careful

By: Ellen Phillips, Freelance writer

Continuing with last week's columns regarding scams, be on the alert for:

* A message from your grandchild calling and crying for help can actually be a scam, especially when they ask for money to get them out of a tight. This is the bad news we all dread: the car's broken down in the middle of the night; the kid is in jail; a mugging's occurred. Whatever the reason for the call, grandparents want to quickly help out the person in need. To protect yourself, ask a few questions that only your grandson or daughter would know; for example, where did you visit the last time you were together, the ages of any siblings, or so forth. Do not send a dime until you've verified the story, even if it takes extra time for the phone call.

* Free weekend, free dinners, free golf games, free anything may definitely be fraud. The main goal of financial "seminars" like these is, frankly, to sell investments that offer big commissions for sellers - all legit. However, the ads, pitchmen and so forth can be either inappropriate or downright deceptive for seniors. The key to added investments is to deal only with long-time, trusted financial advisors. Sure, you can accept the invites and have a good time on the links or at the restaurant, but don't sign a thing or agree to follow-up meetings, until you know all the in's and out's.

* Yes, your computer has a virus and we'll get rid of it for a \$100. A get-rich(er) scheme that's been around for awhile is one that also keeps on gathering folks into the scammers' nets. Supposedly, from Dell or Microsoft, someone calls or e-mails (or even pop ups) with a problem detected on all model numbers. (The key to their success is to promote a common number that hits many consumers, so even if it's the wrong one for some people, the scammer still makes lots of money.) Obviously there's no virus; worse, you could end up paying lots more for non-existent malware, etc. And to add insult to injury, the crook may also install software that scans your computer to steal the passwords and highjack your computer.

To protect yourself, install legitimate software to detect viruses, and be sure to keep it current. Hang up the phone on anyone who claims to be an expert at finding problems with your computer.

* Auto repair scams. The two most common tricks: mechanics give a good estimate but then pad the bill with extras; and shops use counterfeit, used, or substandard parts in place of the ones you need (and pay for). The **Coalition**

***The Coalition
Against Insurance
Fraud suggests check the
shop out with the BBB;
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**Coalition Against
Insurance Fraud**

Against Insurance Fraud suggests you always have an upfront written estimate before any work is done; ask to see the repairs and discarded parts; use a shop recommended by knowledgeable friends; check the shop out with the BBB; and be very wary if the mechanic says he'll waive the deductible on insurance-financed repairs.

* And, of course, we have the famous - or infamous - Nigerian scheme. (This scam has grandfathered more current plots, including "soldiers" who lay claim to Iraqi treasures.) A senior member of the government (theirs, not ours) emails that you've won the lottery or some such other exorbitant claim, and you need to send money. The goal of the scam artist is to delude the victim into thinking that he or she has been singled out to participate in a very lucrative -- although questionable -- arrangement. The intended victim is reassured of the authenticity of the arrangement by forged or false documents bearing apparently official Nigerian government letterhead, seals, as well as false letters of credit, payment schedules and bank drafts. The scam artist may even establish the credibility of his contacts, and thereby his influence, by arranging a meeting between the victim and "government officials" in real or fake government offices.

Once the victim becomes confident of the potential success of the deal, something goes wrong.