

Scam

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the individual returns the call charges for some service start showing up on the individuals phone bill.

Rechner said he tries to educate people on other scams, such as trying to pay for something with a check for an amount larger than the selling price. The buyer then asks the seller to refund the balance. If this is done quickly, the seller will lose money because the check sent by the scammer is no good.

Rechner said someone even called him trying to pose as his aunt, saying she was in trouble in Bermuda and

SMISHING: One scam technique, known as “smishing,” uses mobile phone text and audio messaging to trick victims into handing over vital information, like account numbers, private passwords and Social Security numbers.

PHISHING: Another scam technique, known as “phishing,” takes place when websites try to trick victims into disclosing logins, passwords or other sensitive information by disguising themselves as other websites users may trust.

needed him to send money. Rechner, who was a detective in Philadelphia for 31

years, and who has been the county’s Consumer Affairs director for a little over eight,

knew something was fishy right away. He said he knew his aunt was in New York,

but he was also surprised that they knew his aunt’s name. Often, in this type of scam, a call is placed to a senior citizen, and the caller presents him or herself as the senior’s grandchild, asking for help due to an automobile accident, or needing bail money. One individual called a woman saying, “Grandma, I need help.” The caller explained the problem and made an appeal for money. The woman who answered the phone said, “You’re not my grandchild. All my grandkids call me ‘Nan,’ not Grandma.” The caller hung up immediately.

Rechner said his office tries

to educate people on scams, and his hope is people will then share this kind of information with their friends. He said people should contact his office if they have any concerns about solicitations.

The Cape May County Department of Consumer Affairs is located in the county Social Services Building, 4005 Rt. 9 South, Rio Grande, NJ 08242. Call them at (609) 886-2903.

The New Jersey Division of Consumer Affairs is online at www.NJConsumerAffairs.gov. Its Consumer Service Center can be reached by calling (800) 242-5846.

Retailers offer suggestions to protect consumers from being scammed

From Walmart:

- Signs of Fraud:
 - * Poor grammar
 - * Poor spelling
 - * Outdated logos or branding (e.g. use of Wal-Mart or WAL-MART, instead of Walmart)
 - * “Fine Print.” If you scroll down on the page, there is often fine print disclosing that the offer is not associated with the brand listed.
 - * To receive the “free” gift card you are asked to complete several steps and to

request that several of your friends complete the same steps.

- How to protect yourself:
 - * Don’t open or respond to unsolicited e-mails, Internet pop-up ads, or text messages indicating you’ve won a gift card or asking that you complete a survey.
 - * Don’t click on or respond to online ads or Web sites offering free gift cards.
 - * Remember, if it sounds too good to believe, it is!

Walmart Practices:

* Walmart does not offer gift cards via email or text messages, or for “likes” or sharing on social media sites.

* Walmart will only call or text you with offers if you opt-in to receive such messages.

* Walmart will never ask you to email personal information such as:

- o Passwords
- o Social security number
- o Bank account details
- o Credit card numbers
- o Other financial information

From Target:

How to identify a scam

If you receive such a message, it is most likely a scam. Suspicious indicators to look for include sloppy language, typos and an informal style, such as multiple exclamation marks. Another indicator is a site with a URL that attempts to mimic the URL of a more well-known site. For example, facebook.br.co may be attempting to mimic facebook.com.

What to do if you receive

a scam

If you receive a suspicious text, social post or email, do not click the link, respond to it or share any personal information. You can help the authorities investigate and stop smishing scams by taking these steps:

- * Notify your phone company as soon as possible to make sure no false charges have been added to your bill.
- * Report suspected scam texts to the GSMA by forwarding them to 7726 (“SPAM” on the keypad.) Once you do,

you’ll receive an automated message from your wireless carrier asking for the phone number that sent you the text.

* On Facebook, if you see a post that you suspect is spam, click on the dropdown arrow at the top right-hand portion of the post and select “Report Story or Spam.” If you receive spam through your personal messages, go to the conversation and open the Actions menu. Once there, select “Report Spam or Abuse.”

School

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“I told him I wasn’t so sure that was the case, but thanked him for the information,” Kobik said.

Kobik referred to the NJ Administrative Code (NJAC) for School District Operations, specifically 6A:32-11.2 (b),

which states: “the board of education of the regional school district shall not incur any additional indebtedness for capital projects, pending either the rejection of the proposal at a special school election or an effective date of withdrawal as determined by the Commissioner of

Education.”

Kobik said state Commissioner of Education Chris Cerf could determine an election is in order to decide the fate of Cape May’s attempt at withdrawing from the district, however, the district’s budget is due to the New Jersey Department of Education by March 20.

