

YOUR MONEY

Helpful Hints From The Experts

Don't Let Scam Artists Make You A Lottery Loser

(NAPSA)—According to the Federal Trade Commission (FTC), many Americans are losing money to criminals and con artists operating beyond the boundaries of the United States.

Some scammers are based in Canada, where they operate telemarketing “boiler rooms” pitching bogus products, services and investments. They believe they won't get caught if they target citizens in another country.

But now partnerships among law enforcement agencies in the U.S. and Canada are making it tougher for cross-border scam artists. The organizations work together to investigate and prosecute cases and shut down the boiler rooms.

A current ploy used by some criminals is to lure Americans into buying phony “low-risk” chances in supposed high-stakes foreign lotteries. Victims of these scams not only lose their money, but also risk violating federal law, which generally prohibits playing lotteries by phone or mail.

According to the FTC consumer complaint database, cross-border scams seem to be a growth industry. Ontario, Quebec and British Columbia rank fourth, sixth and 20th among states and provinces as a geographic source of fraudulent telemarketing activity.

Although the FTC and Canadian agencies have joined forces to present a united front in the fight against telephone fraud by sharing information and resources, consumers still are in the best position to spot—and stop—these kinds of scams.

Identifying cross-border fraud can be difficult. Canada and most Caribbean island nations use telephone area codes that are integrated with the U.S. phone system and accessible by direct dialing, without long, cumbersome and obvious foreign “country codes.”

Here are steps consumers can take to stop telephone fraud, whether it's across the border or crosstown.



International criminals have been trying to lure Americans into buying phony chances in supposed high-stakes lotteries.

- Ignore offers to buy tickets in a foreign-based lottery, no matter how tempting it seems. Except for legitimate state lotteries, it is a violation of U.S. law to participate in foreign lotteries by phone or mail. You'll also lose your money—these offers are usually a scam.

- Don't pay for a “free” prize or gift. Free is free. Telephone solicitations that require an up-front fee for advance-fee loans, unidentified investment opportunities or prize promotions are against U.S. law.

- Keep credit card and bank account numbers private. Don't give them to anyone who asks during an unsolicited sales pitch.

- If you don't recognize a telephone area code, check it out in your telephone directory.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them.

To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261.