

## May/June 2002

### EP Premiums

You've heard me comment several times on a "company" (and I use that term loosely) called EP Premiums. I've continuously received complaints from people that have fallen for their vacation scams over the past couple years. Unfortunately, these individuals have researched the company after they had problems, and didn't think to check them out before they sent them money.

The following is the latest story I've received from a nice lady in Oregon who fell victim for this "deal" through U-Bid.com:

"I bought a vacation on Ubid.com that came with a 'free' 2-3 night stay at various hotels. I sent a check for \$21.95 to EP Premiums to cover 'room taxes.' The reservation request form said that you could remit the \$21.95 even if you hadn't picked travel dates yet because they would go ahead and register your request form and then contact you about dates. I did that and then got a notice a month or so later saying that I was non-compliant because I hadn't stated a travel date and that I needed to send a corrected form to their office within 10 days from the postmark. They stated that if it were not received within 10 days, my cheaper 'Plan A' would expire and I would have to pay more money for a 'Plan B.' Naturally, I didn't even receive their letter until 10 days after the postmark date and there was no return address or phone number! When I finally found an address, I mailed a response that included a copy of their own reservation form and told them that I did comply with their instructions. I requested that they process my request under Plan A since they already had my money and I was in compliance and reminded them that they confirmed this with me in writing. I have heard no response. This was a month and a half ago. I sent another letter a week ago to the same address and this time it was returned as 'Addressee Unknown.' I double-checked and I mailed my letter to the correct address. I am out \$21.95 and very angry about this. I guess I learned my lesson."

Well, I'm sorry to say that she did learn a valuable lesson. I can't seem to say this enough: If it seems too good to be true, then it probably is. Folks need to remember to check this kind of thing out thoroughly before they start sending money to an unknown entity. The Better Business Bureau has an "unsatisfactory" rating with EP Premiums. If this woman would've known this beforehand, she probably wouldn't have sent them her hard earned money. I appreciate her permission to share this story with everybody. Maybe it will save somebody else from making the same mistake.

## April 2002

### Bogus Donation Solicitations

The Renton Police Department has received numerous complaints from people who have been contacted by an individual named David or Sam Salvator claiming to be representing Crime Stoppers. He states that he's soliciting cash donations for the Renton Police Department's Crime Prevention Unit. This is incorrect. The Renton Police Department **never** solicits funds through telemarketing of any kind. This person has even gone so far as to state that "crime seems to

happen to people who don't support the police." The company name is BC Marketing located within the City Limits of Renton. Individuals of this company have been warned by officers to discontinue the practice of using the Renton Police Department's name as a way of soliciting donations.

If you receive any phone call soliciting money in the name of the Renton Police Department, please call 911 and report it.

## **February 2002**

### **Police Athletic Activities League Washington State Lodge Fraternal Order of Police**

The Renton Police Department has been advised of a fundraising effort by a group that calls themselves the "Police Athletic Activities League." The initial solicitation appears to be made by phone, followed up by an "invoice" if the respondent requests additional information on the company. Part of their solicitation script states that the funds collected benefit the location police departments youth programs. This is not true. The Renton Police Department would like to inform the public that neither the police department, or any division in the City of Renton, are involved in, or benefit from donations made to this group. Complaints have been filed with the State Attorney General's Office due to aggressive and deceitful practices when attempting to obtain these donations.

If you are contacted by anybody representing the National Police Athletic League, ask to be removed from their call list and hang up immediately. If they persist in contacting you, contact the Washington State Attorney General's Office; Attention: Dennis Poor, Consumer Protection Division, 900 Fourth Avenue #200, Seattle, WA 98164-1012; 1-800-551-4636.

## **December 2001**

The Renton Police Department has been informed by an organization called the "Washington State Law Enforcement Association, Inc." that they are conducting a fund-raising sponsorship program. An example of one of their programs involves an essay writing contest for 8th graders. They are currently mailing out flyers to all the middle-school principals throughout Washington State announcing the contest. This organization also conducts phone solicitations throughout the year in order to fund their programs.

The City of Renton would like to inform the public that neither the Renton Police Department, or any divisions in the City of Renton, are involved in or benefit from donations to the Washington State Law Enforcement Association, Inc. No proceeds collected by this Association go to the Renton Police Department or the City of Renton.

