

# Radio Days – 2011-12-17

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## ***Tip of the Week – Season's Greetings***

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This is the last Radio Days for 2011. Season's greetings to all our listeners, and their family and friends. I hope that the coming holiday season will be both safe and enjoyable for all of you. It is a time when many people urge restraint on the roads, and I hope that those of you who are travelling at this time arrive safely at your destination. Please remember that it is better to be a minute late than dead on time.

I hope that, for you and yours, 2012 is an even better year than 2011 and that your health, your finances and your relationships surpass every other year of your life. If you remember Lucy from the Peanuts comic strips you will remember that she wanted life to avoid ups-and-downs; instead she wanted life to go from an up to an upper-up to an upper-upper-up. This is what I hope and wish for all of you.

## ***'Tis the Season to be Wary!***

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The thought that I want to leave you with, as you enjoy the holiday season with your friends, is that there are those out there who would do their best to part you from your money. I urge you to be wary of the scammers and hackers who would damage your bank balance and your computer.

Scams are prevalent at any time of year but, as with shopping, there are seasonal variations. This season of this year sees a new set of people using a new set of tools to part you from your hard-earned ready's.

To this end I have assembled some resources to help you survive the holiday season intact.

### ***SCAMwatch***

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This website is run by the ACCC (Australian Consumer & Competition Commission). The ACCC is the federal government's consumer watchdog, and in this context it has created the SCAMwatch website which is promoting the *12 Scams of Christmas* in an effort to help you avoid the common pitfalls of this holiday season.

If you have ever enjoyed receiving an email from a friend purporting to warn you of an impending virus attack (or something similar) just to frighten you then you can sign up at this website for a reputable email which will warn you about scams which are just appearing on the SCAMwatch radar.

*The Twelve Scams of Christmas* are:

1. Holiday accommodation scams
2. Flight booking scams
3. Charity scams
4. Online shopping scams
5. Parcel delivery scams
6. Gift voucher and free product scams
7. Door-to-door scams
8. Telephone scams
9. Christmas e-card scams
10. Romance scams
11. Weight-loss scams
12. Lottery scams

The SCAMwatch radar is another interesting section of this website. It has a list of recent scams plus some heart-rending stories of people who have been scammed out of their life's savings. If just one of these stories can help save you from financial or emotional ruin then reading them will be worth it.

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### *MoneySmart*

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Another excellent government website is MoneySmart. This website is run by ASIC (Australian Securities and Investments Commission) and has lots of information to help you avoid the pitfalls which can come from people trying to help themselves to your money. Again, this is a website which will reward you if you have difficulty knowing what is a scam and what is a genuine offer.

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### *JustAnswer*

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Another interesting site is JustAnswer. This American website has volunteers who answer questions about scams. A quick look showed a question from an Australian who had been sent pirated DVDs from China instead of the genuine ones that she had been expecting. The answer was interesting: it suggested contacting the American state of New Jersey's equivalent organisation to our ASIC to get their help.

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### *Solutions*

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As you can see, there is a lot of information out there which is provided to help you avoid the nasties on the internet and in the rest of the world. It is up to you to take advantage of all this information so as to keep your money, your pride and your reputation intact.

Remember, if it happens to you it has probably happened to somebody else before you so do a check before blindly accepting the latest phone call from a scammer who has the perfect answer to all your needs.

Please remember: if it sounds too good to be true it probably is!

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### ***Further Information***

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SCAMwatch [www.scamwatch.gov.au](http://www.scamwatch.gov.au)  
MoneySmart [www.moneysmart.gov.au](http://www.moneysmart.gov.au)  
JustAnswer [www.justanswer.com](http://www.justanswer.com)