

Crabby helps you avoid e-mail scams

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Crabby Office Lady

Webster's Dictionary defines a scam as "a fraudulent or deceptive act or operation." And that's it. There are no secondary definitions. It's pretty simple, really: Someone is trying to bamboozle you.

We all know them: The e-mails that come to you promising you weight loss, cases of fine champagne, and offers to erase all your fine lines and bad memories. Before I get into the specifics here, let me state a few clichés:

- If it seems too good to be true, it is.
- You don't get something for nothing.
- A fool and his money are soon parted.

Strangely enough, we humans, as moderately intelligent life on this planet, seem to forget these sayings when presented with sparkly things: A new queen mattress set (still in its plastic!), cash from Bill Gates, or magic crystals that bring fortune into your life. And that is exactly what the people who set out to relieve you of all your money are banking on — that you'll unplug your capacity to reason and believe everything you read (yet another cliché).

What I'm about to tell you today is probably nothing new to you. Perhaps you've even warned others about it. Though we may want to give people the benefit of the doubt and trust what they say, there are certainly times we shouldn't. Specifically when it comes to e-mail from strangers. (How many times did your mother tell you not to take candy from strangers? Not to get into a car with a stranger or help him look for his "lost puppy"? This is exactly the same thing, only for grownups.)

The scams: How they work, and how you can avoid them

Here are five basic scams — a few of my favorites — that have been circulating over the years. Most of these are bona fide financial scams designed to empty your bank account and rid you of any goodwill you had toward your fellow man or woman. Some of these scams and rumors have been around a long time, some play with new riffs on an old idea, and still others are so creatively concocted that one must almost give credit to the "artists" who created them. Whatever they are, and however they're presented, you can avoid becoming their victim — whether it's a victim of theft or merely of ignorance and stupidity.

NOTE You can't help but be impressed with some of these scams; so brazen, so without morals or ethics, and yet...so creative.

Crabby's top 5 favorite scams

1. Helping someone get money out of a foreign country, of which you'll get a bundle...for a large fee.
2. Phishing scams — people trying to get your personal information — that can lead to serious debt and identity theft.
3. Lots of credit...for a small fee.
4. Lottery winnings...for a small fee.
5. A buyer of your item for sale (on, say, craigslist, or eBay) who wants to pay by wiring you money or using a fake money order or cashier's check.

Nigeria: Help me get my money outta here!

You get an e-mail (often written in ALL CAPS, for some reason) from someone claiming to be a government official or even a member of the royal family. They'll tell you — in very sad tones, of course — that a huge sum of money is being tied up for some reason and that they'll pour loads of this cash into your bank account if you'll only agree to pay the "taxes" or the "transfer fees" so that they can access their money. If you do respond to this e-mail (not that you would, of course), you may receive some documents that look official and ask for your bank account information. You may even be asked to actually travel to Nigeria (a lovely country, I'm sure, but now is not the time to go, when you're dealing with crooks and money launderers). The further you get into this scam, the more money you'll end up paying, and I can guarantee you that you will never see the promised sums — or your money — again.

How can I avoid getting into this trouble?

Assuming that you've already opened this e-mail (and let's hope that you've read the article about [handling junk mail in Outlook 2007](#), specifically about turning off automatic picture downloads), how to avoid this Nigeria scam is pretty simple, really: Press your DELETE key. If you ever get an e-mail that claims someone needs your help getting money out of a foreign country, don't even respond. I don't care how convincing this e-mail seems; it isn't real, it isn't true, and you are at risk of losing hundreds, thousands, even your life savings if you get involved.

Let's go phishing (no, let's not)

"Phishing" really does mean "fishing" — just with different bait, hook, and unsuspecting target. You will get an e-mail — or a little window pops up when you're working at your computer — from what appears to be a governmental agency, an Internet service provider, or a valid bank or credit card company (maybe even a bank you actually do business with). You'll be asked to "verify" or "update" your information (name, password, account numbers) on the company's Web site. The e-mail may even say that the company has suspected some fraudulent activity on your account, and it needs to verify that you are whom you claim to be. These jerks are fishing for your personal information.

If you click — or cut and paste into your browser — the link associated with this message (a link that looks perfectly legitimate but actually takes you to another site), you'll be whisked away to what seems to be a professional Web site. There you'll be asked (very nicely, of course) to provide a lot of information that, if you acquiesce to provide, will cause you years of heartache and embarrassment. Your credit rating may be severely damaged, people may commit crimes in your name, and run up thousands of dollars in plastic surgery, long vacations, and many visits to <gasp!> fast food joints.