## **October/November 2001**

### **Scenario:**

A gentleman contacts you over the telephone. He says, "How would you like to join in the Canadian lottery?"

"Sure," you say, and send off the requested \$20.

Weeks go by and then you receive great news. . . . . YOU WON!!!!

### **The Catch:**

You have to send in 1% of the "awarded money" to cover fees and taxes.

A Renton victim supposedly won \$220,000 and sent in his 1% (\$2,200), plus Western Union fees (\$125) to the name and address he was given. He hasn't heard a word since. . . . .

### **How It Works:**

In Canada, a runner earns his \$40 by picking up the check at Western Union. This runner visits multiple Western Union branches picking up more checks. Later in the day, the runner will page a driver who will meet him at a prearranged location to take the checks and pay the runner. The checks are then sent overseas where they will be cashed at a bank in Syria or some other country.

This type of scam has become a million-dollar industry. Organized crime groups, along with the Hells Angels, are involved. Currently, the FBI and RCMP are investigating this scam.

There are a few variations on this same scam. Another instance has the caller telling the possible victim that they are a lawyer who handled a class action lawsuit in which the victim was named.

When it comes to handing out money to complete strangers, keep in mind the following:

- Do you have any information about this person that can be verified?
- Do you recall ever being notified of any class action lawsuit? Did you ever even apply for one?
- What guarantee (in writing) do you have that the money you are supposedly entitled to will ever actually be delivered to you?
- Do you honestly think that somebody just calls up, out of the blue, to offer you "free" money?

### **Safety Suggestions**

- Do not **ever** give out any personal information to somebody over the internet or telephone.
- Do not **ever** send money to some unknown entity in the form of a cashier's check, money order, Western Union wire, etc. It's basically untraceable.
- Do not **ever** think you will get something for nothing. Because you will get something, except it will come in the form of nothing (make sense?)

## September 2001

In light of the recent national tragedy, unfortunately, I have to bring to your attention some scams that may come to light. There will always be evil in the world, and this still holds true following an event such as the terrorists attacks in New York, Washington D.C., and Pittsburgh, Pennsylvania. Fortunately, I have seen numerous examples of humanity extended to those in need during this time, which warms my heart. But please be aware of the following:

1. If you're going to donate money, please be sure the donation is made through a reputable agency and one you're very familiar with (Red Cross, FEMA, Salvation Army, your local church, synagogue, temple, etc.) I expect to see scams initiated under the premise of collecting money for those who were directly affected by this tragedy. You may have people soliciting door-to-door, you might be contacted by phone, or you may receive something through your email or regular mail service. Be an educated consumer and understand who you're giving your money to. Please don't be naïve - there are people who will take advantage of this current atrocity.

**Special Note: Please be aware there are two illegitimate organizations currently attempting to solicit funds from law enforcement agencies, or on behalf of law enforcement agencies - The National Law Enforcement Officers, Inc., the National Law Enforcement Memorial, Inc., Fraternal Order of Law Enforcement Officers, etc**

**There are NO such organizations. There is a National Law Enforcement Officers Memorial Fund, but they DO NOT make phone solicitation calls, and never have.. Please report to police any attempt by these two illegitimate organizations to solicit donations from you.**

2. If you have loved ones that are stranded in any of the nation's airports, please make wise choices when it comes to their travel arrangements back home. It would be unwise to take offers from private individuals who are offering rides (of any sort) for a fee. Normally, this fee is going to be astronomical but they will take advantage of the fact that people are growing desperate to return to their loved ones.
3. There may be instances when a company uses this national tragedy as leverage to sell you safety items such as alarms, gas masks, bomb shelters, bulk food supply, etc. As a consumer, these items can be advantageous at times, but beware of those that may be taking advantage of the fear American citizens may be experiencing at this present time.
4. The Renton Police Department will not be going door-to-door to collect items or cash for those that have been victimized by these terrorist attacks. If you receive any such visit, please do not open your door and be sure to call 911 immediately to file a report.

