

# Scams & Con Games



In today's world, it seems the bad guys always find ways to take advantage of innocent people while the good guys are busy just trying to keep up. Lately, this trend has continued with "phishing" and other e-mail and Internet scams.

Trying to list all of the scams and con games currently in use would take days, but the most common ones seem to be:

**Phishing**-This does not include tackle and bait, but seems to hook a lot of people anyway. Most of us have received the e-mail from "Bank Z" about our account information having been lost, and if we don't respond immediately our access will be denied. The e-mail states "all you have to do is click on the link below and provide the correct information". Banks spend millions of dollars backing up and protecting your information, so would your bank just send you an e-mail out of the blue? If they did, would you really want to keep banking with them?

**Mail or Fee-forwarding scams**-A person gets a "job" receiving checks, cash, or money orders and "forwards" the money, usually by wire or credit card transfer to another country. The victims are "hired" to do this, because according to their "employer", banks in their country charge high fees for American checks or credit cards, but not for wired money. A twist is the merchandise forwarding scam, where a person received merchandise and then forwards this to another country. These are usually related to eBay or other Internet auctions, and the only known person in the US is the forwarder, so they get investigated while the "employer" is never discovered.

**The Nigerian or 419 scam**-An uncle (or other relative or friend you probably didn't even know you had) is killed in a far away country. You receive an e-mail from a friendly, if somewhat corrupt banker or government official, telling you about the millions the relative or friend left in a bank account and they want to make sure you get **your** money, before their government seizes it. For a nominal fee (however much they can take you for) they will forward the money to you. You must promise not to tell anyone, and it seems you keep sending more and more money for taxes, bribes, etc. (419 refers to the section in the Nigerian Criminal Code dealing with Fraud).

**The Over Purchase scam**-You list your old(er) car in a local newspaper or Craigslist. A person responds that they just have to have your 1988 Ford Festiva, with 165,000 miles and body damage, and they are willing to pay a premium to have it shipped overseas. They send you a money order or cashier's check, for a large amount over and above the asking price, and request you to wire the money back to them, or to their son or daughter who happen to be away in school in a third country. These checks and money orders often are of a high quality and appear to be legitimate, but they always turn out to be fraudulent.

A twist on this is the Roommate scam, where they love your house, and will send the full price, with generous security deposit and even more, but they need you to wire the extra back to them, so they get their airline tickets to come stay with you.

