

Re-Issue – 2021

Holidays & The Frauds Who Can Ruin Them

*References Appear At End Of This Guide

Preview

No doubt, when the holiday seasons are at the door - or even upon us, a major shift occurs for many of us. Whether that is towards exhilaration or disturbing anxiety, there is a noticeable increase in our state of emotion. For those of us who experience the brighter side of expectation, we become more liberal in our approach.

We do things for others which we may have had second thoughts about. There is more of a trusting air about us. The homeless we may normally give a couple dollars, we instead will surprise with ten and a gift coupon to shop the local market. The cousin we just "hate" being around, gets a hug and an invitation to dinner?! My, such overwhelming generosity!

There is just something about these times of year which causes us to be more accepting of others and exceedingly generous in our giving. This is especially so as it is affordable. We will do everything within our means to share our excitement. Of course, there are limits to that, but nevertheless, if for us it is within reason - so be it.

However, at times, what may appear to be a sensible gesture, can backfire into being among the worse we have ever made. But who wants to talk about bad things at a time like this? Who wants to hear it? No one.

Nevertheless, there are moments when negatives we would much rather not entertain, we do. The reason is that we may sense the *need* to. Although it is not what we *want* to hear, it becomes urgent for us to do so. A main reason is that it may very well be something which can be useful against a situation which can ruin our full enjoyment of the holidays. Maybe even, the wholesome atmosphere of our home. To illustrate, let us indulge for a moment, in this hypothetical story. Then we will discuss its moral.

The Celebration

We are preparing a *victory party* for a member of our family who just won a position with a prestigious company. They asked her to be ready for work in a week. Yet as we are decorating the guest area of our home, a neighbor rings the doorbell. Phil.

We invited him in to inquire about this *something* he does not appear very thrilled about. He lets us know that while walking his dog a few moments ago, he overheard a group of neighborhood teens laughing about opening the back door of that residence and placing remotely activated “stink bombs.” It was planned for while the party was well underway (indoors) at the front of the house.

Our first question: *Who?* The next: *Where are they now?* Someone leaves our house, using a roundabout way getting there, following tips Phil offered about the kids. Nice guy, basically. Nevertheless, as he approaches within hearing range, he casually stoops to tie his sneaker. They were speaking low but audible enough to be heard. Among them was the indistinguishable voice of a teen whose parents are guests at our house helping with the decorations. In fact, he recognized the house - it was at the parents' home the “secret plot” was being perfected. What happened next was as predictable as it can get. The parents, in disbelief, have to see this – in real-time. The kids are in the backyard enjoying slurpees and sharing a huge bowl of assorted *pretzels* ‘n’ *chips*, when mom and dad quietly approach, careful not to be seen, and uncover the “conspiracy.” Needless to say, there was no incident at the party. The End.

The Moral

As we prepare for the holidays, our thoughts are typically more on doing everything we can to ensure they go well. Largely, our focus is on enjoyment. Yet a situation may evolve which can potentially wreck all the fun we anticipate experiencing. It can be a freak storm or an unexpected eviction notice. **Yet, if it is within our power to control the outcome, that we will do for the sake of fulfilling our holiday expectations.**

Curiously, in our skit “The Celebration,” initially everything was going smoothly. Everyone was ecstatic about throwing this moment of great recognition for a family member who has finally landed the job she always wanted. But what if Phil had not warned of what was very probably something which would dash all joy of the occasion? It is very likely they will not have known. Subsequently, as impending as it was, relatives and guests will have been helpless to prevent it. Much of what they invested to make this a *positively* unforgettable occasion may have been greatly in vain. But, what occurred to ensure this extraordinary moment would materialize according to plan? Basically, five (5) things:

1. **Awareness** of something not being quite right (suspicion)
2. **Seriously** looking into the matter (proactively investigating)
3. **Locating** and **identifying** what it is.
4. **Understanding** how it is operating.
5. **Using reasonably informed** authority to control it.

These fundamental principles are central to practically anything we want or need to accomplish. Equally, these are crucial to successfully deflecting most situations we would much rather avoid. Often when we decline the presence of undesirable individuals, we potentially nullify the awkward predicaments we may have otherwise suffered.

Dishonest Contractors Are Not Quite Right

This presents for us the matter of our being aware that, on a daily basis, there are dishonest contractors planning on how best to swindle private homeowners and other household heads of similar dwellings who are renting/leasing. However, it is sensible for us to acknowledge that such calculated, malicious behavior is the farthest thing from the minds of many.

We normally do not think about this detrimental presence of our realistically being targeted by bad building tradespersons (such as home contractors) for victimization. Chiefly, during holidays and related traditional observances, these type are at the very heights of determination to gain as much as financially possible, in the shortest possible time – via multiple episodes of home fraud. After all, their seasonal expectations are no different from most everyone else.

