

Too Good To Be True

With the current economic environment people have lost their jobs, had hours reduced and many are struggling to make ends meet. Such an environment creates the perfect opportunity for the scam artist/con man/thief. These people tend to prey on the vulnerability of those in bad financial circumstances with a number of different scams to steal your identity or your money or both. Based on my experience dealing with clients who have been exposed to these attempts, there are certain red flags that will indicate that a correspondence you have received is not a legitimate correspondence and actually is a scam or attempted fraud.

One common scam that tends to surface over and over is the international lottery scam. Many people have reported to me that they have received correspondence from international lotteries such as the Canadian lottery, the Spanish lottery or the United Kingdom lottery which indicates that they have won an amount of money. However, to receive the money more information is needed to process the claim such as an account number, social security number and/or a processing fee is needed in order to collect the winnings. These notices also tend to indicate that the information should not be shared with authorities or with family members or other persons. When receiving these correspondences three general rules can be used to “weed out” any scams or attempted frauds.

1. Always remember if you did not buy a ticket or participate in this lottery - you could not have won.
2. Lotteries that are legitimate would not require you to pay a processing fee up front in order to obtain your funds. All fees and taxes would be taken out of the funds and you would receive a check for the remaining proceeds.
3. No legitimate lottery would want to keep a winner from being exposed or avoid publicity. Lotteries thrive on publicity in order to get participants and in order to remain successful. Therefore, if a correspondence is requesting that a winner remain secretive, it is likely not legitimate.

The technology age brings about another arena to contact and defraud. Emails from supposed IRS and FBI officials are commonplace. Again, common sense indicates that the IRS and FBI would not email you. If there was a concern of illegality the FBI would send an agent to your door to investigate. The IRS would send you an official notice along with a tax bill or tax lien on your property. As attempted scams become more and more sophisticated it may become harder to determine whether a correspondence is legitimate. If there is in fact a question regarding legitimacy of a prize notification or notice, it is recommended that you review your correspondence with an attorney or law enforcement official and NEVER pay a fee or supply private information without verifying such an organization first as authentic.

This article was authored by Keith W. Strohl, an associate Attorney of the Steckel & Stopp Law Firm with offices at Main Street and Walnut Street, Slatining; Schnecksville

and Northampton which has been serving the needs of the Lehigh Valley areas for over sixty years.