

How to avoid an online vacation rental scam



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MONEY MATTERS
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Imagine renting a home on a beautiful beachfront from a trusted website, arriving to start your vacation and finding out you've been scammed?

This scenario reflects thousands of complaints placed with the U.S. Federal Trade Commission (FTC) last year involving local vacation rentals. The FTC reports some victims lost money by wiring cash to thieves posing as property owners. Others lost money through fake websites replicating legitimate sites.

In today's economy in which home sharing has become more popular, how do travelers protect themselves from a range of potential online scams? Here are some suggestions:

- Review rental contracts carefully. Check the address of the property you're interested in with on-the-ground resources like the local tourism office or the leading real estate brokerage in the community. While you're speaking with the tourism office, ask if there have been any specific complaints against the rental service you have consulted or if there might be more reliable and possibly more affordable rental resources in town.

- Be wary of your source. Legitimate property owners may use free print or web classified ads to save money, but it's important to vet any free listing very carefully. Also, confirm with a live representative to ensure the site is legitimate.

- Compare rental rates in the immediate area. A good deal might be tempting to seize immediately, but the FTC notes that severely below-market pricing for rentals and other vacation services in a community might indicate a scam. Crosscheck the pricing of home rentals and related services in the community before you make a reservation. Given the example above, don't rely on the Internet alone.

- Check transient license law in your destination city. Transient licenses regulate properties rented to guests for time periods generally 30 days or less. Call your destination city to get details on their transient license law and whether you can confirm the registration of the property you're considering. Ask the property owner for a copy of his or her transient license and see if the city will share the same license for your inspection to make sure they match. Also ask the

city whether any specific complaints are available for the property you are considering.

- Be wary of phishing scams. Be on the lookout for email and phone scammers who masquerade as employees of businesses you trust — they're after your bank or credit information. If you receive emails or phone calls demanding advance payments, contact the original website to confirm your reservation and payment policy. Recently, travel site Booking.com had to pay out compensation to more than 10,000 customers from the U.S., UK, France, Italy, Portugal and the UAE who were victims of a

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phishing scam.

- Follow recommendations. Personal

recommendations from friends and family can ensure a safe transaction. If you know someone who has visited a destination or rented property recently, ask which companies or individuals they would recommend.

- Report fraud. Inform the local police at your vacation destination, the local Better Business Bureau and the FTC. When you get home, notify your local police or your state attorney general's consumer protection office to alert them to this particular cybercrime if you made the money transfer from your home state.

Bottom line: As online vacation rentals grow, so does cybercrime. Be cautious when booking arrangements online to protect your payments data.

— Jason Alderman directs Visa's financial education programs. To Follow Jason Alderman on Twitter: www.twitter.com



SUBMITTED PHOTO

A large crowd attended the runway show at the Eastern Oregon Bridal Show Sunday at the Hermiston Conference Center.

Events bring in vendors for women

Annual bridal show and expo successful

BY SEAN HART
HERMISTON HERALD

Two separate events in Hermiston brought in a variety of vendors for women over the weekend.

Producer Stacey Miles, Tri-Cities, and co-producer Daniell McAfee, Hermiston, organized the Eastern Oregon Women's Expo Saturday and the Eastern Oregon Bridal Show Sunday, and each said both events at the Hermiston Conference Center were successful.

Miles had produced bridal shows in the Tri-Cities and decided to bring a show to Hermiston about five years ago. When McAfee, who owns H&M Photography, heard about the Hermiston show, she wanted to get involved.

"We got together when I first started the bridal show," Miles said. "We just met through this project in the early stages of it, and we've just connected and have the same ideas and visions."

McAfee said the bridal show has grown through the years, and Sunday's event brought in several hundred people.

"It was fabulous," she said. "Once the doors opened, the time just flew by. We had a line pretty much around the building waiting to get in. We had brides getting their dresses. The fashion show was a big success. We were very happy with the turnout."

McAfee said the room was packed during the bridal dress runway show, and the event also featured a variety of vendors from the local area and beyond offering gowns, photography, catering and other amenities brides need.



SUBMITTED PHOTO

Many brides and guests shopped from a variety of vendors at the Eastern Oregon Bridal Show Sunday in Hermiston.

Some of the vendors at the bridal show, which had a general appeal to women who were not getting married, were also at the women's expo the day before. Miles, an "accountant by day," displayed a Quickbooks seminar she offers on Saturday, and on Sunday she focused on the wedding services she offers as an ordained minister through her business, Uniquely, I Do.

After producing the bridal show for several years, Miles said she wanted to offer the women's expo to reach a different audience, so she started the event last year.

"It's kind of a new show, a new idea for the area, but it's been a lot of fun," she said. "We never know what to expect because it's a new show, but we're just thrilled with the turnout. The vendors met a lot of people and made a lot of connections."

McAfee said the women's expo offers families an opportunity to peruse a variety of vendors in one location, and groups of

mothers and daughters and grandmothers attended.

"We wanted the community to see what resources we have here," McAfee said. "I think it just brings a massive turnout. It brings networking (opportunities) and keeps business local, and that's what we like. We want them to be able to shop around here and see what they have. That way they don't have to go all over God's creation."

People could gain admission to the expo with a donation to Domestic Violence Services, which provides services and shelters for victims of domestic violence and sexual assault. By the end of the event, a table was filled with donations of needed supplies for the shelters, such as food and toiletries. DVS advocate and Volunteer Coordinator Sharon Neuvirth said the event went well.

"The last time I checked the donation table, there were quite a few items and a variety of items, which is going to be helpful," she said. "The shelter is

running a huge home, so you need all the household supplies you do in a house. We had several people visit the table (at the expo) and ask questions about a family or a friend. We've had a couple people tell their stories to us that they are survivors. We always like partnerships like this, because it does get our name out there and lets people know that there is help for them."

McAfee said she was pleased with the events.

"The community seems to really love it," she said. "It gives them something to do, especially in the spring time. It gets them out of hibernation."

Miles said they plan to continue hosting the events as long as people continue to express interest.

"We're just getting started," she said. "As long as the community still keeps attending and the vendors still want the shows, then we're going to keep producing. In our experience, it just gets better and bigger every year."

BUSINESS BITES

Latino Business Network hosting exp

Hermiston's Latino Business Network is hosting its second annual Farm Worker and Ag Employer Expo from 6 p.m. to 8 p.m. March 11 at the Hermiston Conference Center, 415 S. Highway 395. The event will feature booths offering information about different services benefiting agricultural workers. Call the Hermiston Chamber of Commerce, 541-567-6151, for

more information.

Umatilla Chamber recognizing distinguished citizens

The Umatilla Chamber of Commerce is hosting the 2015 Distinguished Citizen Award Banquet beginning at 6:30 p.m. March 7 at the Quality Inn, 705 Willamette St, Umatilla.

Tickets cost \$30 per person or \$55 for a couple. They are available at

Java Junkies, the Umatilla Chamber of Commerce or Carlson's Umatilla Drug Store. The last day to purchase tickets is Friday. Sharon's Sweet Treats will cater the dinner, which is a choice of tri-tip or crab-stuffed salmon accompanied by baked potato, chef's choice vegetables, Caesar salad, dessert and punch. Music will be provided by BC Martin, and the Riverside Sports Bar & Lounge will host the bar. Call the Umatilla Chamber at 541-922-4825 for more information.