

“Three Rules to Fight Scammers”

With the economy tight and nearly a foot of snow in the forecast I’m thinking of Spring. The calendar says Spring is on the way. Early in my career Spring meant the “Scam Season” was starting. It was the start of the lightning rod scam, the driveway blacktop scam, “you need a new roof for the summer rains” scam. All executed by door-to-door contact, paying with cash at half the price for what it should cost and very little to no paperwork or guarantee on the work.

What used to be a seasonal Spring to late summer scam season is now a full year cycle. I don’t think a week goes by for the full year now that I don’t receive a call from someone concerning a scam going on in our communities. Maybe its due to the development of the internet or the fact that every walking person seems to have a telephone in their pocket. If you’re an old fashioned type like me, you carry one cell phone. If your hip, you carry more than one, using each phone for different reasons.

What hasn’t changed is that these scams leave victims in their wake. Scams are especially heartbreaking because in most cases the victims are such nice people. They are most times very smart and very good-hearted people. They are the members of our community who believe in trusting others and believe in their fellow mankind. Some times they are the elderly, which makes it even harder as many are living on a fixed income with no hope of recovering the money they lost.

So as a reminder to myself of what used to be and in the hope that if I write about what used to trigger Spring the snow will miss us and the singing birds and green grass will be here before we all know it!

First rule and most important rule, please understand that **nothing is free!** When you receive a call that you have won a million dollars and a brand new car and all you have to do is send them \$499 to cover the paperwork fees using a Western Union money gram at the local grocery store, this should be an immediate “red flag” for you. In Wisconsin, the laws are written so that when something is labeled as free, it supposed to be free! The requirement to that there is a “fee” to obtain a prize is a “scam” in every instance. If you talk to these people on the phone or deal with them through the mail, any type of request for YOU to send them money I call a “snare trap”. A scam that is as old as time itself. If you are in any money situation that is termed an “offer” and you do not understand what is being asked of you, my best advice to you is to call a trusted friend, or a family member to talk about the offer. A family

attorney is also a possibility. If you have nobody to talk to you can always call me. I can evaluate the situation and confirm to you if what you have been offered has been reported as a scam before. I could also refer you to the state agency that deals with scams all the time. Just don't send any money and give out money without checking with someone else.

The second rule is **“do not give out personal information to anyone over the telephone who called you.”** If you made the call and you initiated the business transaction it gets a little more complicated. Make sure you know who you are talking to when you make the call. If you did not make the call watch out! A legitimate business or governmental agency DOES NOT make “cold calls.” These are calls that you did not ask for. A legitimate business uses advertising to inform you of their products. A typical government agency will send a letter.

When a caller calls you and begins their sales pitch make sure to ask them who they are. If you choose to continue the call, ask them for local references. Tell them you would like to check with those local references before you proceed. If they ask you for a credit card number or a checking account number or the names of family members or family relatives, DO NOT ANSWER them. By answering these questions, you may inadvertently be providing them with information they could use to steal your identity and hack into your personal financial accounts. The request for this type of information should be an immediate “red flag” to you. They are fishing for password information. It's a proven fact that many individuals will use passwords of names that they can remember, family member names and dates of birth and other personal information that they think only they know. If you get this call WATCH OUT- **“hang up immediately.”**

The third rule and last rule of the day is **“be proactive in protecting yourself and others against scams.”** The State of Wisconsin has a “no call” list. Get all your phone numbers on the “no call” list. In addition to your home telephone number do what many people are now doing- put your cell number on the “no call” list. Encourage other family members to get on the “no call” list. Sign up for the “no call” list on the internet at <https://nocall.wisconsin.gov/web/home.asp> or by calling 1-866-966-2255 toll free.

If you have elderly parents or relatives talk to them about scams and be open about the possibility of you yourself becoming a victim. That way they will be more open with you. Tell them that highly intelligent and trusting people are

taken every day by scams in this country. The shame and silence of a scam victim is what keeps these criminals going. Open communication and the knowledge of their scam operations and the tricks they use, are what they don't want out in the public.

You can still be a trusting person who believes in the "goodness of people"-you just don't believe in giving out your personal information on the telephone or doing business with people who you don't know on the telephone. As far as mail order scams, you apply this rule also. You don't do business with people who you don't know. Protecting yourself and those you love is a natural feeling. Extend that feeling to protect those you love against scammers.

If you have heard of a scam, see a scam or suspect a scam please do not hesitate to call me at the Richland County Sheriff's Department at 608-47-2106.

Sheriff Darrell C. Berglin