

Scams, Scams and More Scams!

Today's Fastest Growing Profession

The "Cyber Hitmen"

Stop and take a few moments to ponder the next few statements. A scammer or con-artist isn't much different from a commissioned professional salesperson. These are the "cyber hitmen" of today's world! The steps are the same to the final goal. Step 1, throw out the bait. Could be in the form of an ad or nice website. Step 2, lure a potential buyer in. Maybe with grandiose promises, guarantees, superb services or materials in the product. Step 3, Gain your trust. By being friendly, acting loyal, pulling on your heart strings for a pet, and "we're here for you whenever you need us". Step 4, close the deal. Think about it for a minute. Not much difference between a scammer and a furniture or used car salesman, is there? Both are professionals at sales with the same marketing strategy!

I've heard from so many people over the last few years on how they've been scammed. I almost got roped in a time or two myself. Scammers are getting more creative and it's getting worse. One thing that I never had to deal with years ago when purchasing something is all the scams that are out there today. One gentleman I dealt with had 4 kitten breeder scams in a row before he contacted me! As a breeder, I almost got scammed by a couple of customers, so it does go both ways. I'll give you some things to look out for regarding breeders, but a lot can be applied to other industries, or other purchases as well. It may give you tips when shopping on line, or open your eyes a bit and make you more aware of what's going on with the transaction you are doing at the time. At the end of this document, I'll give you the breeder's side of scams, which can be any vendor selling to you. Whether you're buying or selling, scammers are on both sides of the fence.

There are a few things you can do to assure yourself you are dealing with a "real" breeder, or small home-based business. Ask to **SPEAK WITH THEM**, or ask when you can call them. I do most of my correspondence by text messaging. It's easiest for me, and also easiest for a lot of people with small home-based businesses. I have chores to do - clean the cattery, do laundry, chauffeur the kids around, shopping, doctor/vet appointments, making dinner, doing yard work, mowing the lawn, etc. Most of the time, we don't have a computer or cell phone with us. If a customer wishes to speak with me, I will make myself available at a specific time; usually in the evenings to converse over the phone. **Most scammers are foreign-speaking individuals – THIS IS CLUE NUMBER ONE!** They will avoid any conversation with you. You'll find I'm an English-speaking, US born American citizen with a good grip on the language. However, there are some very good breeders out there who were not born in the US that have a foreign accent.

CLUE NUMBER TWO. Look at the phone number. Do you recognize the area code? Is it relatively local? Some area codes you may not recognize and wonder where they are. If you call, does the number go through? The number should be in relation to the site information and location, or somewhere in the vicinity. If you do call and request a call back, does it come from the same number or a different one? Listen to the voice. Do you detect a dialect on the other end of the line?

With breeders, you can request to see photos of the parents of the kittens. However, scammers can finagle this fairly easily. They'll just send you photos of adult cats taken from another site. What next? You can ask to see a short video of the kitten. Yes, they can grab one from another site, too. Better yet, is to ask them to take a short video or photo of the kitten, and ask them to put out 2, or 3 fingers on their right or left hand in that photo or video of the kitten. Or ask them to get a white piece of paper (regular letter size) and have them write a word on it, like a name "Hank", or the date and time, or the day of the week. Have them place the kitten on it or near it and take a photo. If they can't do this, take this as **CLUE NUMBER THREE!** This is why I don't like to put up a lot of kitten photos on my site. I've seen them elsewhere. Contact me and I will gladly send you photos.

You can ask to see their cattery registration from TICA or CFA, but all you need is a computer, Ipad, or Iphone and you can easily fabricate one.

Be wary of how much money they are asking for upfront. A \$200.00 or \$300.00 deposit is one thing, but if they keep asking for more, A **LIGHT SHOULD GO OFF – CLUE FOUR!** Know and see where your money is going. It should be a normal, common way to do a transaction, send, or transfer money to a US bank. No gift cards. No special routes through third parties. No “surprise” purchases as part of the deal. Absolutely NOTHING paid through Western Union. If you’re not comfortable with the routing – STOP! Also, they should not be asking for a bunch of extras to be paid up front. If you are shipping, air transport via Delta or United is about \$275.00 to \$375.00. A health certificate is \$25.00 to \$50.00, carrier around \$30.00 and maybe \$20.00 for the gas to get to the airport. These are the only items you need to pay for to ship a kitten. Any more than that, RUN! The other option is to buy yourself a roundtrip ticket for \$200.00 or \$300.00. Tell the breeder to meet you at the airport and you will pay cash when you see the kitten and take possession. Obviously, the kitten will need to be a “carry on” for the return flight. Make sure you have an appropriate-sized carrier for under the seat of the plane.

