

## **SPRING BREAK TURNS SAD WITH A SCAM**

The Easter season coincides with the high point of the spring break season, that time when students and their families head out to warmer climates for a week or so of relaxation on the beach. Finding lodging at prices you can live with, especially during the peak week just before Easter, can be challenging. But don't let the challenging nature of that search cloud your judgment. Karla Seitz of Grand Mound shares her story of a spring break disaster, in the hopes readers will absorb the lesson. So read on and take it to heart.

Karla's family wanted to take a spring break trip to Fort Myers, Florida. This was not a last minute decision. Planning started in December 2015. But the search for accommodations turned up nothing, everything was already booked for that peak week before Easter. So Karla turned to Craigslist, the online classified ad website which features offers on everything from personals to job listings to books and musical instruments for sale. No surprise, the site shows ads for a wide variety of housing options, including vacation rentals.

Karla looked through the many, many properties listed and came up with a favorite, a condo with a beachfront view in Fort Myers. She sent a message through Craigslist and started corresponding with a man who represented himself as the owner of this condo. The price was reasonable. The owner wanted the money paid up front, asking for money orders sent through the mail. But Karla was not immediately persuaded to go for this. She wanted to see some reviews, so the owner sent emails which showed four reviews from previous vacationers. All the reviews were positive.

After seeing the reviews, Karla sent the money off in two payments to addresses which the owner provided. Now, the funny thing was, the money went to two different women, not in Fort Myers, but other Florida towns. Karla admits this was a red flag, but they went ahead with the plan.

Can you guess how this ends? Not well for Karla and her family. They showed up at the Fort Myers condo and knocked on the door, only to find the real owner, who never listed his property for lease. From there on, it was a scramble to find a place to stay, and what they looked forward to as a fun, exciting trip turned into a disaster. Karla reported this to the Fort Myers authorities, and we just got Craigslist to remove this ad from their website.

I suppose I could write about vacation rental scams here, but I think I can do better than that. I want write about Craigslist.

Craigslist is a very useful service and tool. I used it myself several times, successfully selling things I no longer needed. But before you venture into the land of Craigslist, you need to know the rules. These are not my rules, they are Craigslist's rules. What you are reading here I lifted right from their website. They tell us...

**Deal locally, face-to-face**—follow this one rule and avoid 99% of scam attempts.

- **Do not extend payment to anyone you have not met in person.**
- **Beware offers involving shipping** - deal with locals you can meet in person.
- **Never wire funds (e.g. Western Union)** - anyone who asks you to is a scammer.
- **Don't accept cashier/certified checks or money orders** - banks cash fakes, then hold you responsible.
- **Transactions are between users only**, no third party provides a "guarantee".
- **Never give out financial info** (bank account, social security, paypal account, etc).
- **Do not rent or purchase sight-unseen**—that amazing "deal" may not exist.

I really can't add anything to this, except to say that these same rules apply to a lot of situations outside of Craigslist also.

### **NEWS FROM THE COURTS**

The Federal Trade Commission announced March 30, 2016, a settlement in the "largest charity enforcement action ever". According to the FTC, they sued four sham charities in May 2015. These "charities" claimed to benefit cancer patients, but almost all the money raised went to fundraisers and the promoter, his friends, and family. Finally, on March 30, the court entered a judgment of \$75 million against the last two of these charities to settle,

Cancer Fund of American, and Cancer Support Services, as well as the promoter, James Reynolds. The settlement banned him from charity work. The \$75 million represented the amount these scam charities raised from 2008 to 2012. What a waste. Imagine what good that money could have done.

Be careful with your charity dollars. You can check out the effectiveness of charities on the internet. I like to use Charity Navigator, but you can check with the Wise Giving Alliance, Charity Watch, or GuideStar. Or you can call me with questions.

### **CONTACT SENIORS VS. CRIME**

Let me know about scams, fraud, or other crookedness you run across. Most of what I learn, I learn from you. Contact me at Seniors vs. Crime, Clinton County Sheriff's Office, 563-242-9211 extension 4433, or email me at [randymeier@gapa911.us](mailto:randymeier@gapa911.us)