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The most frequently-reported scam in 2010 involved internet merchandise purchases.

According to the National Consumer League (NCL), internet merchandise scams accounted for 30% of reported complaints.

At the same time, scams against older people, those over 65, increased dramatically, according to NCL.

NCL says that despite the growing popularity of buying online, consumers need to keep their guard up and follow careful on-line buying guidelines to protect themselves from being scammed. NCL advises consumers to shop from retailers they know or recognize, check out consumer review and feedback forums, and use a credit card.

New to the Top 10 Scam List involves timeshare resales — or at least the attempt to sell a timeshare. According to NCL, in a typical scenario, an unscrupulous agent calls on the phone or sends an e-mail and convinces a victim that the resale market is "hot" or even that the agent has a buyer waiting in the wings.

In exchange for a sizable up-front fee, the scam artist offers to assist in the sale of the property. The scammer rarely is able sell to the property and may request additional "fees" to "help" complete the sale for an increasingly desperate owner.

Because of the overall economy and no legitimate timeshare resale network, these agents find thousands of victims. In recent months, one agent — a young woman — told me she had a couple who were very anxious to buy my timeshare in Atlantic City and would pay me almost \$15,000.

The catch was that I would have to pay \$1,950 for a title search and closing fees even before I saw a contract. Needless to say, when I told her I would not pay anything upfront and that the title search fee should be deducted from the sale price, the calls ceased.

In another case, the agent wanted \$600, and claimed he was contracted by the timeshare company. When I said I would not pay a fee upfront, he said would cut the fee in half if I signed up then and there. I told him I wanted to check with the timeshare company to see if he really was one of their agents.

He got flustered, saying I should not contact the timeshare company. When I repeated that I would check him out, he hung up. Needless to say, he was not an agent of the timeshare company.

Also because of the economy, frauds target those looking for ways to supplement their income or learn new skills. Fraudsters know this and target vulnerable consumers with business opportunities or scholarships — for an upfront fee — that do not exist.

Top 10 Scams in 2010 were:

- Internet general merchandise sales;
- fake checks
- prizes/sweepstakes, free gifts — a dramatic increase
- phishing/spoofing
- advance fees for loans and credit arrangers
- timeshare resales
- Nigerian money offers
- Internet auctions
- employment agency pitches, job counselling and overseas work

NCL warns that older consumers may not be as skeptical about bogus offers, and may be ashamed when they begin to suspect they have become a victim. NCL advises anyone approached by someone, either by mail, telephone call or e-mail, to report the approach to the local police and local consumer protection office.