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# From the desk of Officer Marshall Morehead

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## **Congratulations you're a winner**

It's so exciting to hear those words. Whether it be from a phone call, an in person visit, or in the form of a letter or e-mail. But... You don't remember entering any contest? As a matter of fact you've never even played the power ball. Oh well, never mind all that, you can receive over ten thousand dollars. Wait what's this part? First you have to send in your name, date of birth, address and social security number? That doesn't make any sense, but it's so much money and I could really use it. I'm not sure why this Prince from a small Viking village in Scandinavia wants me to have this much money, but I'm sure it's legal.

Many of you are just shaking your heads or laughing right now, but there are people all throughout Colleton County who call in, on a weekly basis, to report that they have been defrauded using one of these scams. There are many different cons' that are used regularly to try to separate you from your hard earned cash, but they all have one thing in common. They just don't make any sense! Whether it is because you know that no one could afford to paint your whole house and charge that little. Or, why would this person come find little ole me in the middle of the low country and offer me \$2,000.00 in travelers checks if I just give them \$50.00? And, you know, good and well, that no Prince from a South African province wants to share their inheritance with you if you'll just pay to have their younger brother brought to America.

It's really just like fishing. In all the times that I've been, I've never caught a fish on a bare hook. You've got to put a juicy worm on it. And if the worm doesn't work you switch to a cricket or to another type of lure until you finally get a nibble. Once that cork bobs, you just hold your mouth right and play the line. These con artists are no different. They're just fishing for ... your wallet, your birth date, your debit card PIN#, or some other piece of personal information that they can use to access your account or pretend to be you.

Some common scams floating around now are:

- Calls from IRS agents in another state claiming you owe money and Federal Marshals will come pick you up if you don't pay.
- Letter or text claiming to be a service that will protect you from identity theft after you provide personal information.
- Being asked to pay for a "free prize"

Just remember these simple ways to avoid these and other scams:

- Never throw away ATM receipts, credit statements, credit cards, or bank statements in a usable form.
- Never give your credit card number over the telephone unless you make the call.
- Reconcile your bank account monthly, and notify your bank of discrepancies immediately.
- Report unauthorized financial transactions to your bank, credit card company, and the police as soon as you detect them.
- Review a copy of your credit report at least once each year. Notify the credit bureau in writing of any questionable entries and follow through until they are explained or removed.

We have to make sure that we don't let "what we want" override "what we know". Just remember that nothing is ever truly free. There's always some sort of string attached. This is more dangerous in today's society where so much business is handled over the internet and other than in person. Also we are being conditioned to expect something for nothing more than in the day of our grandparents where "an honest wage for an honest day's work" was still the norm. P.T. Barnum was credited for saying "there's a sucker born every minute". Let's make sure that you don't allow yourself to be swindled by some lazy, dishonest person who wants nothing more than to sit around and take advantage of everything that you've worked so hard for. If you hear of anything that sounds suspicious, call and report it to the Police as soon as possible. And above all USE COMMON SENSE! Thank you again for your time and for helping us to better serve you.