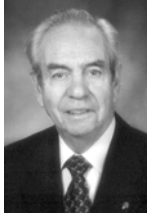


Holiday cruise offer “too good to be true”



By Bud McGinnis

There's an old saying, "Whatever goes around comes around!" This seems to be particularly true of scams and frauds. Every fall, in cities such as Ottawa, there are fast-talking hucksters who come to the door selling snow removal contracts. And in the spring the same type of individual is prepared to repair roofs, windows or driveways that according to him have suffered severe damage over the winter and need immediate repair. Indeed, some of these individuals have been known to present themselves as sales representatives for legitimate contractors who are actively working in the area and can be seen by the prospective victim. As such, he is soliciting jobs from neighbours and friends and writing up contracts. The truth is that he is an independent huckster with no connection to the contractor. Rather he's out to sell bogus contracts and take off with all advance payments received.

Several years ago we had an offer from the Ft. Lauderdale area that was just too good to be true. For a small sum, three or four hundred dollars, (I've forgotten the exact amount) we were assured of a week of holiday luxury, not just for two but for four. I was therefore reminded of this saying recently when my wife received a letter in the mail offering a special holiday cruise out of Ft. Lauderdale. The envelope contained a very attractive booklet bearing a confirmed \$1,300 travel voucher (to extend our stay in the south) plus a voucher for a two-night no-cost Caribbean cruise for two. The opportunity to extend her stay in the south identified Orlando, Las Vegas, and Puerto Vallarta as available destinations. It all sounded "Too good to be true!" so I called the 1-800 number and was immediately transferred to a very friendly representative who explained and promoted the offer.

First, travel to and from Ft. Lauderdale and to the point of departure, was at our expense, which is not unreasonable. However, not everyone is prepared to drive or fly to Ft. Lauderdale for a free two-night cruise to the Bahamas and back. That's probably why the "extended stay component" with the opportunity to visit Disney World and environs was included as part of the package. Rental of a car during the

time you're in Ft. Lauderdale and for the travel to and from Orlando is also included in the offer. The usual limitations for car rental prevail such as a valid driver's license, insurability, and an under-25-years-of-age premium, but for most, the cost of gasoline would be the primary expense. To accept the time in Las Vegas and Puerto Vallarta would require getting to those destinations at your own expense. In addition to the travel costs, however, embarkation fees, all government taxes, as well as hotel and car rental taxes are the responsibility of the traveler. And there was one other condition; one must agree to participate in a promotional seminar for units in a timeshare village. I asked whether this seminar was really a "time-share" promotion. Although my contact didn't like the term "time-share" she did admit that participants were required to "attend a presentation promoting the sale of independent vacation ownership units in resort areas." And as anyone knows who has ever participated in such a seminar the pressure to buy is extreme.

When asked how the organization could provide so much for so little, the response was simply that this was their way of advertising. Rather than paying for traditional advertisements they were making these dream vacations available to a select few who, it was expected, would be so impressed that they would do the advertising for the organization by word of mouth. As noted above, there were other expenses that the participant had to cover and there was also a single one-time basic charge of \$399 per person up front for the event. Clearly the offer wasn't without cost. Moreover, the whole scheme seemed less than forthright. If not an outright fraud there was every reason to be suspicious; needless to say, we didn't accept their offer.

Finally we offer a couple of reminders for guarding against Identity Theft. First, never discard documents bearing personal or financial information in the household trash without shredding them first. Yes, fraudsters and scam artists who search through household garbage (the police call them "dumpster divers") find that such information on a page just torn in two is easily recovered. Second, it's suggested that each of us should draw up a list of the statements that arrive in the mail on a monthly basis, along with their expected date of arrival. An account sent out by a company at the usual time but failing to arrive when expected could signal that an "Identity Thief" is at work. Developing the list and assuring that your bills arrive on schedule is a simple yet valuable aid in protecting your identity.

As always we close with the offer of a free presentation to any group wishing to learn more about avoiding victimization by fraudsters and scam artists. Just dial 613-564-5555 and leave a message. In Kingston call 613-374-2075. A Rotarian will call back to make arrangements. We always strive to arrange the meeting to match your request in terms of date, time, location and topics to be considered.

And whenever possible a police officer participates and talks about frauds and scams from their perspective.

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