CHECK THE SITE FOR MISTAKE - poor sentence structure, grammar, English, punctuation, incorrect terms, or words that don’t quite fit in. These “cyber hitmen” throw up a quick site, and don’t pay attention to the finer details. Most scam artists are from a foreign country and not well versed in the English language. They may not be quite knowledgeable about the industry they’re hitting with a scam. Look for mis-spelled words, terms that are not properly used, improper use of punctuation or missing punctuation. Sometimes sentences are choppy, or don’t quite make sense. Look for inconsistencies. Look at the photos carefully. Some may look old, or like they’ve been badly photo-shopped. ALL of these things are **WARNING SIGNS YOU ARE DEALING WITH A SCAM.**

ASK YOURSELF, IS THE DEAL TOO GOOD TO BE TRUE? Watch out for unusually good offerings. The price of a pedigreed Siberian cat or kitten should be between \$1200.00 to \$1800.00. If you just stumbled onto one from a breeder for \$500.00, this is a red flag. You should proceed with a great deal of caution.

A few other points to be aware of, for both buyers and sellers.

DON’T wire funds from the likes of Western Union.

DON’T accept cashier/certified checks or money orders. Your bank will cash fakes, then hold you responsible long after the product has been shipped or picked up.

DON’T use third parties to handle transactions and say they guarantee and provide protection.

NEVER give out your financial information.

DON’T use third parties that provides a “guarantee” of the transaction. Buyer and seller only.

WATCH for people who refuse to meet face-to-face to complete certain transactions.

TAKE A STEP back when someone is offering you one that “looks just like that one”. Just like the one pictured in their ad.

TRY not to buy “sight unseen”.

DON’T fall for the “add additional money” to the transaction, and return the difference.

Scammers may claim they need a verification code from you so they can withdraw the money.

DON’T fall for someone stepping in to say the person selling is away at the moment and you will need to wire them the money elsewhere.

DON’T give out any unneeded self-information, like your name, address, phone number in a casual inquiry. They use it to print fake checks.

DON’T use online escrow services or sites.

DON’T get fooled with someone saying they’ll ship on a partial payment, and trust you for the rest, or they have already shipped out the goods to have you pay upfront.

DON'T fall for them telling you to call back from another number, or your home line, or they are sending you a numeric code to make sure you're a real person, that you need to call back with. This is a way of them checking out info on you.

These suggestions are just the tip of the iceberg, and like an iceberg, there is so much more underneath that is not visible. There are new types of scams popping up all the time. My list is by no means conclusive, but if by reading it, it can help stop just one person from getting caught in a scam, it's done its' job.

The Breeders' Side of Scams

This section may give you a little insight as to why a lot of breeders have adopted certain new policies of meeting people outside of their homes and how they conduct business today. Key word here is "home". This is their home, their spouse's home, their kids' home. This is their personal place of living and existing with their family. It is NOT a storefront, a mall, or office they rent to conduct business.

Yes, breeders get scammed too, or worse. I did, and so did others. A lot of breeders will meet you in a common place that is well lit and only during daylight hours. It's the safest way today for me, my cats, and my home. But not all scammers are looking for instant cash. It could be they want to get familiar with your house, your family, to plan for something for a later date.

ASK YOURSELF – Do you know whose house **YOU** are walking into? What kind of people are on the other side of that door? **As a breeder, do I know who I AM opening up the door for** and letting inside my home?

Breeders have been shot, killed, mugged, kidnapped, robbed and their houses burglarized. Scammers have stolen puppies, dogs, cats, kittens, and more. One breeder, woman dog breeder in the Midwest, was robbed and killed showing her puppies in the afternoon while her husband was outside in the field harvesting!

Another one in Pennsylvania – the customer was running late, to arrive around 11 pm. The breeder decided to wait outside in his car. The customer showed up, and pulled a gun on him, only to be surprised that the breeder was also armed, pulled his gun and shot him first, before that "fake customer" could get a shot off!

