

# The Red Guide to Recovery

## Resource Handbook for Disaster Survivors

### How to Avoid Disaster Scams

Part II of II

October/November 2011

#### Water Testing and Purifier SCAMS

**Avoid offers for “free” home water testing:** Fraudulent firms may try to sell you overpriced or useless water-treatment devices by offering to test your water for free and then falsely declaring it to be unhealthy.

If you’re on a public water system, your local water utility office can tell you about water safety problems and what to do. The health department can answer your questions about private wells.

If the seller claims the water treatment device can remove contaminants, don’t buy it until you find out if the seller is registered with and the treatment system is properly certified by the state department of public health. Remember that no single device can solve every water quality problem.

#### The Red Guide is available digitally!

Download and tell your friends and family that help is available.



iPhone, iPad, iPod, PC & Mac



Blackberry, Android, iPhone, iPad, iPod, PC & Mac

**Con:** -verb. [kon] 1. to abuse confidence. 2. to trick or swindle. 3. to persuade by deception or exaggeration

Home Repair and Contractor Scams were covered in The Red Guide to Recovery’s August/September newsletter. This is the second part of a two-part series outlining how “scammers” look for ways to profit from and victimize people (especially the elderly).

In part, the following information was provided by the State of Texas Attorney General and can be viewed at: [https://www.oag.state.tx.us/consumer/five\\_tricks.shtml](https://www.oag.state.tx.us/consumer/five_tricks.shtml)



#### 5 Tricks of a Con Artist

Here are five ways that scam artists can get you to part with hard-earned money against your better judgment.

##### 1. They give you something for nothing

Be wary of any feeling of obligation that another person creates. Is that person manipulating you into buying or doing something that is not in your best interests? The offer of a “free gift” sets you up for a high-pressure sales pitch.

##### 2. They make you like them

Con artists will spend considerable time befriending their intended victims. They select individuals who live alone or are vulnerable, cultivating trust and affection, making their intended victims feel appreciated, listened to, and cared about. Con artists create a good impression very deliberately in order to take advantage of you.

##### 3. They make you think it’s now or never

This is just about the oldest trick in the book. The seller tells you that an offer is good for a limited time only - it’s the chance of a lifetime,

and supplies are limited. Every high-pressure sale is made in an atmosphere of urgency. Recognize it as a common sales tactic, where the offer is rarely the opportunity the salesperson would like you to think it is.

#### 4. They say they're going to make you rich

It is impossible to be prepared for all the different stories that con artists have made up to explain how you are going to come into a fortune. The premise is that a perfect stranger tempts you with the promise of riches that will make all your problems go away and set your family up on Easy Street forever. They may even ask whether you want cash or a direct deposit to your bank account. You will find that you need to pay a fee, cover the cost of wire transfer, insurance, tax or a payment in advance. Don't do

it! You are the intended victim of a cruel and costly hoax. Never give out your bank account number or any personal information.



#### 5. They make you believe it worked for other people, just like you

Word of mouth is an excellent source of information for any consumer. However it is important to note that testimonials are only useful if they are from other real, unbiased consumers who can be contacted, *independently of the seller*. A collection of written testimonials provided by the seller (including names, addresses and photographs) may be valid, but it may also be fake.

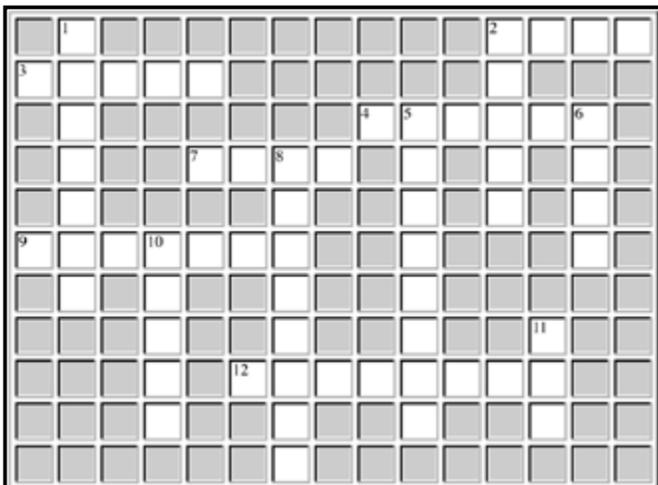
**The bottom line:** con artists make you trust them. "Con" is short for confidence. The con artist's art is making you feel confidence - in him or her and what they tell you. Con artists get what they want from you by winning your trust and establishing credibility in your eyes. They are experts at using your natural impulses and reactions against you.

If you believe you have been approached by a scam artist, or have been encouraged to fabricate an insurance claim, please call to report it:

- The National Insurance Crime Bureau Hotline at 1-800-TEL-NICB (1-800-835-6422). Text information to TIP411, keyword "FRAUD" to remain anonymous. [www.nicb.org](http://www.nicb.org)
- The National Disaster Fraud Hotline, toll free, at (866) 720-5721 or the Disaster Fraud e-mail at [disaster@leo.gov](mailto:disaster@leo.gov)
- The Better Business Bureau Scam Alert: <https://cbbb.wufoo.com/forms/report-a-scam/>



### Frauds and Scams



#### ACROSS

- Flim's cousin
- Rhymes with Henry Winkler's role on "Happy Days"
- "...Louisville slugger to both headlights." Carrie Underwood
- Won't catch this when phishing
- Watch out for her the most
- The old ball-under-the-\_\_\_\_\_ trick

#### DOWN

- One in 389,652,274 chance
- Topic of the day
- Sweatshirt plus a twitch
- Musubi ingredient
- Cures cancer, erases cellulite & rebuilds kitchens
- Fly by this
- Identity thief's pot of gold

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<http://www.theredguidetorecovery.com/newsletter-answers/>

Answer QRC

