



State Attorney
18th Judicial Circuit
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The Monthly Brief

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LIFETIME TOBACCO MONEY

ATTENTION: Legal ruling covering 46 states means U.S. taxpayers can claim a portion of the historic \$206 billion tobacco settlement.

A Money Morning Exclusive
"Big Tobacco MUST Pay"
— NY Attorney General Eric Schneiderman

Without hiring a lawyer or joining a lawsuit, you could be paid \$2,300 a month, tax-free, in perpetuity. Even if you've never smoked a cigarette before in your life.

SCAM!

JOIN NOW

Scam Ad Claims \$2300 a Month For Life from Big Tobacco. This deceptive ad is popping up in Facebook newsfeeds and claims that anyone can register to receive monthly payments from the Tobacco Master Settlement Agreement (MSA) of 1998.

The MSA is a real lawsuit settlement with tobacco companies paying states roughly 10 billion dollars a year. But individuals are not eligible to receive payments and any ad claiming so is not true. In fact some State Attorney Generals have already issued warnings about these ads.

The ads are promoted by an investment advice company called "Monday Morning," claiming how anyone can get monthly checks for life. But it's all a scam to get subscriptions to a newsletter for \$79 to \$129 a year.

It's all very slick and never mentions that you'll ultimately need to invest in tobacco backed bonds, which if profitable produce dividend checks.

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Secret Shopper Scams

With a strengthening economy companies are again using "Secret Shoppers" to test their stores and services. The job involves being asked to make a purchase in a store or restaurant and then report on the experience. Legitimate research companies, members of the MSPA Americas trade group say these jobs can provide extra income but applicants should be aware that secret shopper hiring scams are also making a comeback.



The Fee Scam: Scammers use newspaper ads and emails to create the impression that mystery shopping jobs are a gateway to a high-paying job with reputable companies. They create websites where you can "register" to become a mystery shopper, but first you have to pay a fee — for information about a certification program, a directory of mystery shopping companies, or a guarantee of a mystery shopping job.

Don't pay anyone to become a secret shopper. A list of companies that hire mystery shoppers is available for free, and legitimate [mystery shopper jobs are listed on the internet for free](#).

The Wire Money Scam: People are "hired" to be mystery shoppers, and their first assignment is to evaluate a [money transfer service](#), like Western Union or MoneyGram. The shopper receives a check with instructions to deposit it in a personal bank account, withdraw the amount in cash, and wire it to a third party. **The check is a fake** and when discovered by the bank, the person who deposited the check and wired the money (**you**) **will be responsible for paying back the bank.**

MSPA Scam: Scammers will send emails or make telephone calls posing as either MSPA Americas or one of its member companies. The MSPA Americas nor any of its member companies will ever ask you to deposit checks or wire excess funds to them.

Tips for Avoiding Secret Shopper Scams

1. Simply ignore emails or advertisements for mystery shopper jobs. **They are scams.**
2. Research online particular mystery shopping companies you may want to consider contacting to make sure they are legitimate.
3. Don't pay a fee to get a list of mystery shopping opportunities.
4. Don't pay to become certified as a mystery shopper.
5. Beware when asked to wire money in any transaction. Unlike credit card charge disputes and stop check order, wire transaction are gone the moment they are sent.
6. **NEVER** deposit a check for more than you are owed and wire money back to the person sending you the check