I've had things broken and missing in my home. A friend actually had a kitten stolen. I've had customers who seem so sweet and innocent only to come to my home and their eyes were looking everywhere else except at the kittens. Yeah, they scammed me into that "trust" thing. Once inside, they'll strike up a conversation with you acting friendly to get additional information. Like ask about your neighbors, are you married, and do you live with someone? Family photos around the house, and pairs of shoes by the front door, give the potential "scam" customer an idea of how many people live there. Maybe they'll stare at your windows looking for alarms. In the end, they know more about you than you think, and you really know absolutely nothing about them. Your house has just been cased! They didn't purchase a kitten either, but you'll get the "we need to discuss it" or "we'll think about it" and get back to you. They may be back; with ill-intent.

Breeders today may not give out a lot of information about themselves. The more info you put out there, the more that could fall into the wrong hands. **Here are a few ideas, circumstances, and situations, on how the breeder gets scammed.**

SCAMMERS ACTING LIKE POTENTIAL CUSTOMERS. They will call or text you. Then they say that they can't verify your number. They ask if it's OK to send you a 6-digit verification code that they want you to send back. Next, they ask you for another phone number, or one of a friend, or relative, to call them to verify you. Don't do it. I'm not sure how it works, but it gives them a way to "trace" your information.

CHECKS. A check for a deposit is fine. However, on pick-up, the **BALANCE SHOULD BE PAYABLE IN CASH**, unless it has been prepaid and cleared. Many people want to give you a personal check. Would you sell your car to someone, sign it over, hand them the title, then let them drive off with it on a personal check? I took a personal check from a repeat customer a while ago, only to have it bounce. It took 2 months for me to get my money. Who's to say that the information the customer gave you in the first place is correct, like name and address? Did they buy a burner phone to use? Take that check and maybe you're out the money, and they have a free kitten or merchandise.

BANK CHECKS AND MONEY ORDERS. These people are good at this! Tell the customer they need to wait 2 weeks for the check to clear the bank after being deposited. With all the hundreds of banks and financial institutions today, most often you won't recognize the bank name, or style of checks they use. A good quality printer is all you need to produce something that looks like a bank check or bank money order. With all the font styles, and paper types, creating a very real looking check or money order is really easy.

LAST MINUTE CHANGE OF PLANS. Don't get caught in the last-minute scheme. They may change the time, or the place of meeting to a much later time and a place that is not so secure. Or they're running very late from out of town and want to meet at night. They're setting you up. They WANT to put you off balance, and they assume you are desperate for the sale. Yes, life happens and things come up. Stay in control. Just re-schedule the meeting to YOUR liking of time, place, and comfort level.

THE NEED TO BE CLEAR IS DEAR. Make sure it's in writing, whether email or text, what the customer needs to bring. A SECURE pet carrier, the amount of cash, time and place. Some "small time wannabe scammers" will have a few excuses to try and get something for nothing. I didn't bring the right amount of money. I needed to stop to pick up a few things, and I'm a little short. I didn't bring a cat carrier, can I have yours and I'll send you a check? The kitten isn't what I expected, I'll offer you "this" amount for her. Say you're sorry for the inconvenience, and either tell them to go to an ATM, leave and walk away, or re-schedule.

THE PET DIED AND THE CUSTOMER WANTS A REFUND. Or maybe the pet needed some strange operation. If the pet did die, and under the terms of guarantee they are entitled to a new kitten or refund, you don't need a necropsy report. Anyone can create one. Get a copy of the vet report, invoice of euthanasia, or proof of disposal or cremation. **DON'T STOP THERE.** Years ago, a breeder friend was told this by a customer, and she took her word for it. The breeder shipped her out a new kitten. A few years later, an (ex)friend of that customer wanted a kitten, and filled the breeder in. The first kitten never died and was alive and well. She got a free kitten! When you get some sort of "proof" from the customer, tell them you will need to verify it with the vet's office. Look them up so you know they exist, and either call them, or send them an email regarding the circumstance and reason for the verification. Again, anyone can create an invoice that looks like it's from the vet's office. Just **STOP, THINK, AND BE SMART! ALWAYS, ALWAYS, ALWAYS REMEMBER THIS:**

***Scammers Are Professional Salespeople.
They Spend Every Day Sharpening Their "CLAWS"!***