“Any additional questions must be submitted with it for a November vote. We are unable to renew, at the very least, this first round of retiring debt in the amount of \$262,000,” Kobik said. “If Commissioner Cerf were to decide that Cape May could withdraw as they requested in their study, then the date of withdrawal would determine when the district could

consider renewing debt; albeit under a whole new set of circumstances. In any event, this financial setback created by Cape May’s efforts does hurt the district and our students.”

Lower Cape May Regional will need to continue paying off existing debt regardless of the ongoing dispute. School Business Administrator Mark Mallett said the district currently has over \$1.3 million in debt expenses to pay for previously issued bonds. The district will be making a final debt payment of \$262,813 in May for a past roof project followed by another payment of \$328,388, due in spring 2015, which encompassed a number of capital improvement projects. The remainder

of \$788,138 will not need to be paid until 2022.

“Right now, we have major projects to undertake to ensure the integrity of our schools. These include repairing and replacing our roofs, fixing our plumbing, and repairing windows in our buildings. In the meantime we must spend money on temporary repairs,” Kobik said. “These funds are coming from the operating budget leaving less for student programs. I understand Mr. Wichterman has concerns about the state’s funding formula for regional school districts. I just wish he and his colleagues had chosen an avenue that did not put the immediate burden on the students.”

According to Kobik, the

inability to bond would require cutting education programs in the curriculum to pay for the repairs and improvements, which he said the Board of Education is not prepared to do. He said the typical budgeting requires retiring debt as an annual expenditure and incurring new debt. He said when the debt service becomes smaller, so does the overall budget. With the state-mandated annual 2 percent cap on tax levies, it will be difficult to increase the district’s budget once the funding formula issue is resolved and the budget might be permanently reduced.

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with the increase in the fund budget, which he attributed primarily to the growth in the

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AT THE CARROLL VILLA HOTEL

CM council considers free beach tags for vets

By CAIN CHAMBERLIN
Cape May Star and Wave

CAPE MAY – Following new state legislation, Cape May City Council is considering an ordinance allowing free beach tags to military veterans and active duty military personnel.

The new law passed on Jan. 17, which was originally legislation sponsored by Sen. Jeff Van Drew (D-1st Dist.), allows beach communities in New Jersey to offer discount-

ed or free beach tags to any individual who has served in any of the Armed Forces of the United States, who were discharged under honorable conditions, and who either have served at least 90 days in active duty or have been discharged active duty by reason of a service-incurred injury or disability.

“It’s not a huge thing. It’s not changing anyone’s life. But, we need to help our veterans in big ways as well as small,” Van Drew recently told the Star and Wave. “All of these things add up and show our veterans we care about the sacrifices they’ve made.”

Nearby municipalities like Stone Harbor and Avalon

Please see Vets, page A3

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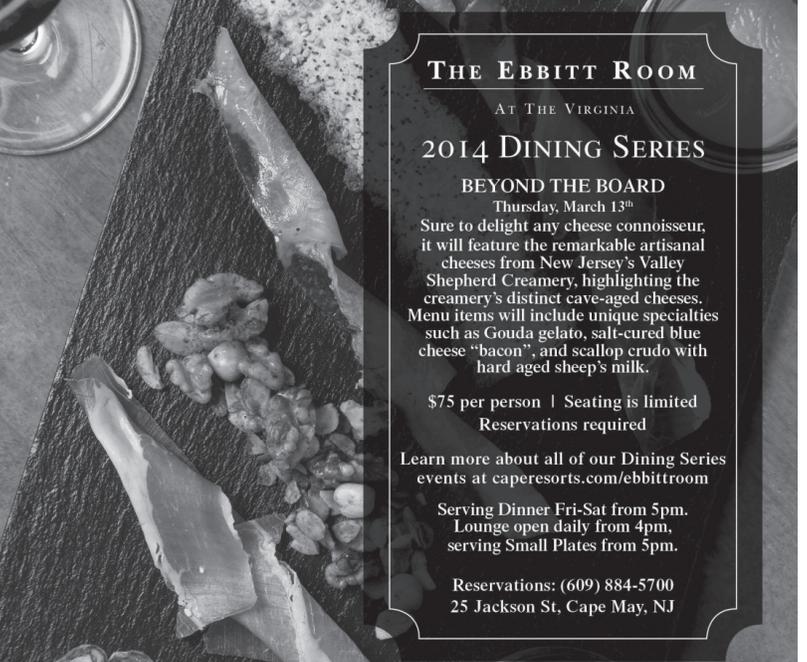
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