When It Comes to Identifying 'Scams and Shams,' Google Is Your Friend

In real estate, as in the rest of life, scams and shams are common, and every now and then I read another article or attend another presentation on the topic of scams, shams, and identify theft.



By JIM SMITH, Realtor® There are some basic rules you can follow to avoid becoming a victim of these practices, but I have never once heard a speaker give the simplest advice of all, which is to use Google (or another search engine) when something sounds too good or too bad to be true.

Remember these two things when it comes to such contacts: 1) Successful scams are confidence schemes, in that they create a con-

text of believability; 2) Other people were probably victimized before you and probably wrote about it online. So, you can Google it.

Confidence-building takes several forms. One of them is to spoof a phone number. If it's someone claiming to be from the IRS, your Caller ID may display a Washington DC area code (202), but they are more likely calling from a foreign country.

If scammers reach out to you by email, they can spoof their email address as well as any link that is contained in their email. A link might display as www.usbank.com, for example, but if you float your cursor over it, it will reveal a completely different web address. Also, anyone can right-click a logo or other elements from a legitimate company's website and insert it in an email to make it look like it's from the company.

I suggest Googling the phone number of a suspicious caller, or the name of a roofing company or other vendor, and you may be surprised to see that someone has already written online about that party being a scammer or disreputable vendor. You can also Google words or phrases to check whether something is true.

Especially in the political arena, you may be tempted to forward to all your contacts an email you receive claiming something horrendous about a politician — maybe you recall last fall's claim of a child prostitution ring being run out of a pizza parlor by Hillary. You can avoid the embarrassment of forwarding such a hoax simply by Googling the key words and seeing what comes up. When you receive such an email from a

Testimonial from a Recent Client:

"Golden Real Estate is the best real estate company I've ever used. This company goes above and beyond with great marketing, consulting, and all that goes into real estate transactions. A colleague at work told me that he used Golden Real Estate and had good results and that 1. It provides a moving truck for free; 2. It provides free boxes and packing materials; 3. It provides labor help for moving: 4. It provides handyman services: 5. It provides "staging" consultations; 6. It recycles Styrofoam for people in Golden and beyond; and 7. It uses electric vehicles using electricity generated from solar panels. This is the second time I have used Golden Real Estate and both times the property sold quickly for a good price for seller and buyer. In other words, this company knows what it's doing. I recommend Golden Real Estate to everyone who is purchasing or buying real estate. So do yourself a favor and give Golden Real Estate a call if you're looking to buy or sell." —Tom Slabe friend who didn't verify it before passing it on to all *their* contacts, do society a favor and "Reply All" with the results of your research.

By the way, you don't have to go to www.google.com to do a Google search. Simply type a word or phrase into the address line of your browser, and it will trigger a web search if what you typed is not a valid web address. It's so easy!

We all know what a "scam" is, but from reading the headline above, you may be wondering what a "sham" is. I hadn't heard the term myself until it was used by the speaker at last week's Rotary Club of Golden meeting, who spoke on this subject. A "sham" is like a scam except that it's not a crime. An example of that is the company which routinely sends every new homeowner a letter offering to provide a copy of the deed to their home for \$85. Because that company does what it promised — send you a copy of your deed — it's not a scam. It's a sham.

Open House This Sunday

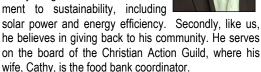


Chuck Brown will be holding this great listing at 1453 Jesse Lane open this Sunday from 1 to 3 p.m. Video tour at www.CanyonViewHome.info, or call Chuck at 303-885-7855.

Golden Real Estate Welcomes Norm Kowitz to Our Team

I first met Norm when he represented a buyer for one of my listings. At the time he was a broker associate with RE/MAX Alliance, where I worked for years before starting Golden Real Estate.

Norm impressed our leadership team on two levels. First, he is solidly alligned with our commitment to sustainability, including



Norm's character derives in part from his service in the U.S. Marine Corps. Lessons learned there, he says, "carry over into the kind of service I provide to my clients, whose interests always come before my own."

In conclusion, Norm fits right in as a member of the Golden Real Estate family. Call Norm at 303-229-3891 or email him at Morm@GoldenRealEstate.com.

Two Big Community Garage Sales This Saturday

If you're into garage sales, this Saturday you will want to be in Golden, where two large subdivisions are having their community garage sales from 8 a.m. to noon. Twenty or more homes are expected to participate in each of them. The first subdivision, pictured at right, is the Village at Mountain Ridge, west of Highway 93 on the north side of Clear Creek. You'll see the signs and a brochure with map of participating homes as you get close. That same information is available at www.GoldenGarageSale.com. The other subdivision is Stonebridge at Eagle Ridge, west of Heritage Road between US 6 and Colfax. Set your

GPS to 19067 Eagle Ridge Drive (one of the participating homes). The map of participating homes can also be found online at www.StonebridgeGarageSale.info. We're sponsoring both garage sales.



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