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Tax Scams

Posted Dec 28, 2005 by Victoria Lim
Updated Dec 28, 2005 at 03:40 PM

Beware of the [Dirty Dozen](#) tax scams being scrutinized by the [Internal Revenue Service](#). Learn how to [choose a tax preparer](#). If you suspect tax fraud, call the IRS at 1-800-829-0433.

(0) [Comments](#)

Charitable Donations Do's and Don'ts

Posted Dec 27, 2005 by Victoria Lim
Updated Dec 27, 2005 at 05:08 PM

Before turning over your hard-earned and well-intentioned money to what you think is a worthy cause, check out what the [Federal Trade Commission](#) recommends. Non profit organizations must be registered with Florida's [Department of Agriculture and Consumer Services](#). You can check up on a charity's registry by looking at the state's [gift giver's guide](#), which will also tell you how much of the organization's money goes to operating expenses and how much goes towards the mission of the charity. For information on charities nationwide, make [Guidestar](#) your guide. To report a fake charity, contact the [Internal Revenue Service](#).

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Returns and Exchanges

Posted Dec 26, 2005 by Victoria Lim
Updated Dec 26, 2005 at 02:34 PM

Early in the shopping season, my Tampa Tribune [column](#) urged folks to shop with returns in mind. A survey by the [National Retail Federation](#) shows 88.6 percent of consumers found return policies to be fair. Make sure you know what they are to avoid an extended holiday hassle.

(1) [Comments](#)

Holiday Travel Tips

Posted Dec 22, 2005 by Victoria Lim
Updated Dec 22, 2005 at 03:38 PM

The [Transportation Security Administration](#) will conduct more random checks as you pass through security. A new list of [prohibited items](#) is out, now that scissors with blades measuring less than 4 inches and tools measuring 7-inches or less are allowed in your carry-on bags. Before heading to the airport too early (or too late) find out what the [average waittime](#) will be.

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Third Party Payment Services

Posted Dec 21, 2005 by Victoria Lim
Updated Dec 21, 2005 at 05:41 PM

Third party payments services like the wildly popular [PayPal](#) allow consumers to keep their account

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numbers and financial information private. But it doesn't protect their purchases as much as an online escrow services can. Escrow services cost more to use, but they hold your payment until the buyer gives the "ok" and authorizes payment be released to the seller. Unfortunately, scammers have found ways to create fake payment services - learn how to [spot a fake](#) and protect yourself before you pay anyone anything. No matter what type of service you use, if at all, pay by credit card so you can dispute the charge if something goes wrong.

(0) [Comments](#)

Safest Cars

Posted Dec 05, 2005 by Victoria Lim
Updated Dec 05, 2005 at 05:13 PM

The [Insurance Institute for Highway Safety](#) issued its first ever "Top Safety Picks." Find out if your vehicle is one of the [top 10](#).

(0) [Comments](#)

Safe Cyber Shopping

Posted Nov 28, 2005 by Victoria Lim
Updated Jan 16, 2006 at 04:55 PM

Be [on guard](#) as you surf to shop.

Look for security seals before you enter your personal and payment information, such as those from the [Better Business Bureau](#), [Verisign](#) and [Truste](#). These seals signify an online retailer that adheres to codes of ethics, dispute resolution processes and takes security steps to protect your personal and payment information.

Click on those seals, and a pop-up box should open up verifying the legitimacy and status of those certificates. If a box doesn't pop up, don't shop with that retailer! It means a company just ripped off the logo to lure unsuspecting consumers.

(1) [Comments](#)

Sweetheart Scams

Posted Nov 23, 2005 by Victoria Lim
Updated Dec 04, 2005 at 09:04 PM

Sweetheart scams are about more than just a broken heart. They can lead to broken bank accounts. Victims are banding together to [warn others](#) and share their stories. Identity theft expert has the [details](#) of how these cons work.

It typically starts how you might imagine any cybercourtship would. Emails and chatting, that eventually lead to gifting. Those gifts are typically purchased with [stolen credit cards](#). Eventually it leads to the request of a favor involving [fake cashiers checks](#).

If you've fallen for a sweetheart scammer and his or her scheme, contact the [Internet Fraud Complaint Center](#).

(2) [Comments](#)

Dangerous Toys

Posted Nov 22, 2005 by Victoria Lim
Updated Nov 22, 2005 at 04:44 PM

The [Florida Public Interest Research Group](#) released its annual "Trouble in Toyland" report. [Toysafety](#) has the list and tips on how to size up a toy is appropriate and safe for your child. [World Against Toys Causing Harm \(WATCH\)](#) has a "10 Worst Toys" list. To report a dangerous toy, contact the [Consumer Product Safety Commission](#).

