CONSUMER FRAUD TIPS

It is important to remind people that appearances can be deceiving and they should not open their doors for strangers or for anyone in any kind of uniform without an appointment. Uniforms, decals, and badges are readily available on the Internet and there are consters taking advantage of that fact.

Utility people do not need to come into your home to check the water pressure at the inside sink, your outside spicket works well for this. Real utility people do not need you to go outside with them to see the tree they will be trimming.

Older Californians like good customer service. It makes sense that con artists will try to provide services that seem to be good customer service oriented. Be cautious.

Popular scams include scamsters posing as utility persons that knock on your door and ask to check your water pressure inside at the kitchen sink. When you let him/her in other people in their team enter the front door while you are being distracted and systematically go through your home gathering checks, credit cards, cash and jewelry.

Do not let anyone in your home without an appointment. These guys are good. They do not leave a mess, are in and out in about 3 1/2 minutes with enough information to steal your identity and other valuables.

Remind everyone that **free** is always **free** never pay any money for a free gift. Californians cannot collect on any outside lottery including the Canadian, Nicaraguan, Chilean, Australian, etc. Con artists use this method to get money from you for up-front taxes on the winnings, registration fees etc.

Never pay any money up-front to win anything. I always tell them to tell the person notifying you to take the money out of their winnings and send the balance. You will never hear from them again, nor will you get any money.

Con artists are very sophisticated and will try all kinds of things to get you to give them information. They typically use the word verify your social security number or birth date or birthplace etc. Say: tell me what you have and I will verify if it is correct or not. Stay alert.

When someone calls referring to your credit card or account of any kind tell the caller that you do not do any business over the phone and you will call the company using the customer service number provided on the back of your card not the one they provide for you. Whether it is a legitimate call or not this is the safest way to reply. If it is a con the credit holder will want to know about it. If it is a legitimate problem your account will be tagged and the customer service person can sort it out with you.

When you call companies using their customer service numbers you have on the back of your card or on your statement you know you are speaking with the right person. Don't take chances even with things that seem very innocent and simple from a caller over the phone. Just as soon as you recognize that you do not know the caller or that they have no business calling you simply say: **Stop!** Take me off your list and hang up.