I don't mean to sound cynical, but I want to make sure you are prepared and you use a clear head when making important decisions, such as the items mentioned above. As American citizens, we have a tough journey ahead of us and much healing to do. It's important that we all take that extra minute to think for the sake of our family and our future.

## July 2001

Pay attention to the latest information I have to offer you regarding a new scam being conducted here in the City of Renton.

On July 19, 2001, an 89-year old woman was shopping at Fred Meyer here in the City of Renton. When her shopping was completed, she drove over to a local fast food place to grab some lunch. As she was exiting her vehicle, an unknown male approached her and told her that she had backed into his vehicle at the Fred Meyer parking lot. He came across as very intimidating and insisted that she pay him for the damage. The elderly victim was a bit confused but concerned that maybe she actually **had** backed into this man's car. She then handed over all the cash she had in her purse (\$75.) The suspect then demanded that she provide her address and phone number in case he needed to get a hold of her after he took his "damaged" vehicle in for repairs. Of course, the exchange of person information was only one way: the suspect did not provide any personal information of his own, nor did the victim recall what his license plate number was, she didn't know his name, and she had no way of contacting him.

Needless to say, the victim did indeed receive a call from the suspect who stated he was calling from a local repair shop. He explained that after taking his car "to the shop", she needed to pay him an additional \$390 for "repairs." Luckily, the victim then told him she was going to contact her insurance company and the suspect hung up. The victim also had the wherewithal to dial \*69 so she could retrieve the phone number that the suspect was calling from (turns out the phone number he was calling from was not a auto repair shop after all. . . .)

The information regarding this scam was provided to me via a phone call from a friend of the victim's. I requested that they contact 911 immediately to report it. This is not the first case of individuals taking advantage of the elderly, but it's a different scenario than most I've heard in the past. This is certainly a cowardly crime, and one perpetrated by the most spineless of criminals.

Do not ever give out personal information to complete strangers, be it on the phone, computer, or in person. And if you, or somebody you know, is approached using this type of scam, **report it to the police immediately!** You should never try and settle privately with somebody regarding a situation such as this. They will continue to ask you for money as long as you are willing to dole it out.

If you have any questions regarding this information, or would like some additional tips on what you can do avoid becoming a victim of a scam, please contact Cyndie L. Parks, Crime Prevention Unit, (425) 430-7521.

## June 2001

*The following story came directly to me through the Police Department's email system. This individual forwarded his experience to me in hopes that there was some way to press changes against this company for fraud. Unfortunately, he learned a painful lesson. Read and learn. . . .*

"Recently, I received an offer from **Cash Saver**, located at 2010 West Avenue, #K-813, Lancaster, CA (www.cashsaver.net.) The offer was for a 3 day, 2 night motel stay at a choice of cities for between \$5 and \$9 room tax. A \$10 registration fee was required. The website said companies bought blocks of rooms for little used week days and the hotel would make up for the low cost on return visits and collateral spending, etc.

I sent my \$10.00 and received my reservation request form. The price for Plan A, however, had gone up to \$21.95, plus \$10.00 for a child. It was explained that blackout periods on Plan A "are the week before, during, and after a holiday." I chose June 25th to avoid the June 10th to June 24th blackout for Father's Day on June 17th. I ponied up my \$31.95 and sent it to EP Premiums and Incentives at 17620 140th Avenue SE, #C1-230, Renton, WA. This was on April 2, 2001. On May 19, 2001, I received a letter of non-compliance stating that I had selected a date during the Father's Day blackout period, and that I was to correct this and return it within seven days of the date of the letter, which was May 11, 2001. Of course, it was already past the seven day return because they didn't mail it until May 16, 2001 - one day before the return period expired! Their response was, "Sorry, Plan A option expired. Please call and we'll discuss Plan B at an additional \$80 to \$210." Of course, I've received no reply to repeated calls to this business."

*Although this company's business practice is of poor taste, it's not illegal. They actually DO offer a service, no matter how limited and restrictive it turns out to be. People need to remember that the Internet is completely unregulated. People can offer and say anything they want, basically. This company received \$41.95 from this gentleman, and if they can "con" several hundred more people into sending them the same amount of money, they make a pretty good haul.*

- Do **not** give out any credit card information over the internet or telephone unless you've done extensive research on the company and you know it's legitimate.
- Do **not** believe that you will get something for nothing, I don't care how good the promo sounds on the email, flyer, telephone call, etc.
- Do **not** be surprised, if you chose to fall for this type of scam, when you are unable to reach any representative of that company to try and get your money back.

