

# Survival in a World Full of Scammers

There's a tendency in the prepping and survival community to focus on the big disasters. You know, the ones that get everyone excited, because there will be a breakdown of society and we'll be rid of all those people who make fun of prepping. But if we are to look at prepping in a comprehensive manner, we need to plan for all sorts of disasters, not just the big ones. That means for natural disasters and personal ones as well. Many of those personal disasters end up being financial disasters as well, because they are hard to pay for.

A large percentage of Americans struggle with financial difficulty, living from payday to payday, without any real financial reserves. That includes preppers as well, as we end up spending any reserves, we have on building our stockpile. It's hard to save money and invest it in survival at the same time.

Making matters worse, we're living in a time when scamming is proliferating. While scamming has always existed, the internet has turned into a great boon for the scammers, giving them access to more people, as well as more information about the people they wish to scam. According to figures from the Federal Trade Commission (FTC), scamming has increased 30 percent over the last year, turning it into a \$8.8 billion industry.



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Of that \$8.8 billion, the single biggest segment is investment scams, a long-time favorite of the scammer. I remember hearing about scammers going after the elderly, trying to get them to

invest their life's savings in various investment scams a good 50 years ago. But I don't think that those are the types of scammers that are likely to capture the attention of the prepping community. We don't have any money for other investments, after investing in food and other essential supplies.

By the way, your stockpile is an investment. Not only does it protect your family in the case of a disaster, it can serve as part of your investment for retirement. I've heard countless stories of elderly buying dog food to eat, because they couldn't afford meat. Well, if we've got food in our stockpiles, then when we become those elderly, we can live off that food, lowering our overall monthly cost of living. With that being the case, the more food you stockpile now, the better off you'll be when you retire.

Scams can take all forms though. I know someone who was scammed last year, trying to rent an apartment. It happened in Denver, where housing is hard to come by and is therefore extremely expensive. People looking for housing are often desperate to land a contract, something the scammers use against them. All they have to say is, "I've got several other people looking at this property," a very realistic scenario. People sign, without checking out the supposed landlord, who might be a total phony.

While this can happen to anyone, especially in those circumstances, the scams that we preppers are more susceptible to are product or sales scams. These can take several forms, such as:

- Offers for products that don't do what they claim
- Offers for products that don't match the advertising photos
- Offers for books that contain very little information, which is easily accessible

- Products that are offered on “clearance sales” of various types, which will not be shipped
- Offers for other items, often hard to come by, which will not be shipped

There are countless small websites out there, where people are supposedly selling products of one variety or another. While many are legitimate websites, there are also plenty which are not. Most of these are created with as much skill as the legitimate ones, making it hard to tell the difference between the two. A couple of things which might indicate a fake website, intended to do nothing more than taking your money include:

- Websites that sell several different products that have nothing to do with each other
- Websites that have not been in existence long
- Websites without legitimate contact information
- A website that doesn't have an “About Us” page
- They're asking for payment through a new account

You're not going to be directed to one of these false websites by Google. Rather, you'll hear about it through an e-mail, a group that you are part of, or an advertisement on social media. Social media advertisements have become one of the easiest ways for these scammers to find potential victims, as advertising on social media is inexpensive and widespread. Since the process is largely handled by computers at the social media company's end, there is no human operator there to become suspicious. By the time the company finds out that it is a scam, a number of people will have been affected.

Groups are no longer a safe place on social media. Scammers have learned that being a member of a group gives them an appearance of legitimacy to the members of that group. They can then offer to sell low-cost items cheap, which they have

no intention of shipping. By the time anyone figures out what they're doing, they're gone.

Always check the URL of the website in your browser's address bar to make sure that you were directed where you thought you would be. Many fake websites try to imitate legitimate ones, copying their "look." As part of that, they'll usually try to use the URL of the original website in the actual website, such as by putting the name of the legitimate business in the beginning of the URL, followed by a dot, then their registered name, dot com. It takes a careful eye to spot this difference.

While you're looking at the address bar, don't forget to look at for the security "lock," showing that the URL is a secure site. Clicking on this padlock gives you access to the site's TLS certificate, allowing you to check that it is a real company.

You can easily check how long a website has been in existence by looking its URL up in the Whois.com database. This will also tell you who owns the website, along with other public information. Most of that won't mean much to you, since you don't know the owner; but knowing that a website URL was only registered two months ago should raise some red flags. I would avoid doing business with them, at least long enough to research them further, such as with the Better Business Bureau.

Besides all this, the best thing you can do is to trust your instincts. If something just doesn't feel right about an online offer, there's probably a good reason you're feeling that way, even if you can't identify it. Steer clear of the offer. That old saying about "If something is too good a deal to be true, it's probably not true" sure applies when it comes to dealing with people online.

The best thing to do is avoid doing business with anyone you don't know or don't know is well established. Maybe you've

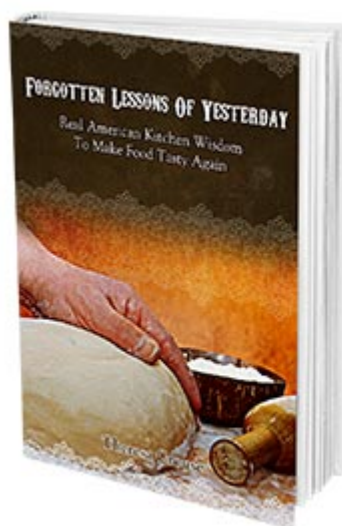
never done business with Academy Sports, but you know they've been around for a while and have retail locations all across the country. They couldn't have that, if they were running a scam operation. So, they're pretty safe. You might not like a product you get; but you can always take it back to them.

Ok, but what if you fall for a scammer, even with being careful? It's bound to happen to all of us sometime or other.

One of the things that scammers tend to do is keep going back to the same well, asking for more. That's what happened to the person I know in Denver. Likewise, I've seen it happen with people buying items person-to-person online, through social media. The scammers always come up with some "reason" why the original payment was not enough, needing more money or the money sent through an alternate means, for the "deal" to go through. If they come back for more money, break off communications before it gets out of hand. Whatever you might have already lost is nowhere near what you will lose if you keep talking to them.

Always report scammers to the police and to any online platform they've scammed you through. Chances of them getting your money back for you are slim to none; just like the chances of them catching the crook that scammed you. But that doesn't mean you shouldn't bother reporting it. Your case, put together with other cases, might give law enforcement officers the clue they need to break open a regular scam operation. They are working on it, and for law enforcement, information about what is happening is key to solving cases.

We are living in a time where we must be more astute than ever, in order to protect our family's finances and keep ourselves from suffering a personal financial disaster. While getting scammed out of \$40 may not keep you from eating, getting scammed out of \$3,000 may. That \$3,000 is small potatoes to today's scammers, most of who are working to scam multiple people at the same time.



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