

How to stop door-to-door and street scammers in Canada

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Continued from Door-to-Door Sales and White Van Speaker Scams

Stopping scammers and street hustlers who prey on seniors, homeowners and other Canadians means taking a hard-nosed attitude. Never buy anything from a stranger at the door or on the street. It's a simple rule that will end up saving you hundreds, maybe thousands of dollars, plus spare you a lot of heartache and grief. Arm yourself with these tips to protect your bank account from cunning salespeople.

Tips to avoid door-to-door scammers in Canada:

1) Never do business with door to door sales people unless you can verify some basic facts about their business. Remember that this is your money they trying to get and you should be able to verify the person at your door.

2) Contractors should always have a local contractor's license. If someone cannot provide a licence, don't do business with him or her. If they say they don't need one for the type of work they do, don't do business with them until you know this for a fact.

3) Get references that are at least several months old and call them. If someone has a bad record, references are hard to give potential customers. Be sure that you call the references on your phone and make the phone calls in your own time. You want to be sure that you are contacting real people, not confederates of the scammer.

4) Don't do business right on the spot. If someone tells you that you have a problem with your property that needs to be fixed right away, get a second opinion from several other contractors. There is nothing so urgent about your property that it must be handled immediately. Anyone that tells you otherwise is attempting to scare you into a project that you don't need.

5) Don't be pressured to sign right now or lose the "fantastic deal". This is a common tactic of scammers to stop you from checking them out, looking for a better price, or giving you time to reconsider your decision. High-pressure salespeople should be avoided. You can often get just as good a price later on.

6) Don't make the cheque out in the name of a person, no matter what

kind of deal they offer. Many scammers will use this tactic since it's easier to cash a personal cheque than one in a company name. Many people (and even legitimate business owners) will ask you pay in cash (or personal check) so that they can avoid paying taxes such as GST and PST. The lower price might be a tempting, but you have little recourse if the work isn't done right.

7) Remember that a receipt is worth nothing unless the business is valid and reputable. Fraud artists will give you any receipt that you want, but if they are gone, that receipt is worthless.

8) Never pay for services in cash. Cash can be spent immediately and is not traceable. It is hard for anyone to just cash a cheque made out to a business right out of your account since business cheques must generally be deposited. This means that you at least have a few hours to stop payment on the check if you find something is wrong. Banks also have consumer fraud measures and can often track someone who has committed a fraud.

Even better, pay via credit card since Visa, MasterCard, American Express and most other Canadian credit card companies all allow you to dispute a charge even up to 30 days after the transaction. Obviously though, most scammers don't take Canadian credit cards.

9) Don't be afraid to offend a stranger by not doing business with them. Cunning conmen will pretend that you are personally insulting their credibility and honesty if you want to check them out. They have a lot of well-rehearsed psychological tricks that they employ to make you feel like a heel because you want to exercise reasonable business procedures. Assume that anyone that acts offended because you want to check them out is probably nothing more than a thief. Get them off your doorstep and don't deal with them for any reason, even if they apologize. Real business people want to do business with you and understand if they haven't met your comfort level yet. They aren't afraid to prove themselves and they deal with this all day long. Only con artists get offended at being checked out.

10) If you don't feel comfortable, walk away. It's just that simple. Trust your initial reactions and if the person isn't credible, if their story doesn't seem right, if the deal is too good, if they are high pressured, if they won't listen, if they tell you something is wrong but don't want other opinions on it, just don't do business with them for any reason.

11) Just because the person seems nice and honest, doesn't mean they are. Fraud artists aren't very successful if they look and sound like liars. Scammers are very good at tricking people and they have been known to trick smarter and dumber people than you.

12) Make sure that you sign an agreement and that everything you agree to is in that agreement.

13) Before you sign a contract, give it at least a day to think it over. Call friends and relatives and pass the idea by them. Doing so doesn't mean you aren't intelligent. It means that you are cautious and a savvy shopper.

14) If you smell a rat, call your local Better Business Bureau and police department to ask if there have been any complaints of this type or against this company. Even if they don't have a report against this person, it doesn't mean they are legitimate. All it means is that they haven't been reported ... YET! (Or changed their name again).

Remember to protect yourself from Canadian door-to-door scams:

a) There is nothing so urgent that it cannot be dealt with tomorrow. If you didn't know you needed it an hour ago, you don't have to have it right away.

b) There is no deal so good that it cannot be achieved tomorrow.

c) There are plenty of businesses that want your business. The person in front of you is just one of them. Make sure they are legitimate.

d) And finally, just use my rule: Never buy anything from a door-to-door salesperson.

Canadians can target-proof themselves from fraud artists by following the tips listed above. Conmen look for the weak and vulnerable in our society appealing to their victims' optimistic trust in people. But a bargain is never a bargain when it comes from scammers seeking to simply separate you from your hard-earned money. Always remember: Buyer beware!

Next article reveals three more popular schemes foisted on Canadian consumers by conmen in Canada.