By and by, it is doubtful they see defrauding homeowners as a crime. Instead, they apparently envision it as a great *money-making opportunity*. In a situation where the average person feels remorse, conversely, they are ecstatic. This corrupt element is profoundly exuberant being positioned to engage very lucrative campaigns of deception.

In this case, it can be vital for us to always *be aware*, especially during holiday seasons, that we are targeted by these unscrupulous individuals in advance. This remains an indisputable fact whether we are searching online or responding to a door-to-door solicitation. The situation *is not quite right* – neither may be the building trades professional he/she *appears* to be. Consequently, before coming to a decision – we may want to first *seriously look into this matter*.

Seriously Look Into The Matter

Here, we are considering the prospect of hiring persons/companies advertising, in one way or another, home repair or other services. Are they worth it? Who are they, in fact? What are they, in reality? In this, we are considering other factors of the five (5) earlier mentioned in this guide: *locating, identifying, and learning how they operate*.

*Are they local? *Are they Qualified? *Are they trustworthy?

These are things we rarely, if ever, can confirm without *personally* accessing all we need to know through sources other than contractors soliciting the work. It can be critically important for us to first thoroughly research them. They may neither have rapport with customers, correct practical qualification, or acceptable morality.

This means, perhaps the wisest choice for us to make, each time we need to make a *reasonably informed* decision, is to FIRST initiate a deep reputation check. In HGRBS vernacular, this is regarded a *proper service validation*. It is a systematic process for **legally**:

- a. obtaining relative information *from* those contractors offering services to us.
- b. actively and thoroughly checking with government and other credible sources in the county and state our property is located.
- c. checking with neighbors of the area where our property is located to confirm or deny contractors' suitability for delivering on our nature of home project.

These *service validations* are especially decisive during festive seasons. Without such attentiveness to the *not so obvious* details of contractors' true competence, the best of our holiday home plans are in greater jeopardy of being in tatters.

Summary

In closing, let us entertain a brief story. Unlike "The Celebration," portrayed earlier in this guide, this one is unfortunately true. This story is presented as a stark example to what can happen to us without proper service validations on contractors during holiday seasons. It may seem a bit "aged" reaching back to 2018, but there are stark messages:

1. How foolish we can be hiring contractors for our holiday project without first thoroughly checking him/her out.
2. How long it can take before this person is arrested.
3. Being inconvenienced by attorneys fees and court appearances for testimony.

This one entails a couple who faithfully hired a contractor to do special renovations of immediate areas of the dwelling for hosting a special dinner on Thanksgiving Day. The contractor promised to deliver before that time. Included; ground floor guest area, kitchen, and dining room. Price tag: roughly, \$22,000. Results: Disastrous.

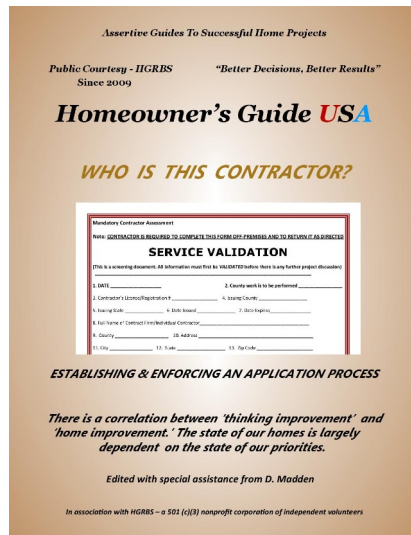
On Thanksgiving Day, it was so horrible, that a very special guest the couple invited, was asked not to visit. The inexperienced contractor left such a mess of the place that it was not suitable for dining – not even for them.

Ironically, although the offense occurred in late 2018, according to records, the wayward man was not arrested until July 2019 - nearly a year after the alleged offense. That normally indicates that if he continued professing his innocence – whether guilty or not, his next court appearance for this case would not be until about *a year later*. It would be in 2020 – this year [recent follow up on this case produced nothing further, either way].

Yet, there is more than the botched project and shoddy dealing – there is the time spent over roughly a 2-year stretch, milling over something which could have been avoided if not for an impulsive hiring decision. Here, it entails that of a contractor who was a *fraud*.

HGRBS offers useful tips on how we can make safer and wiser hiring decisions. We do not want to experience our festive preparations dashed by the foul intents of others. We do not have to. There are quite a few home guides readily accessible online at our fingertips. But there is one which is most recommended for getting started on enhancing our hiring priorities. Free. No sign-up/sign-in required. Open-source. Available now:

Who Is This Contractor?



ACCESS

Backup Link

<https://www.hgrbs-flagship.com/Who-Is-This-Contractor.php>

FRAUDULENT CONTRACTOR

<https://www.courant.com/breaking-news/hc-br-west-hartford-unlicensed-contractor-20190919-opldqcpobvbjzcppvlcolbfwke-story.html>

**Edited with special assistance from D. Madden*

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