

# Cheque fraud common: police

• from WOMAN on page A1  
saying he wanted the bed and that he would send a money order by courier.

At the end of May, Shaxon received a money order for \$2,500 along with a letter with some very detailed instructions.

"The money order looked very real, however, as you can see by the letter, something was not right," she said.

The letter asked Shaxon to cash the money order and deduct her \$550. She was then asked to transfer the extra money via Western Union to a "third-party shipper" who would have the bed picked up and delivered.

In return, he said, he included an extra \$50 for her trouble.

"The fact that I was being asked to send money via Western Union and so on was rather odd," Shaxon said, adding, "This was not discussed in previous e-mails so I was rather confused."

Shaxon called the Bank of Montreal — the bank the money order was from — and was told it was fraudulent and to call police.

Had the fraud been successful, Shaxon would have transferred the money to the shipper, who was actually the buyer. She wouldn't have known yet that the money order was fraudulent and wouldn't go through.

And she would've been out

the \$1,900 as the bank wouldn't absorb the loss.

Det. Const. Colin Grierson, with Halton Regional Police's regional fraud unit, said there's not much police can do to catch such culprits.

This type of cheque/money order overpayment fraud is common on the Internet, he said, since it offers anonymity.

The fraud unit receives a number of complaints each week of Internet scams, Grierson said.

People who are buying or selling over the Internet need to be very cautious, he said, adding warning bells should sound if someone sends more money than asked for.

Money should never be paid out until it's confirmed the cheque or money order clears — and that can take weeks if it's from overseas, Grierson said.

One thing people can do that might alert them to a scam artist is to Google the e-mail address of the person he or she's doing business with. Sometimes it comes up in connection with a scam alert.

"Research all you can about the person you're dealing with," Grierson said.

He added free e-mail addresses — particularly with Yahoo — are more likely to be used by scammers.

Unfortunately, there's not much the average resident can

do to detect a fraudulent cheque, money order or bank draft, Grierson said, since they can look extremely realistic.

Maura Drew-Lytle, spokesperson with the Canadian Bankers Association, explained when someone cashes a fake cheque or money order, the bank advances him that money.

When it doesn't clear, that person then owes the bank that money back. If he's already spent it, that money will come from his pocket.

Grierson recommends concerned residents visit [www.phonebusters.com](http://www.phonebusters.com), which is managed by the OPP and RCMP, for more information on various scams or to report a fraud.