**RULE TO LIVE BY: If it sounds too good to be true, it probably is. Don't be a sucker for scams!**

**Better Business Bureau Report on E P Premiums (aka: Cash Savers)**

E P Premiums

General Information

Street Address: 17620 140th Ave SE #C1-230 ; Renton, WA 98058

Telephone Number: (425) 814-0471

Fax Number: (425) 402-6593

BBB Business Classification: Travel Clubs/Discount Travel Services

Original Business Started in: January-1988

Local Business Started in: January-1988

Principal: Ms. Anne Mcknight, Owner

The information in this report has either been provided by the company, or has been compiled by the Bureau from other sources.

The Better Business Bureau reports on members and non-members. Membership in the BBB is voluntary. Members must meet and maintain BBB standards. If a company is a member of the BBB, it will be stated in this report.

### **Customer Experience Record**

Based on BBB files, this company has an unsatisfactory record with the Bureau due to unanswered complaints. The company has resolved most complaints presented by the Bureau; however, the Bureau did not receive a response to other complaints and one complaint is unresolved.

Complaints concern difficulty in using the accommodation coupon or packages purchased due to unavailable dates or the coupon expiring and in reaching the business.

Additional Information Additional Business Classifications: Business Opp-Franchise / Business Promotions, Other Vacation Certificate / Voucher Promotions

Additional Doing-Business-As Names: Emerald Promotions Inc

As a matter of policy, the Better Business Bureau does not endorse any product, service or company. BBB reports generally cover a three-year reporting period, and are provided solely to assist you in exercising your own best judgment. Information contained in this report is believed reliable but not guaranteed as to accuracy. Reports are subject to change at any time.

Report as of: September 7, 2001

### **May 2001**

I received a telephone call last evening from an individual identifying himself as an AT&T Service Technician who was conducting a test on telephone lines. He stated that to complete the test I should touch nine (9), zero (0), pound (#), and then hang up. Luckily, I was suspicious and refused, and more importantly, hung up!

Upon contacting the telephone company, I was informed that by pushing 90#, you give the requesting individual full access to your telephone line, which enables them to place long distance calls billed to your home phone number. This information has been verified with UCB Telecom, Pacific Bell, Quest, Verizon, MCI, Bell Atlantic and GTE. Please beware: DO NOT press 90# for ANYONE. You would think that by now the telephone company would have done something about this, but you cannot assume. . . .

## **April 2001**

Each year about this same time, I receive complaints from numerous citizens letting me know about emails they've received from obvious scam artists. Even though it's long, I decided that it's worth sharing with the "masses", just in case this scam is not so obvious to that one victim that's going to get taken for a hefty financial ride if he/she responds. I'm going to copy this verbatim, misspellings, punctuations and grammatical errors and all. (I have removed any email addresses or phone numbers just in case somebody gets it in their mind that this is legit!) Please bear in mind that there are many variations to this scam, but the basic content is the same.

- From: MMM (xxxxxx@ yahoo.com.au)  
Subject: FW: URGENT AND CONFIDENTIAL

VERY URGENT BUSINESS  
#20 MANDELA CRESENT SADTON  
FAX: XXXXXX XX XXXX  
TEL: XXXXX XX XXXX

JOHANNESBURG SOUTH AFRICA

Dear sir,

In order to transfer out (USD 126 M) One hundred and twenty six million United States Dollars) from African Development Bank. I have the courage to ask you to look for a reliable and honest person who will be capable for this important business believing that you will never let me down either now or in the future.

