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Scamming & Scheming to Defraud Each Other Is Bringing Us All Down

Those of us who enjoy making an honest living are appalled when confronted every day by efforts to cheat and steal — especially from the poor and vulnerable.

The lack of any kind of prosecution is just as appalling.

Why are we able to build missiles that can shoot down other missiles, but we can't identify, prosecute and jail people who send us emails devoted to stealing from us?

Our new president would like to put Americans back to work. How about hiring and training an army of people to make online scamming unprofitable through rigorous detection and prosecution?

Here's just one idea: Since most scams involve the victim wiring funds via Western Union or Money Gram, why not require such companies (including all banks) to pro-

vide every consumer requesting wired funds with a disclosure about common scams which they must read and sign?

This month, my wife Rita was nearly a victim of this scam in her own business. A man from out of state wanted to order \$800 of product, but sent a \$4200 "official check" asking her to wire the balance back to him. She wisely recognized the scam, and our bank readily confirmed

that the check was fraudulent.

We were willing to play along with the scammer so that he could be caught, but we never heard back from anyone about doing so.

Real estate, with its big dollar amounts, has always been a fertile ground for ripping off fellow citizens. With stolen identities, for example, thieves can take out loans on a home they don't own,

skip town with the money, and leave the real owner in debt.

They can also sell properties they don't own. I've also heard of scammers renting vacant properties they didn't own, and disappearing with one month's rent and deposit before the real property owner realized someone was in his rental.

Craigslist has been in the news lately for the murder of a woman who advertised on craigslist in Boston, but scamming is far more common than any crime of violence on this highly popular online service.

To its credit, craigslist tries to warn all its participants of these dangers and has composed an excellent laundry list of common scams. A link to this list (which I have provided for you on my website, www.JimSmithColumns.com) is attached to every email response which advertisers get, but I don't think many people click on it. It's worth reading, so do it now!

REAL ESTATE TODAY



By JIM SMITH, Realtor®

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Updated Green Mountain Town Home

Finding a great 3-bedroom, 2½-bathroom starter home for just over \$107 per square foot is now possible with this freshly painted and very clean 2-story townhome near Union Blvd and Alameda Parkway. The address is 12517 W. Alameda Drive, and it's going on the MLS for the first time this week. The seller has been working feverishly to make this quiet town home show its best. It has an updated kitchen, tile floors, a 2-car carport and fenced patio with storage building. It faces a greenbelt and is less than 100 yards from the community pool & clubhouse.



\$169,000

Take a VIDEO Tour online at: www.LakewoodTownhome.com



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