You just found the perfect antique lamp at an online auction site. You send off the check to the seller, but never receive the merchandise. Your mother has decided to begin purchasing her medicine online. Is it safe to do so?

The Internet is an exciting tool that puts a vast amount of information at your fingertips. With the click of a mouse you can buy the latest bestseller, make travel arrangements, rent a video, or purchase a gift for a friend.

Convenience, good deals, and choices are all good things that the Internet offers. But before you use it, be cybersmart and make your online experience as safe one.

- **Shop with companies you know.** Anyone can set up an online shop under almost any name. If you are not familiar with a merchant, ask for a paper catalog to get a better idea of the merchandise and services. Also be sure to determine a company's return and refund policies before making your purchase.

- **Keep your password private.** Never give your password to anyone. Avoid using a birthday or a portion of your Social Security number. If possible, use a combination of letters and numbers.

- **Use a secure browser.** This is the software you use to navigate the Internet. Your browser should comply with all industry security standards. These standards encrypt or scramble purchase information during transmission. Your browser may be downloaded from the Internet free of charge.

- **Pay by credit card.** If you pay by credit card, your transaction will be protected by the Fair Credit Billing Act. Under this law, you have the right to dispute charges under certain circumstances and temporarily withhold payment while the creditor investigates them.

- **Keep personal information private.** Do not give out your Social Security number, email address, telephone number, or address unless you know who is collecting the information, why it’s being collected, and how it will be used.

- **Save all transaction information**, including emails and records of any phone conversations.
It's not always easy to spot con artists. They are smart, extremely persuasive, and aggressive. They invade your home through the telephone, the Internet, and the mail; advertise in well-known newspapers and magazines; and knock on your door. They're well mannered, friendly, and helpful—at first. Most people think they're too smart to fall for a scam. But con artists rob all kinds of people—from investment counselors and doctors to teenagers and senior citizens—of billions of dollars every year. Con artists, and their disinformation campaign that promises miracle cures, financial security, and luxury prizes. One easy rule to remember: If it sounds too good to be true, it probably is.

You Can Protect Yourself
• Never give your caller a credit card, phone card, Social Security, or bank account number over the phone. It's illegal for telemarketers to ask for these numbers to verify a prize or gift.
• Beware of 900 numbers. Remember, if you call a 900 number to claim a “prize,” you’ll end up paying for the call. Make sure you understand all charges before making a call.
• Take your time and shop around. Don’t let an aggressive con artist pressure you into making a decision. Demand information in writing by mail. Get a second opinion. Ask your family, friends, and neighbors what they think about a particular offer.
• Stay informed about current scams in your area. Contact your state Attorney General’s office, the Better Business Bureau, or local consumer affairs office for more information.
• Register your phone number with the National Do Not Call Registry at www.donotcall.gov to stop telemarketing calls.
• Remember, you have the right, the ability, and the power to say no! If the caller makes you weary, be assertive and end the conversation. Cons know that the longer they keep you on the phone, the higher their chance of success. By saying no and hanging up the phone, you can prevent a crime from taking place.

Be a Wise Consumer
• Don’t buy health products or treatments that promise a quick and dramatic cure or that are promoted with testimonials, imprecise and nonmedical language, or emotional appeals.
• Look closely at offers that come in the mail. Con artists often use official-looking forms and language to lure victims into signing up or sending payment. If you receive items in the mail that you didn’t order, you are under no obligation to pay for them. You are free to throw them out, return them, or keep them.
• Beware of emails promising “free” vacations, foreign lottery tickets, work-at-home offers, get-rich-quick investments, and other schemes or that ask for donations to charities you’ve never heard of. If you’re interested, call the company directly. Never provide your personal information in a return email.
• Beware of cheap home repair work that would otherwise be expensive. The con artist may do only part of the work, use shoddy materials and untrained workers, or simply take your deposit and never return. Never pay with cash. Never accept offers from drive-up workers who “just happen” to be in the neighborhood. If they’re reliable, they’ll come back after you check them out.

Some Typical Scams Targeted at Seniors
Many con artists devise complex offers that confuse their targets and eventually persuade them to take up these offers. Don’t let this happen to you:
• The phone rings and the caller tells you that you’ve won a new car. In order to claim the prize, you need to mail a check to cover the taxes and delivery costs. Weeks later, the phone rings again. You learn that the original prize company has gone out of business, but the caller tells you not to worry because his or her company has purchased the assets of the defunct company. All you need to do now is send another check to the new company to cover the costs of the legal transactions and for immediate delivery of the car. The check gets mailed but the prize never arrives.
• A mail offer or an ad in a newspaper or magazine or on television catches your eye. It promises a quick cure for cancer, arthritis, memory loss, back pain, or other ailments. It’s an absolute miracle,” one testimonial reads. “I feel a million times better.” You send a check for a six-week supply of this miracle cure and wind up with a jar of Vitamin C, placebos, or, even worse, pills or tonics that have not been medically tested.
• You get an email that promises that you can make $1,000 a week working out of the comfort of your own home. All you have to do is send a check for $500, and you will receive everything you need to start your “home” business. You send a check, but all you get is a kit with some craft materials and printed instructions. The kit does not include a client list or any instructions on how or where to sell your products, and the craft materials are worth $50, not $500.

The National Citizens’ Crime Prevention Campaign, sponsored by the Crime Prevention Council of America, is substantially funded by the Bureau of Justice Assistance, Office of Justice Programs, U.S. Department of Justice.

The Internet Crime Complaint Center, online complaint form: www.ic3.gov

The Better Business Bureau, online complaint: www.bbb.org

If it sounds too good to be true, it probably is.

Don’t give out your Social Security number.

Give out your credit card number only if you are certain that the company is legitimate.

Ask for the charity’s tax-exempt letter before you make a contribution.

Make your contribution in the form of a check payable to the full name of the charity.

In order to claim the prize, you need to mail a check to cover the taxes and delivery costs.

A mail offer or an ad in a newspaper or magazine or on television catches your eye. It promises a quick cure for cancer, arthritis, memory loss, back pain, or other ailments. “It’s an absolute miracle,” one testimonial reads. “I feel a million times better.” You send a check for a six-week supply of this miracle cure and wind up with a jar of Vitamin C, placebos, or, even worse, pills or tonics that have not been medically tested.

You get an email that promises that you can make $1,000 a week working out of the comfort of your own home. All you have to do is send a check for $500, and you will receive everything you need to start your “home” business. You send a check, but all you get is a kit with some craft materials and printed instructions. The kit does not include a client list or any instructions on how or where to sell your products, and the craft materials are worth $50, not $500.