How can I avoid getting into this trouble?

Disable all pop-ups on your browser, and even if you don't, never respond to them. You also must never *ever* respond to e-mail messages asking for financial information or click the links in the message. A link may look like it goes to one Web site when, in actuality, it goes somewhere else. It's an easy trick to pull. If you think there is something going on with your bank account or some other account, call that company. I'm certain the company will tell you that it would never send an e-mail asking for this information. Again, don't give out personal information when people come a-calling for it.

You've won a foreign lottery! Now what're you gonna do?

You're going to Euro Disney! No, actually, you're not going anywhere. This lottery scam has been popping up a lot lately and strangely enough, many people have fallen for it.

Ah, everyone dreams of winning the lottery — who wouldn't? You'd quit your job (and yes I'd quit my job, but of course I'd do the right thing and give the company two weeks notice so they could search worldwide for another Crabby Office Lady), pay off yours and the mortgages of your family's houses, and travel the world.

But here's the thing: If you haven't bought a lottery ticket in France or South Africa or wherever, how could you have won it? You can't win if you don't play, right? And of course, whoever heard of having to pay money before you can gather your fabulous earnings?

How can I avoid getting into this trouble?

Here is how a lottery works: You buy a ticket. You check your ticket. Either you win or you don't. It doesn't work any other way.

Guaranteed credit card

If you get an e-mail telling you that this or that bank has pre-approved you for thousands of dollars of credit, and all you need to do is pay a small fee up front, maybe it's time to ask yourself: Why? Does this company have access to your credit score? And how did it get your name?

Sure, credit cards often charge an annual fee, but it's not something you pay up front; it's something that is added to the balance of your card.

If you buy into this scam, you're probably only out a few hundred dollars or less (the up-front "fee"). But what irks me is that if only one in 10,000 people grabs this offer, the con artists are still making money off it, and you've supplied them with enough cash to buy even more mailing lists.

How can I avoid getting into this trouble?

This is a no-brainer: No one is going to offer you credit up front without asking you many questions that will give them an idea of how your credit rating is and how much they can actually offer you. And if you have to pay a fee up front, run, and run fast.

When you're the seller

There are many online selling/buying/auction sites — eBay and craigslist are a couple of the more popular. It's pretty simple: You list something you want to sell, and someone contacts you if they want to buy it. Here is where it gets tricky: Sometimes you'll get an offer for your item for which the buyer wants to a) wire you funds via Western Union or another service like that; b) offer you a check or money order; c) suggest an escrow service to use.

What happens is this: You wait for the money order or check, you deposit it, and then you either mail or sometimes even give, in person, the item to the buyer. Then a few weeks later, you'll get a call from your bank letting you know that the check never cleared, or that the money order was fake. And of course, your buyer is nowhere to be found.

NOTE I once was trying to sell a huge desk on craigslist and got an offer from someone saying that he would wire me money and that his shipper would pick up the item. Of course I didn't fall for it, but since I was in a good mood, I decided to make the buyer believe I was all for it. I made him promise all sorts of things — e-mail me every four hours until the agreed time to exchange the goods occurred, and make sure his "shipper" was wearing a light blue uniform — and even upped the asking price (just for fun). We went back and forth in e-mail for more than two weeks when I finally let him go by telling him that I was onto him. I hope that I embarrassed him sufficiently. Chances are I didn't deter him but at least I had a good time. I eventually sold the desk to a very nice fellow who lived nearby and who came with his car...and cash.

How can I avoid getting into this trouble?

The best way to avoid this is to state very clearly in your ad "CASH ONLY" and to deal only with local buyers. You may not sell your item as fast as you'd like, but least you'll get your money for it when you do sell it. If you think you do want to accept a check or money order, wait the full 10 days for it to clear before you actually give the item to the buyer. Chances are she won't want to wait that long, so if she's sincere about her offer, she'll pay you cash. Frankly, if you can afford a money order or a check, you can certainly get cash out of the bank, right?

The moral of this story

I think you already know the moral of this story: If it seems too good to be true, it is. Go with your gut. Don't fall prey to greed. And even though your mother may think you're the most important person in the world, the royal family of Nigeria probably doesn't and certainly won't be calling on you to help them get their money out of the country.

"The world wants to be deceived." — Sebastian Brant

About the author

[Annik Stahl](#), the Crabby Office Lady columnist, takes all of your complaints, compliments, and knee-jerk reactions to heart. Therefore, she graciously asks that you let her know whether this column was useful to you — or not — by entering your feedback using the **Did this article help you?** feedback tool below. And remember: If you don't vote, you can't complain.