

CONSUMER PROTECTION IS AVAILABLE

Businesses are often the target of scams. With many employees, lots of cash, and associations with many other firms, businesses are inviting prey for greedy con artists. Here are just a few scams aimed at businesses.

Dry cleaning scams. Aimed at restaurants, this scam usually involves less than \$20. It works like this. Someone sends a dry cleaning bill to a restaurant with a note claiming that the restaurant agreed to pay the sender's drying cleaning bill for clothing supposedly soiled by one of the restaurant's servers. Success of this scam hinges on the restaurant dutifully paying the bill -- without checking with its employees to see if the claim is justified.

The Nigerian money scam. This scam is reappearing in North Dakota. Businesses receive a letter from a supposed Nigerian official who claims he needs to deposit millions of dollars in U.S. money as part of a government release of previously held funds. To do this, the Nigerian official asks the business for its bank account numbers, letterhead stationery, invoices, and other private information. For cooperating, the businesses will supposedly get to keep 30 percent of the money. The Nigerian scam takes money; it does not give any. The stationery and information is used to process phony transactions to steal money from the businesses.

Phony invoices. These scams sell an overpriced product or a poor look-alike item by taking advantage of the tremendous volume of paperwork businesses process. Bogus "Yellow Page" invoices sent to businesses are very common. The businesses think they are paying for their regular Yellow Page ads in their local telephone directory, when often the invoice is for a look-alike directory with limited distribution and questionable value.

Business supplies, such as copier toner, are also common vehicles for scams. A toner seller will call a business and pressure it to buy before a price increase. The unsuspecting business employee believes he or she is dealing with the regular supplier when the transaction really is a deception aimed at selling poor quality toner at inflated prices.

Some advice. Know your business contacts. Make sure the person who pays the bills in your business is familiar with what has been ordered and what has been received. Poor internal communication in a business is what scam artists thrive on.