I am mr maxwell ibe, the Chief auditor of African Development Bank (ADB). There is an account opened in this bank in 1980 and since 1990 nobody has operated on this account again. after going through some old files in the records I discovered that if I do not remit this money out urgently it will be forfeited for noting. the owner of this account is Mr. Smith B. Andreas, a foreigner, and a miner at kruger gold co., a geologist by profession and he died since 1990. no other person knows about this account or any thing concerning it, the account has no other beneficiary and my investigation proved to me as well that this company does not know anything about this account and the amount involved is (USD 126M) One hundred and twenty six million United States Dollars million dollars. I want to first transfer USD 26 million United States Dollars from this money into a safe foreigners account abroad before the rest, but I don't know

any foreigner, I am only contacting you as a foreigner because this money can not be approved to any foreign account because the money is in us dollars and the former owner of the account is Mr. Smith B. Andreas is a foreigner too. I know that this message will come to you as a surprise as we don't know our selves before, we will sign agreement, but be sure that it is real and a genuine business. I only got your contact address my from my secretary who operates computer, with believe in god that you will never let me down in this business you are the only person that I have contacted in this business, so please reply urgently so that I will inform you the next step to take urgently. Send also your private telephone and fax number including the full details of the account to be used for the deposit.

I want us to meet face to face or sign a binding agreement to bind us together so that you can receive this money into a foreign account or any account of your choice where the fund will be safe. and I will fly to your country to withdrawal and sharing and other investments.

I am contacting you because of the need to involve a foreigner with foreign account and foreign beneficiary. I need your full co-operation to make this work fine. because the management is ready to approve this payment to any foreigner who has correct information of this account, which I will give to you later immediately, if you are able and with capability to handle such amount in strict confidence and trust according to my instructions and advice for our mutual benefit because this opportunity will never come again in my life. I need truthful person in this business because I don't want to make mistake I need your strong assurance and trust.

With my position now in the office I can transfer this money to any foreigner's reliable account which you can provide with assurance that this money will be intact pending my physical arrival in your country for sharing. I will destroy all documents of transaction immediately we receive this money leaving no trace to any place. You can also come to discuss with me fact to face after which I will make this remittance in your presence and two of us will fly to your country at least two days ahead of the money going into the account.

I will apply for annual leave to get visa immediately I hear from you that you are ready to act and receive this fund in your account. I will use my position and influence to effect legal approvals and onward transfer of this money to your account with appropriate clearance forms of the ministries and foreign exchange departments.

At the conclusion of this business, you will be given 35% of the total amount, 60% will be for me, while 5% will be fore expenses both parties might have incurred during the process of transferring.

I look forward to your earliest reply through my email address or by my tel: XXXXX-XXX-XX-XXXX, fax: XXX-XXX-XX-XXXX.

\*\*\*\*\*

Note: This is a SCAM! If you respond to this email you will be scammed—guaranteed.

## March 2001

Last September, I wrote about a postcard that I received in the mail. It had a drawing of a couple of cute-looking peanuts that were saying, "We're Going Nuts Trying To Reach You!!" It was some company trying to present themselves as somebody that I had been in contact with before. Well, I received a similar mailing just this past weekend! I have to admit that I am entertained by the creativity of these scammers, and I find it funny that they go through all sorts of ways to try to get people to contact them.

This time they sent one of those envelopes that looks like the ones you receive when you get your secret ATM code in the mail. You know, the kind that is two-ply, carbon, and you have to tear off tabs on all four sides to open it? On the front it says: "Important Delivery Letter" and its return address is listed as "N.M.E., 16120 U.S. 19 North, Clearwater, FL, 33764." Inside it states that "they" are trying to reach me regarding **my** \$1,000,000.00! It also goes on to mention that the "prize" will be awarded as 30 annual installments of \$33,333.34 each! It lists an 800-number I can call and it also provides an ID number to use. (Because goodness knows, they have so many million-dollar winners they have to keep track of who claims what!)

And then, very interestingly, there is a very small box with even smaller text that states:

- Upon selection, winner will be required to complete, sign and return an affidavit of eligibility and release of liability/publicity which must be received by National Magazine Exchange's designated agent within 14 days or an alternate winner will be selected a random. (If it's **my** money, why do I have to do all that?)
- There is no purchase required to enter or win and a purchase will not improve your chances of winning. (Big Fat Lie!)
- Sponsor: National Magazine Exchange. (Hint: They're selling magazines subscriptions!)
- You've been approved to receive our magazine offer on credit. (What magazine offer? I thought you were trying to find me to let me know about **my** million dollars?)
- One prize of \$1,000,000.00 will be awarded as an annuity payable in 30 installments of \$33,333.34. The prize is guaranteed to be awarded and delivered within approximately 90 days of receipt of executed affidavit. (Affidavit?)

