

CONSUMER ALERT

Providing consumers with knowledge to make informed decisions

A Publication of the South Carolina Department of Consumer Affairs

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Preventing a Tragic Trip

A Lesson on Travel Fraud:

Summer is just around the corner, and for many South Carolinians summer time means vacation time. Whether you are planning a trip to the South Carolina shoreline or one across the world, be wary of the many travel frauds that exist.

Many consumers are on the prowl for 'a good travel deal.' However, the South Carolina Department of Consumer Affairs wants to warn consumers that are **tempted to buy a travel package over the telephone, on-line, or via the mail to be careful!** The Department explains that many travel opportunities are legitimate, but cautions consumers that some of the 'good deals' are actually scam operations that are defrauding consumers out of millions of dollars each month.

Recently, an out of state church group was planning a trip to Israel. The group had planned the trip through a South Carolina based travel agency. Several verbal agreements between the two parties had been made and over \$35,000 had been paid. The State Department issued a warning not to

travel in Israel just before the group was to leave and they decided to postpone the trip. Upon contacting the travel agency, the group received little cooperation and the travel agency refused to refund any of the money. The group contacted The Department and quickly discovered that they were not the only victims of this particular company. Fortunately, The Department was able to help the group resolve the issue.

The lesson to be learned here is that there are skilled salespeople working against the consumer. It is important to remember that the salespeople have years of experience selling ambiguous products over the telephone, on-line, or via the mail. Sales pitches are a common tactic and may include:

Oral Misrepresentations: Particular schemes vary, but all fraudulent acts promise you a "deal" they can't possibly deliver.

High Pressure/Time Pressure Tactics: Scam operators often say they need your commitment to buy immediately or that the offer won't be available much longer. They typically brush aside questions or concerns with vague answers or assurances.

"Affordable" Offers: Salespeople often try to pitch club memberships or vacation offers in a lower price range. The offers sound reasonable and are designed to appeal to anyone who is looking for a getaway.

Contradictory Follow-up Material: Some companies may agree to send you written confirmation of your deal. However, it usually bears little resemblance to the offer you accepted

previously. The written materials often disclose additional terms, conditions, and costs.

Unpleasant surprises can ruin a vacation, especially when your hard earned money is involved. Therefore, if you decide to buy a travel package, get all of the details before you agree to buy.

Travel Tips:

Deal with reputable travel agents or tour companies. Ask if the business belongs to a professional association. Check with that group to see if the company is a member in good standing and if it participates in any program that protects you in case there are problems. You can also call the SCDCA to see if any complaints have been logged against a particular company.

Make sure you understand the terms of the travel offer. Find out exactly what is included in the price and what is not.

Ask about the cancellation policy and get all promises in writing. You may want to look into trip insurance for added protection.

Comparison shop. Beware of unreasonably cheap prices or free trips - you usually get what you pay for!

Be careful if you are paying for travel in advance. It is not unusual to make a deposit or even pay in full for travel services before the trip. The safest way to pay may be by credit card because of your right to dispute the charges if the services were misrepresented or never delivered.

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Consumer Education What's in Your In-Box!

If you are an email user, you may have noticed that you've become very popular. But, your electronic in-box may not be full of greetings from long-lost friends. Instead, it's piled high with commercial messages from people you have never heard of, many of whom are asking for your money.

What you have experienced is the newest form of advertisement: unsolicited commercial email, commonly known as "junk email," "bulk email," or "spam." Although some of these messages are from legitimate marketers, many are fraudulent solicitations from scam artists who make promises they have no intention of keeping.

Marketers are flocking to Internet email because it is a cheap and easy way to reach millions of consumers with their messages.

You can tell if a message you receive is sent out as bulk email because usually, bulk email does not contain the recipient's address on the "To" line of the e-mail. Instead, the addressee is a made-up name or the address on the "To" line is identical to the one on the "From" line.

To protect yourself from unsolicited emails:

**Treat commercial email solicitations the same way you would treat an unsolicited telemarketing sales call: Don't believe promises from strangers.*

**Greet money-making opportunities that arrive at your in-box with skepticism.*

**Don't believe emails that say you can make money by sending money to people on a list.*

**Ignore offers to erase accurate negative information from your credit record.*

To request a free brochure titled 'Trouble at the In-Box' or to arrange for a speaker please contact:

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2001 SUMMER CONSUMER EDUCATION INSTITUTE FOR TEACHERS JUNE 18-20, 2001

What is the 2001 Summer Consumer Education Institute?

A rigorous three-day professional development session that highlights consumer issues and provides instruction on how to transform this information into educational lessons for students. Educators and the public have come to recognize that consumer education is an important and useful subject for all students. With its real life problems, consumer education has been found to be a practical way of arousing interest in subjects in English, Math, Social Studies, and Science. Instructional lessons are stressing buying techniques and money management, but in today's consumer market emphasis must be placed on the problems of credit issues and students, buying automobiles, telemarketing and other retail sales.

How is the 2001 Summer Consumer Education Institute organized, and what are the expectations?

The Institute will invite 16 South Carolina teachers to study and discuss consumer related issues. The morning will be devoted to lecture from experts from the Department. The afternoon will consist of discussions of the morning's lecture and presentations on how to effectively teach consumer concepts.

What do participants receive?

- Consumer education materials
- In-depth discussions on consumer topics
- Ideas on how to teach to consumer-related materials
- A \$150 stipend upon completion of the course

Who may apply?

Middle and high school teachers from Richland, Lexington, Kershaw, Newberry, Sumter, Calhoun, Fairfield, Orangeburg counties, who are able to commute daily to the site. *You can find an application and official criteria at: www.state.sc.us/consumer*

For more information about the 2001 Summer Consumer Education Institute, please contact:

Brandolyn Thomas C. Pinkston
(803) 734-4190
(800) 922-1594 (toll free in SC)
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SCAMS

Say No Way to 9-0-#

The latest in costly telephone scams is the 9-0-# scam. This is a scam in which an individual will call a home and identify himself or herself as a service technician. Then, he or she will tell the consumer that they need to conduct a test on the telephone lines. The so called technician will ask the consumer to touch 9, 0, # and then hang up. If a consumer does just that, the con artist on the other end of the phone will have full access to the consumer's telephone line, which enables them to place long distance calls billed to the consumer's telephone number.

This scam has been originating from many local jails and prisons.

CONSUMER CRUSADER SAYS:



The bottom line:
If the vacation deal sounds too good to be true, watch out!

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