

# State Auditor's Office

## SAIF Quarterly

Winter 2010



## Be cooperative but cautious with Census workers

The Better Business Bureau has some good advice for Americans during the upcoming counting process.

Don't become a victim of fraud or identity theft. Be cooperative but cautious when dealing with U.S. Census workers.

But how do you tell the difference between the official worker and a scammer? Here's what the bureau advises:

\*\*If a U.S. Census worker knocks on your door, he or she will have a badge, a handheld device, a confidentiality notice and a Census Bureau canvas bag. Ask to see identification and the badge before answering questions. Do not invite anyone you don't know into your home.

\*\* Currently, the workers are knocking on doors to verify address information. The official worker will NOT ask for your Social Security, bank account or credit card numbers nor will employees solicit donations. Do not give that information to anyone, even if he claims to need it for the Census.

\*\* A Census worker may ask for basic financial information, such as salary range.

\*\* You will not be contacted by e-mail by the Census. If you get an e-mail from someone impersonating the Census, delete it. Do not click on a link or open any attachments.

\*\* You may get a telephone call, a letter or a visit from a worker.

The first phase of the 2010 Census is underway. Workers are verifying household addresses throughout the United States. Eventually, more than 140,000 U.S. Census workers will count every person in the country. They'll gather information about every person at every address. This includes name, age, gender, race and other relevant data.

## Consider these tips for beating fraud in the New Year

Now that the season of giving and joy has flown by, we send you New Year's greetings from Auditor Glen B. Gainer III and his staff.

While we make plans for 2010, let's be very careful and not become victims of fraud. There are people out there who want to take your money, your credit cards and even your identity.

Here are a few things we can do to prevent that.

1. When shopping, especially at the grocery store, keep your purse closed.
2. When you have your purse in a shopping cart, put the child belt through the strap of your purse so no one can walk off with it.
3. When possible, put your license, credit cards and money in your pocket and don't carry a purse at all.
4. Anything you buy while shopping, put in the trunk of the car, not in the back seat. Don't tempt a crook.

From all of us at the West Virginia State Auditor's Office, have a happy, safe and prosperous New Year.

BB Smith, field representative for Auditor Glen B. Gainer III (seen below with field rep Kristin Cross)



# 1-888-724-3982



## 2010 New Year's Resolution No. 1 -- schedule a free Internet safety presentation

*Field Representative Dave Shelene presents programs called Internet Safety & Scams. If your group would like a presentation, please contact him at 304-494-5889.*

As we enter a new year, remember that all of us are targets for the various scammers who make their living by taking what are yours and mine.

Online buying scams prey on unsuspecting buyers. It is imperative to have spyware detecting software installed and to keep it updated. Spyware is software that will let a shyster know you are shopping online and what you are shopping for. It may even send your private information to the scammer. If you get unwanted pop-ups or are redirected to a Website you didn't intend to go to, you may have spyware on your computer.

One site that can help you download free and "for sale" spyware detecting software is <http://www.zdnet.com>. There, you will have "downloads" as one of the choices. When you choose "downloads," you will be directed to a section that has a search box at the top of the page. Search "spyware" and then under licenses, type "free," if you want a free spyware detector. Leave it blank if you don't care about the price.

Most of the downloaded software will give you a 30-, 60- or 90-day trial anyway. When you have downloaded the software, install it and scan your computer. You may be surprised how much spyware you have on your computer. You should also have a virus detector and firewall installed. You may also find them at the ZDNET Website or you may choose to buy them at a local retail store.

If you do get an unwanted pop-up, don't click on it. Just close it and run your detection software. Never install any software from an unwanted or unexpected pop-up. You never know for sure what software you are installing.

As a final thought, search engines such as Google and Yahoo will find most anything on the Internet, including spyware detecting software. Some of them, such as Yahoo, will also give you the latest national and world news, too. Check it out.

From State Auditor Glen B. Gainer III and all of us at the West Virginia State Auditor's Office, we hope 2010 will be a great year for you and your family!

Until next time, surf safe. --Dave Shelene-- 11/09

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## Check first before asking help from a financial services professional

A financial professional may be the one to help you get through this financial crisis.

However, it is critical that you check out an adviser or broker BEFORE you entrust him or her with your money. Getting such information is easy.

Call the West Virginia Securities Commission at 888-SAIF-WVA (888-724-3982). A representative can check an individual or company's complaint history and registration status with the state.

Ask how the financial services professional is paid. Is it by flat fee, trading commission, annual portfolio percentage fee, or some other method?

Do they receive compensation at the front end or the back end of a trade?

Never rush into signing a financial agreement and consider asking a trusted friend or objective family member to help review your decision.

Visit the State  
Auditor's Office for  
the latest investment  
scam information: [www.wvsao.gov](http://www.wvsao.gov).  
Click on Securities Commission.  
Or, call 888-724-3982.