Please read the following - that should answer any additional questions you may have:

**Originally published in the Fresno Bee on May 24, 1999**

Consumers have been calling the BBB (Better Business Bureau) recently with inquiries and complaints about National Magazine Exchange in Clearwater, FL. The National Magazine Exchange has been in our files since 1995. The company mass mails notices inviting people to call and enter the Million Dollar "Strike it Rich" Sweepstakes. They say in their mailing that no purchase is necessary to enter the sweepstakes and the odds of winning are determined by the number of people who enter. When you read the fine print, you find out that the company estimates the odds at no more than 1 in 100 million.

The sweepstakes promotion is used by the company to promote magazine subscriptions. In checking with the BBB in Clearwater we found that the company has received numerous complaints alleging billing disputes, misinterpretation of the sweepstakes promotion and a misunderstanding of the company's billing terms.

Mailings like this are not unusual. Our experience is that all these sweepstakes offers have very high odds, promise wonderful prizes on the front and take them away on the back, and all want to get you to buy something or send money. As with all these sweepstakes mailings, if you have to pay anything, you haven't won anything. In addition, if you're interested in purchasing a magazine subscription our experience is that you can often save yourself hundreds of dollars by simply doing a little bit of shopping around. Often, when a magazine subscription is tied to some other promotion, you're paying top dollar.

Note from the editor: There are many variations to this same scam. I have personally received several types of mailings but they all are from the same place. I even had one where the return address was made to look hand-written. As I said previously, they can get quite creative. It's almost impressive. . . . . (almost. . . . .)

## **February 2001**

Do you ever leave your purse in the car when you go to the gym? Well, my friend did, and here is her horror story. I hope you learn something from it:

My friend (let's call her Chloe) goes to the gym quite regularly. It's in what would be considered a low-crime area. It's a very popular gym and hundreds of people drive and walk through this parking lot everyday. Chloe has left her purse in her car many times before and has never had a problem. Unfortunately, she has learned that it only takes one bad experience to change a person's view on everything. When Chloe returned to her vehicle, she found her back window broke out and her purse was gone. She couldn't understand how somebody knew she had a purse in the car, especially since she shoved it way under the front passenger seat.

When Chloe returned home, she received a phone call from somebody stating they were from her bank. This individual explained to Chloe that her purse had been found with all her credit cards, health insurance and ATM card inside. This "bank representative" was very sympathetic and professional and Chloe was so relieved that her purse had been located. Unfortunately, this pleasant conversation brought Chloe's guard down and she ended up giving the person her secret codes for both her ATM and credit cards. Needless to say, immediately following this conversation, all of Chloe's accounts were drained dry.

The crook that stole Chloe's purse is the one that called her representing himself as somebody from her bank. The suspect knew a lot about banking, at least enough to make Chloe feel that he was legit.

All in all, Chloe was grateful that nothing worse came of this experience (i.e., identity theft.) Having somebody steal your identity can take months, or even years to clear up. See, Chloe knows this firsthand because of what she does for a living: she's a fraud investigator.

If this can happen to Chloe, then it can happen to anybody. Be safe. Make wise choices for yourself and your property.

- Don't ever leave your purse or wallet inside a vehicle. This includes the trunk! Criminals make a habit of watching people exit their vehicles and if women are not carrying a purse, they assume it's in the vehicle.
- Don't ever give your secret access codes to anybody over the phone. Legitimate bank representatives are trained not to ask for secret codes - EVER!
- Legitimate Internet companies will never ask for your access codes - do not give them out to anybody!
- If you are ever approached by somebody trying to scam you, call police immediately and provide as much information as you can.