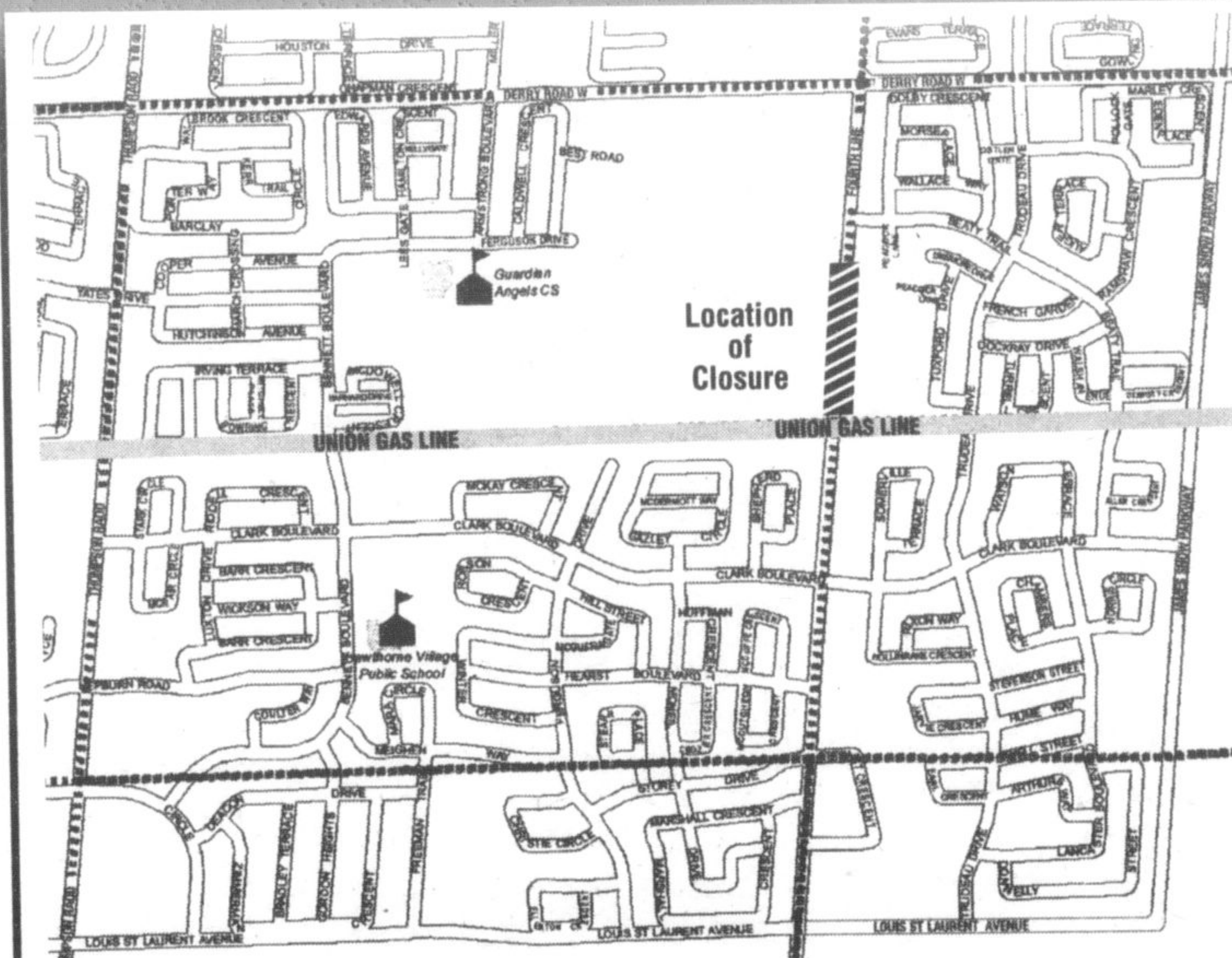
Kijiji offers several tips on its website to help protect its customers from such frauds. First and foremost, it recommends buyers and sellers meet in-person to see the product and exchange funds. It says it recommends only local transactions so this can be done.

It warns to never send or wire money to sellers or buyers, and says it offers no buyer protection should a transaction go wrong.

Craigslist offers similar warnings.

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# ROAD CLOSURE NOTIFICATION



A temporary road closure of Fourth Line for a period of 39 days is required to accommodate road improvements to benefit existing and future residences.

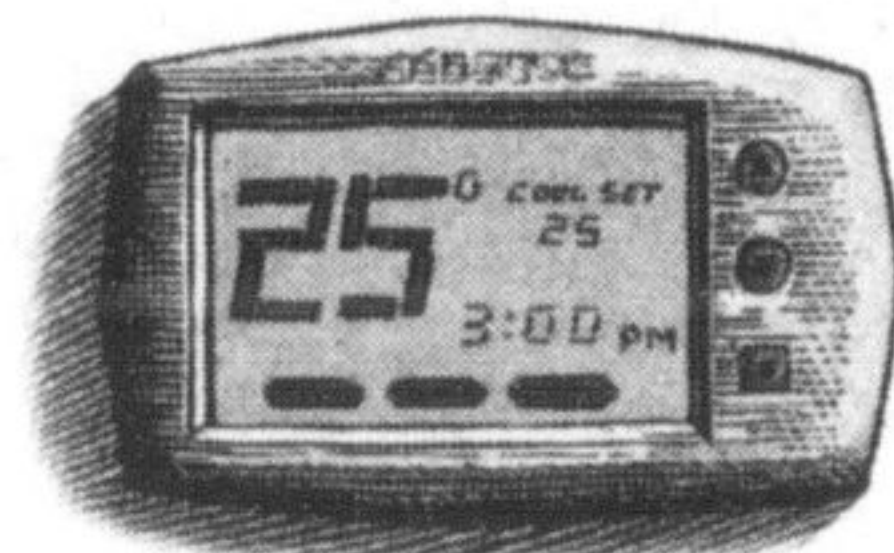
**This road closure is planned for  
AUGUST 5 THROUGH SEPTEMBER 12, 2008.**

