of business before you use the voucher, or there are so many restrictions that it is nearly impossible to make reservations. Also, using the certificates often depends upon using high-priced facilities that negate any other savings, or the facilities are not the five-star resorts they claim to be.

Tips To Protect Yourself

- Check to see if the seller is registered with the New York Department of State (online at www.dos.state.ny.us) and with the Better Business Bureau for complaints. (downstate: 212-533-6200; www.newyork.bbb.org or upstate 800-828-5000; www. upstateny.bbb.org).
- Check out reviews of the facilities available to the certificate users.
- Read the purchase agreement carefully, looking for cancellation policies and making note of blackout dates and other restrictions.

Timeshares and Vacation Club Scams

Although a timeshare or vacation club may be a legitimate enterprise, the marketing techniques frequently involve high pressure sales that trap people into long term financial commitments they can't afford and may not use.

The setup: Firms offer free vacations if you agree to attend a presentation. Potential buyers are offered "discounts" if they sign up "right now" for a multi-year membership. The problem? The supposed discounts are frequently more expensive than regular offerings, the advantages and protections offered in the pitch are not the same as what's in the contract, and future costs and fees can escalate without notice.

Tips To Protect Yourself

- Never consider this an "investment." There is little market demand for resale and you will almost certainly lose money on it.
- In addition, the resale market place is rife with fraud.
- Never sign a contract for a multi-year commitment on the day of the pitch. Take the time to read it carefully, perhaps asking a lawyer to review it.
- Look carefully at how costs can change over the life of the membership or ownership.

Dear New Yorker:

Each year communities across the state and throughout the nation experience a spate of summer scams. When the weather is warm, unscrupulous scammers prey on homeowners who are looking to improve their property, seniors who are trying to beat the heat, or families looking for a vacation deal.

New Yorkers now have access to a worldwide marketplace, and competition is fierce. Sometimes, it is hard to know the difference between a bargain and a rip-off.

If you run into problems, our office may be able to help. You can reach the Attorney General's Consumer Complaint Hotline at 800-771-7755 or online at ag.ny.gov. Our Bureau of Consumer Frauds and Protection offers an informal dispute resolution program for complaints against a merchant or business. In addition, we keep track of the filed complaints and can take action if there is a pattern of consumer fraud.

Sincerely,

Eric T. Schneiderman

New York State Attorney General
The State Capitol
Albany, New York 12224
1-800-771-7755
www.ag.ny.gov

Don't Get BURNED

Attorney General's Guide to Protecting New Yorkers From Summer Scams

HOME IMPROVEMENT SCAMS

The Drive-Bys

"I'm painting a house (or a barn or a garage) in the neighborhood." (OR) "I am paving (or patching a roof) around the corner. I have material left over and can do yours for next to nothing."

Too often this kind of offer results in watered down stain instead of paint, inferior shingles on half the roof, and a thin smear of blacktop on the driveway. These scammers typically demand a payment upfront and, if they actually finish the job, it probably won't last through the next rainstorm. Their guarantee? Good luck finding them.

"I was passing by and noticed you had some branches down… your trees really need a trim."

Frequently, the branches are down because the scammer broke them off. If hired, they do work on "unexpected problems" that run up exorbitant charges. Too often, the scammers threaten consumers if the extra charges are disputed, and sometimes follow the owners to the bank for cash payments.

Weatherproofing Scams: $15,000 Solutions to $150 Problems

"Free Basement Inspections!"

When a community has been hit by a series of rainstorms, you can bet the offers for "free basement inspections" will start rolling in. The answer? It's usually an expensive pump or excavating the foundation to waterproof, when the problem was really clogged gutters or a drain blocked by root growth.

"Free Chimney Inspections!"

Same thing. This money saving coupon will usually result in a recommendation for a new chimney or a "cleaning" that involves the sweep spreading soot around to look as though the work was done.

Tips To Protect Yourself

- Be suspicious about any unsolicited offer to work on your home. Remember, there is no problem so serious it can't wait a day or two for you to do some research.
- Check out the contractor with the local Better Business Bureau.
- Get references, particularly from jobs done a while ago.
- Use local companies whose address you can verify.
- Get more than one written estimate that includes details about the materials.
- Check with your town or city to see if permits are required. Don't let a contractor work without the necessary permits.
- Don't assume the lowest estimate is the best deal. Check the quality of the materials.
- Be clear that you won't pay for any work not included in the estimate, unless it's agreed upon in writing.
- Always be sure the contractor has valid insurance.
- Always report a scam to local law enforcement and the Attorney General's Office.

VACATION SCAMS

Whether it's to escape the heat of summer or the chill of winter, everyone considers finding a good deal on a vacation a big win. Except when the good deal isn't so good. Vacation fraud is on the rise, and as consumers troll the internet looking for a good price on a dream vacation, scammers are trolling for victims to make a quick buck. Here are some common vacation scams, and what you can do to make sure you're not caught in the net.

Vacation Rental Scams

The setup: It's just what you wanted! A cottage overlooking a quiet lake; a beachfront condo; an apartment in the heart of the city. The problem? It doesn't really exist. Especially prevalent on listing sites like Craigslist, consumers are drawn in by a great deal, they pay upfront and arrive to find that no such address exists.

Tips To Protect Yourself

- Make sure the seller has a valid address and phone number.
- Use a mapping website to verify the address exists and looks like the photos.
- Ask for references before signing any agreements or making a payment.
- Use verified payment sources such as PayPal or a major credit card, which can be traced in the event something goes wrong.
- NEVER make a payment using a wire transfer service such as Western Union or Money Gram.

Vacation Certificate Scams

The setup: You buy a certificate entitling you to deep discounts on flights, hotels or other vacation opportunities. The problem? There are many. You are paying in advance for a vacation at an unspecified time. The companies frequently are out

If you believe you have been victimized by a summer scam, please contact the Attorney General's Consumer Complaint Hotline at 1-800-771-7755 or online at ag.ny.gov