

“HOLIDAY SCAMS”

Sherry McCoy – Stop Senior Scams Acting Program*



It's the Holiday Season and just about everybody I know is busy looking for the best holiday gift deals they can find! Whether you are shopping online or braving the department stores and gift shops, it's a hectic time of the year! You may want to find the perfect sweater for your spouse or grandchild. Or, perhaps you want to make a charitable donation in the name of your niece or nephew. Wherever your shopping takes you, it makes good sense to be sure that the money you spend or donate is going for the “real” thing – *not* some cheap knock-off, or phony charity. Holiday scammers are hoping you won't take the time to investigate or look closely at products before you make a purchase. They're banking on you being so caught up in the “holiday rush” -- to find the perfect gift for the perfect price -- that you'll throw caution to the wind, and invest in their shoddy products and fraudulent schemes! Don't let them get away with it! Be a smart and savvy holiday shopper instead. Here are some tips to help you successfully navigate shopping in this holiday season.

Keep Clear of Counterfeit Websites -- Make sure you don't fall prey to cybersquatters, i.e., dishonest businesses that steal or plagiarize website domain names of well-known companies, e.g., Louis Vuitton, Tiffany, etc., and create “copycat” websites. “Copycat” websites offer inexpensive, but poor quality knock-offs that pose as the real thing. Here are some guidelines to help you determine if a website is legitimate, or not.

- Look carefully at the web address in your browser. If it does not end in “.com” or “.org”, avoid it.
- Call the customer service phone number on a website to see if you can reach a live person. No? Avoid it.
- Contact corporate headquarters of the real company to verify any “bargains” advertised at other websites.
- Contact the Better Business Bureau to see if there are any records of past complaints about the website.
- Go to www.whois.net to find out who actually owns the website's name. (AARP Bulletin, May 24, 2010)

How to Avoid Charity Cons – When donating to a charity, do your homework and make sure your money is going where *you* want it to go -- *not* into the hands of a con artist. Before you donate:

- Contact one of these non-profits to verify the legitimacy of a charity. Wise Giving Alliance (www.give.org) Charity Navigator (www.charitynavigator.org) Guide Star (<http://www.guidestar.org/>)
- Find out how much of your donation will go to the charity's mission, operating costs, etc. In general, legitimate charities “spend less than 35 percent of donations on fundraising and administrative costs.” (AARP Bulletin, March 2011)

Use Your Good & Common Sense – Above all else, use the intelligence you've earned while living life over the past 50 to 90+ years! Don't leave packages and your handbag / wallet in the car where they are visible. Drop off your letters and packages inside the Post Office, rather than leaving them outside your door for the mail carrier to pick up. You know when something is too good to be true. Be aware of what's going on around you. Trust your intuition. Use your good and common sense.

If you feel you have been the target or victim of a scam, report it to the Federal Trade Commission at 877-382-4357 or <http://www.ftccomplaintassistant.gov/#crnt&panel1-1>. And then -- Pass It On!

HAPPY HOLIDAYS! -- Remember: You may be a target, but you don't have to be a victim!

* Sherry McCoy is a freelance writer & actor for the Stop Senior Scams Acting Program (SSSAP) in Los Angeles. SSSAP was mentioned in a Congressional Report on October 30, 2015 from testimony given by Tobie Stanger, Senior Editor of *Consumer Reports*. For more info re: SSSAP, contact Adrienne Omansky at SSSAP4U@gmail.com. Questions for the writer should be directed to *Not Born Yesterday!* P.O. Box 722, Brea, CA 92822 or nbynews@juno.com.