Traffic will be detoured around the closure via Derry Road, Louis St. Laurent Avenue, Thompson Road and James Snow Parkway. Residents with direct residential frontage onto Fourth Line within the road closure area will have access maintained at all times during construction. Through traffic will not be accommodated.



Summerwood Estates Inc.  
contact David Vrhovnik for questions at  
905-624-8233

Corporation of the Town of Milton  
contact Heide Schlegl for questions at  
905-878-7252 ext. 2506



*This is the programmable thermostat*

*That sets the temperature up a couple degrees*

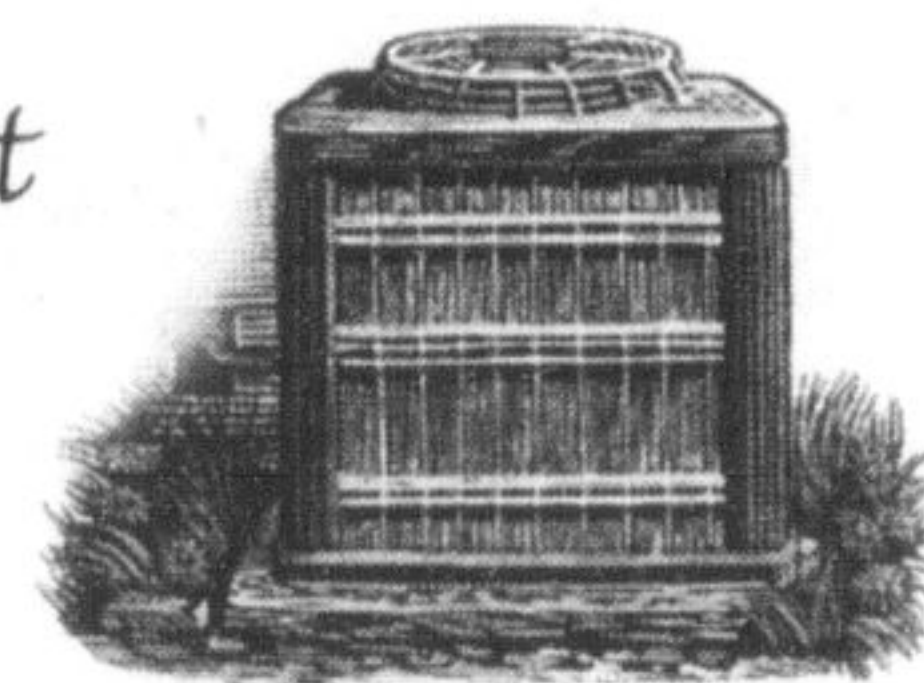
*When rates are higher during the day*

*Which helps save money on your electricity bill*

*And improves the reliability of our power system*

*And decreases our impact on the environment*

*Which is comforting for everyone.*



**We all need to be smarter about our electricity use.**

Smart meters are here and the price you pay for electricity will depend on when you use it. During *evenings* and *weekends*, you will be able to take advantage of lower, off-peak rates. Shifting some of your use is another step in helping us all better manage our electricity consumption. And that will be better for our power system and the environment. For more information visit Milton Hydro at [miltonhydro.com](http://miltonhydro.com)