## **December 2000**

### **Scam ADT Representatives in the Area!**

An unknown adult male arrived at a residence in the 3200 Blk of NE 25th St., attempting to sell an ADT alarm system. The observant resident (and I won't mention names but you know who you are!) noted that the salesman did not have any company identification. She then asked if he had any identification or business card and he said he did not. The resident then became even more suspicious when she did not see any company cars parked nearby, and his pattern of questioning and mannerisms also made her feel uncomfortable. An acquaintance of the resident called ADT and asked about salesmen making door-to-door contacts in the neighborhood, and ADT confirmed they did not have any in their area. But they did state that numerous company uniforms were recently stolen from their warehouse/office. I wanted to give a BIG KUDOS to the resident for putting 2-and-2 together and realizing this was a scam in the making! (I'm so proud!) And what's even better is that she reported this incident to police immediately! Yeah! So. . . what are the valuable tips we learned from this:

- If you do not know the person on the other side of the door: DON'T OPEN IT!
- If you do open the door or are approached while you're outside and it's a salesperson, always ask for a company ID (with picture) and a business license. You have to have both in the City of Renton.

- Did they arrive in a company vehicle? If not - why?
- Do not let the salesperson into your house!
- If you're unsure, call the company they work for. Doublecheck that they're actually an employee.
- If things look and feel "funny" - pay attention to that feeling! Politely decline their offer and shut the door.
- Report any suspicious activity to the police immediately!

## **November 2000**

### **Don't EVER Dial Area Code 809!**

This one is being distributed all over the United States:

This is pretty scary, especially given the way they try to get you to call. Be sure you read this and pass it on to all your friends and family so they don't get scammed!

Don't respond to emails, phone calls, pages, or web sites that tell you to call a telephone number using an "809" area code. This is a very important issue with Scam Busters because it alerts you to a scam that is spreading extremely fast. It can easily cost you \$24,100 or more and is difficult to avoid unless you are aware of it.

This scam has also been identified by the National Fraud Information Center and is costing victims a lot of money. There are lots of different permutations of this scam, but here's how it works:

You will receive a message on your answering machine, pager, or email asking you to call a number beginning with area code 809. The reason you're asked to call varies. It might say you will receive information about a family member who is ill or to tell you someone has been arrested, died, or even to let you know you have won a great prize, etc.

In each case, you are told to call the 809 number right away. Since there are so many new area codes these days, people unknowingly return these calls. If you call from the United States, you will apparently be charged \$2,425 per minute! Or, you'll get a long recorded message. The point is, they will try to keep you on the phone for as long as possible to increase the charges. Unfortunately, when you get your phone bill, you'll often be charged more than \$24,100.00!

Why does this work? Because the 809 area code is located in the British Virgin Islands (the Bahamas.) The 809 area code can be used as a "pay-per-call" number, similar to 900 numbers in the U.S. Since 809 is not in the U.S., it is not covered by U.S. regulations of 900 numbers which require that you be notified and warned of charges and rates involved when you call a "pay-per-call" number. There is also no requirement that the company provide a time period during which

you may terminate the call without being charged. Further, whereas many U.S. phones have 900-number blocking mechanisms in order to avoid these kinds of charges, these systems will not prevent calls to the 809 area code.

We recommend that no matter how you get the message, if you are asked to call a number with an 809 area code you disregard the message (unless, of course, that you actually know somebody in the Virgin Islands and recognize the number!) It's important to prevent becoming a victim of this scam, since trying to fight the charges afterwards can become a real nightmare. That's because you did actually make the call. If you complain, both our local phone and long distance carriers will not want to get involved. They will most likely tell you that they are simply providing the billing for the foreign company. You'll end up dealing with a foreign company that argues they have done nothing wrong.

## **October 2000**

### **Charities**

I'm approached on a regular basis through mail, phone, email, radio, and television looking for a donation to their "worthy cause." We get bombarded with these types of requests, and it can be overwhelming at times. There are specific charities that are important to me, and I stick with those each year. But sometimes those commercials with the underprivileged children tug at my heart strings, so I can understand how difficult it can be to separate a "legitimate" charity from those that contribute very little of your donation to the actual charity they are advertising.

Keep in mind the following tips to help you decide which charity you want to donate your hard-earned money to:

- If possible, pick a cause that you know personally so you know your money will be spent efficiently.
- To help verify that a charity is legitimate, always request literature from the organization.
- Plan your charitable giving, making all decisions at one time each year.
- If you own a small business, decide how much to give and have a committee of employees hand out the money.
- Never give any money to door-to-door solicitors.
- Watch out for phony charities that telephone and ask you to buy a product at inflated prices.
- Never allow anyone to pressure you into giving to a charity.

