



Quick Tips

Matthew Biggins
Financial Consultant
Connecticut Home Mortgage
Phone: (860)334-3876
Fax: (860)910-4771
matthewbiggins@cthm.com
www.matthewbiggins.com

Urban Legends & Internet Scams Sorting Fact from Fiction

Urban legends have been a part of popular culture for years. We've all heard suspicious stories that supposedly happened to a "friend of a friend" but which couldn't be verified. Remember the story about Mikey, the Life® cereal spokes child, whose stomach allegedly exploded from mixing Pop Rocks and soda?*

The Internet has added a new twist to the urban legend phenomenon by making these stories easy to spread to a large audience over a short amount of time. What's worse, these stories are often distributed in the form of a plea for help from an unfortunate victim who could be saved if you just contributed a few dollars.



After the tsunami disaster, several fraudulent emails were circulated, some of which contained links to phony charity websites. The same problem occurred after September 11th. Whether it's a plea for money, an email containing false links, or a virus alert that isn't true, these scams have made it difficult to trust anything you hear via email. Here are some resources that can assist you with discerning what's real and what's not!

Emails – The next time you receive a dire virus warning or a chain email promising great wealth, visit <http://hoaxbusters.ciac.org>. This website contains information about over a dozen different categories of hoaxes, ranging from virus warnings to scam chains. If you receive an email that looks suspect, chances are this site will have a listing about it.

Charity Websites – If you are unsure about whether to give to a particular charity, visit www.charitynavigator.org. This website examines over 4,300 charities and evaluates how well they are using your donations. It also contains tips to assist you in choosing where to give and how to document your donations for tax purposes. Once you've selected your charities, you can usually make your contributions online. Just be sure to visit the organization's official website, rather than using a link in an email. This will ensure that your contribution is going where it should rather than into a scammer's pocket.

Urban Legends – Is there an urban legend that you've been wondering about for years? Visit www.snopes.com and find out once and for all if it's true. They have urban legends categorized by subject matter and even provide a bibliography at the end of their listings to reflect their research! The Discovery Channel is also exploring urban legends through their television show, MythBusters. To learn more about the show and the myths they have pursued, visit the Discovery Channel website at www.dsc.discovery.com and click on MythBusters.

*Mikey was played by an actor named John Gilchrist. He is alive and well and is currently working as an advertising executive!

***Do you have a favorite Internet resource that you'd like to share?
Please call me and tell me all about it!***