(0) [Comments](#)

New Social Security Number/Identity Theft

Posted Nov 09, 2005 by Victoria Lim
Updated Nov 09, 2005 at 05:31 PM

Fresh Start, Inc is a Bay Area company that assists consumers who want to apply for a new social security number. Founder Bob Metzgar charges \$200 for his guidebook, and \$800 more to walk you through the process. Call (813) 748-4141 for more information.

The [Social Security Administration](#) has specific [reasons](#) for granting new numbers. You can download the [application](#) for free.

Other identity theft prevention, protection and resolution resources include the [Identity Theft Resource Center](#), the [Federal Trade Commission](#), and the [Privacy Rights Clearinghouse](#).

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Disaster Mortgage Protection Insurance

Posted Oct 05, 2005 by Victoria Lim
Updated Oct 06, 2005 at 12:43 PM

Disaster mortgage protection insurance covers your mortgage payments in case fire, flood, wind, or some other peril destroys your home. Based on the amount of your monthly mortgage, the yearly premiums range from \$68-\$353/year.

Right now, I only know of [AAA Auto Club South](#) that sells this type of protection.

Before buying any type of insurance, make sure to check out the insurance agent, the insurance company and the underwriter of the policy with the [Florida Department of Financial Services](#). You can call the

consumer hotline at: 1-800-342-2762.

(2) [Comments](#)

Gas Rebate Credit Cards

Posted Sep 28, 2005 by Victoria Lim
Updated Sep 28, 2005 at 04:25 PM

Before signing up for a credit card that offers rebates on gas purchases, consider the following factors:

Where can you use the card? Is it valid only a specific gas companies/stations, or can you use it for all brands of gas?

How much do you need to spend to get the full rebate? And, can you just purchase gas, or do you have to use the card to purchase non-gas items to receive money back?

What is the annual fee?

What is the interest rate, or APR?

Is there a cap on how much money you can earn back?

[CardWeb](#) and [Bankrate](#) are excellent sources for card comparisons.

(1) [Comments](#)

Life Insurance

Posted Sep 14, 2005 by Victoria Lim
Updated Sep 15, 2005 at 12:10 PM

[Met Life](#) is a great resource for choosing life insurance. A professional can help you through the process and you can find one through [Society of Financial Services Professionals](#). But before you buy any product from any agent, check that both are licensed and have no complaints with the [Florida Department of Financial Services](#). You can also call 1-800-342-2762, which is the department's hotline.

(1) [Comments](#)

Iron Horse refunds

Posted Sep 07, 2005 by Victoria Lim
Updated Oct 05, 2005 at 05:08 PM

Consumers who paid by credit card should first file a dispute with their credit card company. While some time limitations may apply, because Iron Horse is now out of business, some credit card companies may still help.

The company is going through state dissolution - it's similar to a bankruptcy. But instead of a trustee, an assignee is handling the investigation and possible distribution of assets. Customers of record will receive a claim form to be completed and sent in by December 1st. If money is available, reimbursement will be distributed among the claimants. There is no guarantee. Send your proof of claim, along with supporting documentation such as your receipts, contracts and proof of payments to:

Larry S. Hyman
Assignee - Iron Horse
6861 SW 196 Ave.
Suite 201-04
Ft. Lauderdale, FL 33332

Consumers should also file claims with the [Florida Department of Agriculture and Consumer Services](#). Call 1-800-HELP-FLA if you need more information.

(6) [Comments](#)

Specialty Consumer Reports

Posted Aug 31, 2005 by Victoria Lim
Updated Sep 04, 2005 at 12:33 PM

Combined with credit reports, specialty consumer reports may be used to help a company determine if you a good candidate to hire, loan money to, open a bank account, insure, and/or rent an apartment.

The [Privacy Rights Clearinghouse](#) has a [fact sheet](#) on the topic, with much more detail about what may be include in your report and when you should take advantage of your one-free-per-year copy.

Here's a brief summary:

CLAIMS AGAINST YOUR HOMEOWNER'S AND/OR AUTO INSURANCE POLICIES:

[ISO Insurance Services](#) 1-800-627-3487

[ChoicePoint](#) 1-866-312-8076

MEDICAL/HEALTH INSURANCE CLAIMS:

[Medical Information Bureau](#) 1-866-692-6901

RESIDENTIAL/TENANT AND EMPLOYMENT HISTORY:

Many companies offer these services, so it's best to find out which company your potential landlord/boss will use and contact that company.

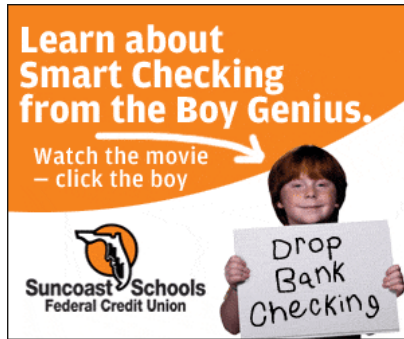
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[ChexSystems](#) 1-800-428-9623

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