## **September 2000**

**"We're Going Nuts Trying To Reach You!"**

I received a postcard on which was printed: "We're Going Nuts Trying To Reach You!!". It was obviously hand done and even had a cute drawing of two "peanut-people" on the front. Catchy - don't you think? It also had a return address from another state that I did not recognize, not to mention a message that stated: "Dear Cyndie, We are trying to reach you with Good News! It is real important that you call Toll free 1-800-xxx-xxx." This post card also had a "control" number and a "PIN" number.

Of course it got my attention, but it also made me ask myself the following questions:

1. I've lived at the same address for a few years now, and haven't changed my number. How hard could it be to reach me if I've had business dealings with this company in the past?
2. Why does the return address only have initials and not a full company name?
3. I do not know anybody that lives in the state this is coming from. How did they get my name?
4. Why is the postage from this place bulk mail postage?

Actually, the fact that I've been in law enforcement for several years provides me the answers to all these questions, but they may not for the citizen who doesn't know the ways of "legal" scam artists. I'm thinking the following scenarios could have happened had I called this number back:

1. This so-called toll free number would have displayed my home telephone number to whomever I was returning the call to. Even though I have a blocked number, this does not apply for toll free numbers and my personal number would have been fully displayed, as well as my last name.
2. If it was truly somebody that was looking to get a hold of me personally and specifically, it certainly would have been something more official looking. Definitely not a photo-copied postcard.
3. I may have called the toll free number and the "business" answering would have probably told me I had won a prize! It could have been anything from a T.V., cash, or a fabulous trip! But then they would have told me that in order to claim my prize, I would have to send in a "retainer" or what they may call "handling and shipping charges."
4. Maybe I would have called this 800-number and they would have referred me to another number (to claim my prize, of course) that would charge \$25 per minute.

If you receive any mailings such as what I've described, take a minute to ask yourself these same, or similar questions. Remember: Nothing is for free.

## **April 2000**

There have been reports of scam artists taking advantage of the Census 2000 project currently

being conducted in the United States. The following are some safety tips to keep in mind should you be contacted by a Census worker in the near future:

- Official U.S. Census Workers do not work in pairs or groups. They work on their own - by themselves.
- Ask for a current Department of Commerce identification badge with a name and expiration date. The badges are red, white, and blue.
- Census-takers usually work alone, in the late afternoon or evening hours.
- If somebody calls you stating they are a census worker, do not give any type of personal information over the phone. Let them know they can come to your home and ask personally (and do not give them your address either! If they are truly a census work, they should already know it!)
- Census-takers will not insist on entering your home.
- Census-takers carry real census forms, and not forms that have "informational copy" written on them.
- Census-takers ask only for information on a census form. They do not ask for driver's license, Social Security numbers, identification card numbers, bank account or PIN or any other type of documents or identification that can be traced back to the individual.

Any census-taker can be traced back to the census office. The phone number for the Tukwila Local Office is (206) 433-0738.

If you feel you've had contact with a "bogus" census worker, make sure to contact police right away!

## **February 2000**

I have received calls from a couple people regarding an obvious scam that is traveling around the City. It involves the victim receiving a telephone call from a female suspect claiming to be with the police department. The suspect then asked the victim if they have "checked their home security locks lately." Then the suspect proceeds to ask if the victim would like a free security survey of their home.

Luckily, the victims declined the offer but it makes me wonder what would have happened if they had accepted? Would this criminal have set up an appointment and arrived with a couple more people? While one suspect was "reviewing their locking system", would the other suspect roam around the home looking for valuables to take? Would the victim be robbed as soon as the alleged police personnel entered their home? I shudder to think about what could happen, and luckily it sounded peculiar enough that their offers were declined.

The Renton Police Department does not make unsolicited telephone calls to people inquiring

about their home security. We do conduct residential security surveys, but only when we are contacted by homeowners first.

If you are ever contacted by somebody that you think may be attempting to scam you, hang up immediately and contact the Crime Prevention Unit at (425) 430-7521 or (425) 430-7520.