

Scamming Has Become Its Own Industry, and We're All Prospective Victims

It's amazing (and disappointing) how many scam emails I receive every single day — typically five or more in a given day. There are so many that I stopped deleting them and started archiving them so I could show you. At right is a screen shot of my "Scams" email folder so you can see the "From" line and the "Subject" line. To the right of that is a screenshot of the contents of one of those scam emails.

If I were an employee at a large organization, it's possible I might have clicked on the attachment or button in one of those emails, but as the owner of a small business I know better.

One of the telltale signs that an email is a scam is that the attachment is not a PDF, which would have a ".pdf" suffix, but rather a website, which has an ".htm" or ".html" suffix. The body of the message typically has no text, just a "disclaimer" paragraph.

Other emails contain convincing content with a button to click for reviewing and/or signing a document, such as the DocuSign email at top right. In such emails, note that the entire text of the email is clickable, not just the button. You can tell it's all clickable because your cursor's pointer changes to a finger pointer everywhere within the email.

According to new data from the Federal Trade Commission, people reported losing \$8.8 billion to fraud in 2022, up 30 percent from 2021. That's what's known as a growth industry.

The kind of fraud I'm witnessing is known as "business imposters." In 2020 it totaled \$196 million, but it rose to \$453 million in 2021 and to \$660 million in 2022. Why? The simple answer is that it's profitable. It is truly an industry, employing more people than we'd like to

believe, but amplified by technology. Computers are the key "employees" in these businesses, and their productivity is rising every year while the cost of those "employees" (software) is near zero.

I don't think anyone has a solution to eradicating an industry built on such a business model. But I have to wonder why the FBI or FTC can't trace the computers from which such emails are emanating.

I know that our government can't go after criminals launching scams from other countries, but can't it pressure governments in those coun-



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The RV Is Being Reinvented as an Electric Vehicle

It's well documented that towing a trailer, such an RV, reduces the gas mileage or electric range of the vehicle which is towing it. But now the RV is being reinvented thanks to EV and solar technology.

Years ago I read about a company in France which developed an add-on for semi-trailers which included a lithium-ion battery and an extra set of wheels which generated electricity going downhill (reducing the need for downshifting and friction brakes) and used that stored energy to push the

We Need Your Unwanted Moving Boxes and Packing Paper/Bubble Wrap

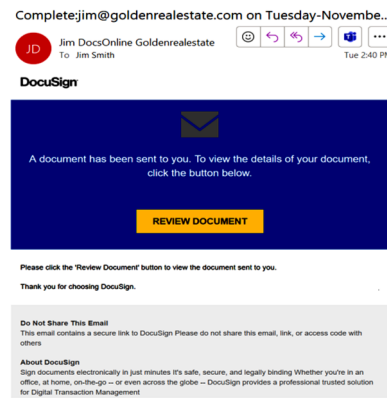
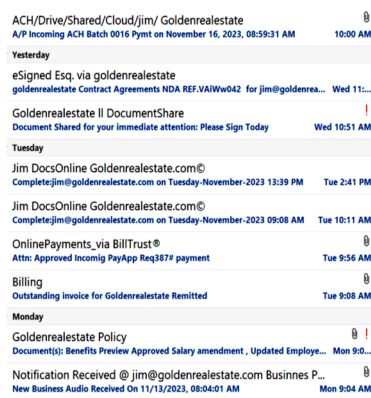
As you probably know, Golden Real Estate provides free use of our moving truck plus free moving boxes and packing paper to buyers and sellers.

Instead of purchasing new boxes and packing paper, we like to reuse boxes, packing paper and even bubble wrap. If you have some sitting around in your basement or garage, we would love to take them off your hands, since our storage shed in temporarily short of those supplies. Call me at 303-525-1851 to arrange pick-up!

semi-tractor and its trailer uphill or to accelerated from a stop. Genius!

Well, that same concept is now being built into RV trailers, eliminating the range penalty for the towing vehicle and with the addition of solar panels on the roof to further charge the RV's battery. Propane is eliminated because the RV is all-electric.

In posting this article on Substack, I'll include a link to the Bloomberg Green article which concludes that such RVs can be seen as "an expensive car or a really cheap house."



tries to find and prosecute the criminals, e.g. by denying foreign aid?

Although purporting to be from Golden Real Estate or some vendor, the emails addresses associated with the emails listed above right included both ".com" and ".jp" suffixes. (The latter suffix identifies Japan.)

I'm not an internet fraud investigator, but it seems to me that such

Happy Thanksgiving to Readers, Clients & Colleagues

This column always appears on Thursday, so I make a point each year to include Thanksgiving in the column which appears on that holiday.

I have a lot to be grateful for this year, which is, by the way, the 20th year of my marriage to Rita. Every day we remind each other of how fortunate we are to have found each other. And I am blessed to be part of her family, including her son, sister and granddaughters.

I'm also grateful, of course, for those buyers and sellers who have entrusted my broker associates and me with their real estate needs and wants. The vast majority of those leads come from you, dear readers, and I'm always happy to receive that phone call or email from a reader who says they've been reading this column for years — even decades — and now they want to work with one of my colleagues or me.

It is such a pleasure to spend my

emails, even if spoofed, could be investigated, knowing that there are hidden codes such as IP addresses within every email. Doing so should be more of a priority.

At the same time, I admit that I have not forwarded these emails to an authority for investigation. Why? Because I'm skeptical, and I don't know who that might be.

time writing this column instead of cold-calling homeowners (which I have never done, thank God) to ask if they would like to sell their home.

Sometimes when I go to a listing appointment, the homeowner shows me a folder containing clippings of my column.

Speaking of my broker associates, I am grateful that they have chosen to affiliate with Golden Real Estate. Although we have a generous split (broker associates give up only 15% of their commissions to the brokerage), I know they could keep as much as 100% of their commissions by being independent or affiliating with another brokerage, yet they see the value of affiliating with Golden Real Estate, and I appreciate that so much. I intend to keep earning their loyalty and trust.

I have enjoyed being a Realtor and will always appreciate our colleagues at Denver's Realtor association and at REcolorado, our MLS.

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"I cannot do all the good the world needs, but the world needs all the good I can do." —Jana Stanfield

