

More scams operate in Canada to defraud Canadians

Contributed by Peter James
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Three more scams operating in Canada include fraudulent Canadian moving practices, misleading prize offers and deceptive lottery sweepstakes. In all cases, consumers do not receive what they expect. Unfortunately, it often costs Canadians hundreds and thousands of dollars extracted by these con artists.

Conmen disguise themselves as household movers, prize givers and lottery winners

There seems no limit to the imagination of fraud artists seeking to rip off Canadians. They perpetuate their cons inside moving companies, telemarketing businesses and lottery corporations.

UNSCRUPULOUS MOVING PRACTICES

Search Google for "fraud moving companies" or a variation of that phrase, you will uncover many horror stories from Canadians and Americans screwed by unethical moving companies. These fraudulent movers charge hidden fees or provide the lowest estimate and then, at delivery, charge you more while holding your goods hostage in storage until you pay the higher bill.

Quick Tip: Have the moving company provide a detailed estimate in writing and request a firm quote. Check the company out with your provincial Better Business Bureau. Find out what protection the company will provide you in the case of damaged or missing items and make sure that this information is added to your written agreement.

Ontario's Consumer Protection department offers some additional tips:

- * Don't choose the cheapest company you see in the telephone directory - cheapest doesn't necessarily mean the best.
- * Ask friends and relatives for moving company recommendations.
- * Call at least three moving companies to set up estimate appointments.
- * Ask for references and check them.
- * Choose a local moving company, if possible.
- * A reputable mover will want to inspect your furnishings to help prepare a quote. Don't deal with a moving company that says the inspection isn't necessary or wants to provide a quote over the telephone.
- * If your move involves the storage of goods, go to the storage facility and check it. If the company doesn't want you to see its operation, hire someone else.

- * Find out who's responsible for loss or damage.
- * Determine fair insurance value for irreplaceable items.
- * Find out if your household insurance already includes coverage for goods in the event of an accident happening while they are being moved.
- * Contact your insurance agent or broker and inquire about purchasing extra coverage.
- * Ask the movers if they offer liability coverage. Be aware that many company plans won't cover your articles if you've packed them yourself.

MISLEADING PRIZE OFFERS

It can start quite innocently. Fill out a contest ballot or answer a telephone survey may add you to a "suckers list." Shortly after completing the survey, you may be contacted by someone claiming you have won a free vacation, gym membership or some other prize. But there is always a catch - in order to collect your prize you must pay a fee, attend a high-pressure timeshare seminar or listen to a vacuum cleaner sales presentation. In most cases, you will be responsible for either the travel or accommodation portion of the offer or you'll find the prize isn't really a prize at all.

Quick Tip: Only fill out ballots for companies you know well. Ask questions to determine how your information will be used and whether there are hidden fees. If a prize has any conditions or requires that you pay money, you have not won. Better still just avoid these types of surveys altogether. If you want to enter legitimate contests online check out CanadaContests.com . I've won some great prizes from Pepsi Canada, Coke Canada and other brand-name Canadian businesses.

LOTTERY & SWEEPSTAKE FRAUD

Woohoo! You just received notification via email or Canada Post that you are one of the "lucky" cash prizewinners. All you have to do to collect your winnings is complete a form with your personal information and send a processing fee plus shipping and handling. Sound familiar? Canadians continue to be bombarded with lottery and sweepstakes scams, all promising huge winnings - always with a catch.

Quick Tip: Responding to one solicitation opens the door to dozens more. Remember, if you've won something, it should be free of all charges. To reduce unsolicited mail from companies that belong to the Canadian Marketing Association, call 1-416-391-2362 or visit www.the-cma.org .

Research, research, research. Before you commit to a moving company, prize program or lottery sweepstakes, contact your local BBB to see if there are any unresolved complaints. Also use Google to get detailed online information - both pro and con - about almost any company, scheme or scam going on world-wide right now. It's amazing how the Internet can help give you insights that would be almost impossible to glean previously. Don't make a move, send a dollar or purchase a sweepstakes ticket without checking out it on the Net first!

Next article focuses on frauds perpetrated by bogus health, wellness and psychic claims.