

## Radio Days – 2013-09-28

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### ***Tip of the Week – Keep Your Keys***

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A new client had bought a program to help him manage his share portfolio. All so normal so far. The program installed easily then would not run because it needed a special number which would unlock it so that it could be used.

To get the unlock code he needed to ring a 1300 number. This is where things started to go pear-shaped. The phone number on each and every document that came with the program had been disconnected or, if you are into conspiracy theories, had never worked in the first place.

I am not sure if this program had worked on his earlier computer but it was not going to work on his new computer. His old computer had been given away so we could not gain access to it to check and see if the unlock code was present.

This brings up another issue: the need to keep all the installation and other keys to install or unlock many modern computer programs. Far too often I meet people who have the CD which came with their program. The CD is kept, usually in a drawer, without a cover but with many scratches to show that the drawer has been rifled through on many occasions. This is not the way to keep these valuable CDs, but this is not the worst part of the problem.

The worst part of the problem is that the CD's cover had an installation key stuck to it. The CD's cover has a message stating that you should keep both the CD and its cover in case you need to reinstall the program. This installation key is needed when you want to install the program on your computer. If you get a new computer you will need this number when you go to install your much-loved program. If you do not have the installation key you will need to pay again to get a new copy of the program.

### ***Scams: Microsoft, Money & Sex***

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This has been an interesting week. I had a call from a client who got the old *We are from Microsoft and we are here to help you* call, another call from a client who has had an ongoing online relationship with a delightful (from her photograph) young woman and yet another call from a client who sent money to the most delightful man in Africa only to be told that he was a member of a criminal gang.

If you would like to know more about these and other scams please go to the SCAMwatch website. Their address is at the end of this document. You could help yourself by subscribing to the SCAMwatch email alert which I find very interesting.

### ***Hoax Microsoft Call***

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This is an old scam which has reared its ugly head again. The caller may tell you that they are calling on behalf of Microsoft, or they may tell you that there is a problem with computers in your area, or they may tell you that you have a virus. If you do get a call with any of these introductions, at something similar, please hang up as soon as you can. There is no need to be polite!

Please remember that companies like Microsoft or the banks or any of the anti-virus makers will not call you to let you know that you have a virus or any other problem. This means that, if you do get a call which purports to come from a reputable company, it is almost certain that it will not be about a problem with your computer.

I once had a call from my bank to let me know that my credit card had been used in America to make a small purchase. This is the scammers' method of testing a credit card before selling it for real money. This is when you get into trouble. My bank cancelled my credit card and issued a replacement within a few days. This is the sort of service that you get with a bank.

I repeat: calls which let you know that there is a virus on your computer, or anything similar, is not the sort of call that you want. Again, just hang up. If you have an umpire's whistle you could blow it down your phone to give your caller an earache!

For more details please check the link at the bottom of this document: it details some calls that I had nearly two years ago. I took the trouble to make notes so that I could let you know what happens when the scammers ring to get you to part with money. It may not be the same people in this recent scam but the methods will be similar enough that you cannot mistake it.

Please do not fall for this trap!

## ***Money & Sex***

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This is a tale, not of two cities but of two people. Both of them were single people who looked to the internet for a new mate. This is such a common thing nowadays, and so often ends well. Unfortunately for these two people things did not end so well.

### *His Story*

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A client had an email from a young woman who wanted to make his life more interesting. She sent over some photos of herself, and they showed a woman of about 22 who had an excellent smile (and that was all you saw because that was all that she was wearing!).

After she and my client had been conversing by email and Skype for some time she suggested that she come to Australia so that they could meet. She was young, and stated that she had just completed her nursing degree in Ghana in West Africa. She lived in a village some 90 km from the capital Kumasi. After this suggestion I warned my client that she was probably after his money but he did not listen.

He sent over some money to get a passport. This was not much money, but enough to make sure that he was hooked. She then sent a photo of her passport to prove that she had spent the money as promised. The next request was for money to get an Australian tourist visa so she could visit him. This time, again, she sent a photo of her passport with the Australian tourist visa.

The obvious next step was to get the money for the ticket to fly to Australia. This was quite a lot of money so I advised him to cut his losses and just ask for some more photos as they would not cost him anything. He sent the money for the ticket, as requested. This time her travel agent told him that she had the ticket (again with a photo to prove her bona fides) but said that she would need \$5,000 because the Australian government would not let her into the country without enough money to support herself for the duration of her stay. This money would buy the needed travellers' cheques so that she would be permitted to enter Australia and spend the next month in his cosy nest.

He sent the money as requested and then stopped talking about his lovely lady. All her photos were removed and her name was not mentioned again for some months. Something must have gone wrong. All in all, this young woman had milked him for about \$10,000 with a few sweet words and some photos of a nude young woman in the prime of her life.

*The world will be a sorry place indeed  
when Woman loses her ability  
to make Man make a fool of himself.*

### *Her Story*

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She used a dating site. She was contacted by a man. He gave every indication that he was the one for her. His voice was wonderful. His story was excellent. He was an Australian living abroad, as so many of us do. His business started to go badly so she took out a loan to help him out. It was just a small loan so she could easily repay it. He was truly grateful. She was delighted to be able to help such a wonderful man.

He needed just a bit more money. She took out another, larger, loan. Again, she could easily manage the repayments so there was no trouble. He, again, was truly grateful. She, again, was delighted to be able to help such a wonderful man.

Again, he needed just a bit more money. Again, she took out another, larger, loan. Again, she could easily manage the repayments, all the repayments, so this was no trouble. He, again, was truly grateful. She, again, was delighted to be able to help such a wonderful man.

He said, “Why don’t you come over to Africa and we can meet? I cannot leave work just now because my business needs my attention so you come over.” She said, “Yes!” He said that his brother would meet her at the airport and drive her to his town.

At the airport the police refused to let her get on the plane. Somehow they had managed to find out about this scam and her involvement. They told her that the man who was to meet her in Africa was a member of a criminal gang which was suspected of killing another Australian woman who had gone to Africa to meet her heart-throb.

She went home sadder and wiser, but with a big hole where her heart used to be.

### ***Further Information***

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Hoax Microsoft Call [www.tobybainbridge.com/rd-2011-12-03.pdf](http://www.tobybainbridge.com/rd-2011-12-03.pdf)

SCAMwatch [www.scamwatch.gov.au](http://www.scamwatch.gov.au)