

4. Nigerian scams. The latest version of the Nigerian scam claims that a compensation fund has been set up and invites previous victims to put in a claim. Then, of course, the scammer requests a fee before the supposed compensation can be released. Nigerian crooks are also muscling in on the bogus girlfriend scam previously dominated by the Russians. Victims, befriended online, end up paying supposedly for airfares and other expenses for their new but non-existent sweetheart.

3. Economy related scams. The economy is taking much longer to recover than hoped, so expect to see foreclosure and load modification scams to continue. Plus, as mentioned above, we now include work-from-home scams in this category.

2. Malware. As many as 60,000 new pieces of malicious software appear every day, according to McAfee. The growing use of USB drives to store and transfer data may also contribute to the spread of malware.

1. Phishing and identify theft. The growth of malware mentioned above, coupled with hijacking of social networking accounts and more sophisticated hacking technology, means that identity theft will remain the Number One Internet crime for the foreseeable future.

Compiling this forecast of the top 10 scams is not a pleasant task. However, it does reinforce our determination to do everything we possibly can to reduce the impact of these despicable crimes. By highlighting the risks and publishing this top scams list, which we invite you to pass on to friends and relatives, perhaps we can do just that.



**Winter 2011 Update**

**Freeholder  
JOSEPH H. VICARI  
Chairman**

**STEPHEN SCATURRO  
Director**



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**COUNTY OF OCEAN  
DEPARTMENT OF CONSUMER AFFAIRS  
DIVISION OF WEIGHTS & MEASURES**

*"We're Watching Over You"*



**A Message From  
Joe Vicari:  
Freeholder Chairman**

**A "Fast Refund" Isn't Free**

**Consumers should beware of  
"instant" or "fast" tax refund  
scams**

Ocean County Freeholder Director Joseph H. Vicari warns residents about tax preparers who falsely advertise "same day" tax refunds or Refund Anticipation Loans (RAL). These instant tax refunds are really costly loans paid from their tax refunds, he noted.

An RAL is a high-cost loan that is secured by the taxpayer's anticipated tax refund. RALs can carry triple-digit interest rates, hidden fees and may expose consumers to unpaid debt, if their tax refund is not as much as expected. Mostly, RALs are targeted at the working poor, especially taxpayers eligible for the Earned Income Tax Credit, the largest federal anti-poverty program.

"Consumers should be aware of store front signs, posters and flyers luring them into their business," said Vicari. "Any advertisement claiming your refund will arrive in 24 or 48 hours is actually a loan. It's impossible to get an actual refund that quickly."

The fastest way for a consumer to get their refund from the IRS is to file electronically and have the refund direct deposited into their bank account. Consumers who sign up for RALS without receiving full disclosure of the terms and conditions of the loan may file a complaint with the Ocean County Department of Consumer Affairs by calling **732-929-2105** or going to [www.co.ocean.nj.us](http://www.co.ocean.nj.us) to download a complaint form.

*"We're Watching Over You"*

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[www.co.ocean.nj.us](http://www.co.ocean.nj.us)

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## BEWARE OF CREDIT REPAIR SCAMS

In these difficult economic times, Ocean County Freeholder Director Joseph H. Vicari, cautions residents to be careful when dealing with credit repair companies.

If you find yourself in a situation where the services of a credit repair company might be of help, there are a few things you should know before signing on. First, a credit repair company cannot take money from you before services are completed, so if the credit repair company is asking for an up-front payment – that's the first flag that this company is not on the up and up. Additionally credit repair companies must provide in writing a contract that clearly describes all the terms and conditions of payment as well as notify you of your legal rights. Receiving nothing in writing is also an indication that the company is not on the up and up.

Stephen Scaturro, Director of the Ocean County Department of Consumer Affairs noted that many people might not realize they can directly rebuild their credit by independently contacting the creditors themselves. If you realize that you cannot make a payment on time, you should call the credit card company to work out a payment plan and budget amount.

This shows "good faith" to the creditors and more than likely you will end up with a payment you can afford.

"Everything that a credit repair company can do for you legally, you can do for yourself at little or no cost," said Vicari.

Vicari also wants residents to know that they can get a free credit report from each of the three major credit-reporting companies each year. He noted that it might be a good idea to stagger them every four months so you can catch and rectify any mistakes sooner.

## BE A CONSUMER WATCHDOG

In the last few years, the economy's ups and downs have had many reeling and searching for new ways to recoup their financial losses. Many older Americans are concerned that they already may have outlived their savings and that they may not have a way to catch up.

"Living in a state of anxiety like this can lead to poor decision making," said Freeholder Director Joseph H. Vicari, Chairman of the Ocean County Department of Consumer Affairs. "Perhaps leading us into the hands of those who may not have our best interest at heart.

"The 'Investor Protection Law' helps protect all residents in the Garden State from fraudulent salespeople who use misleading titles and credentials in an effort to entice individuals into buying their financial product," said Stephen Scaturro, Director of the Ocean County Department of Consumer Affairs. "They gain people's trust under false pretenses."

Have you ever heard of a "senior advising expert" or a "registered retirement specialist?" These are false titles. They do not exist.

Thanks to the "Investor Protection Law," there is a safety net. Salespeople who violate this law by convincing residents to invest in financial products under false pretenses may be liable for criminal and civil punishment and could have their broker's license revoked.

Scaturro suggests that if you are solicited by a financial planner who uses such a title, report them immediately to the Ocean County Department of Consumer Affairs at **732-929-2105**.

Being your own consumer watchdog is your best bet. The old adage of something being too good to be true is a great rule of thumb.

## PREDICTIONS FOR THE TOP 10 SCAMS OF 2011

The growth of Internet usage over the past decade and, most recently, the surging membership of social networking sites like Facebook and Twitter, have fueled more online scams and hack attacks than ever, while offline cons -- in the mail or at your doorstep -- continue apace. According to the New Jersey State Department of Consumer Affairs, Scambusters.org has provided the following predictions of the top ten scams for 2011:

10. Travel and vacations. Americans are still vacationing at home in the weak economy and amid safety fears about traveling to Mexico. But with the world economy still unsteady, scammers are more desperate than ever to catch out those who do journey abroad. Watch out especially for a huge ticket scam for the forthcoming London Olympics 2012.

9. Investment scams. Investors have become more cautious about Ponzi schemes, which draw in new money to pay earlier investors until the whole scheme collapses. But low interest rates will continue to push investors into high-risk and shaky projects. Expect also to see more computer trading programs with dubious claims that they can "beat the market."

8. Doorstep scams. With the Census out of the way, this crime drops two places, but bogus contractors, charity collectors, utility workers and others who knock at your front door bent on crime keep it strongly in the charts. And, of course, a major natural disaster, such as hurricane, earthquake or floods, could push this higher.

7. Skimming. European banks report a huge increase in debit and credit card information theft, especially at ATMs that have been rigged either to collect card details or to trap the card so the crook can use it. Expect to see a similar trend in the US during 2011.

6. Bogus and fraudulent Internet sales. As mentioned above, this category now embraces bogus retail sites selling nothing but thin air, as well as online auctions and classified ads. We think this will be more than enough to push this category up one further place in our Top 10 scams list.

5. Lottery and gaming scams. We've also broadened this category to include online gaming scams. We expect to see significant growth in bogus gambling-related sites, and a continuing stream of phony lottery schemes.

*Continued on back page*