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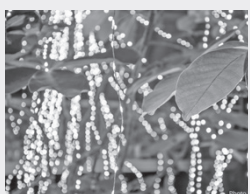
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# Opinions

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## BBB warns of 'out-of-stock' scam

Submitted by the Upstate New York Better Business Bureau

With the holiday shopping season in full swing, BBB Scam Tracker has gotten dozens of reports of a crafty new online shopping con. This time, scammers claim a product you purchased is out of stock, but they never process your promised refund.

"This is a particularly frustrating scam for those caught up in it," said Matt Krueger, communications director for the Better Business Bureau of Upstate New York. "These scammers count on you giving up on getting your money back or forgetting entirely that it is owed to you."

**How the Scam Works**

You see a product online that you want to purchase. (Many shoppers report encountering this scam

through social media ads.) You click on the link to the company's website, find the product, and check out. Shortly after your card is charged, you receive an email saying the product is out of stock and they will refund your money. You wait several days for the refund to post to your account, but it never does. Then, when you try to contact the online shop, no one responds.

One shopper told BBB Scam Tracker, "I placed an order and received a confirmation and was charged \$15.98. A few days later, I received an email saying due to low stock I was being refunded. I never received a refund, so I emailed, but the email continuously failed to deliver. I have disputed the charge with my bank."

The truth is, the product never existed in the first place, and scam-

mers hope you'll never notice you didn't get your refund. However, if you used a credit card, you should be able to contest the charge and get your money back.

**How to Avoid Online Shopping Scams**

✓ **Research before you buy.** Always research businesses before you purchase, especially if you aren't familiar with the company. Read consumer reviews on other websites and do a quick online search for the business name along with the word "scam" to rule out any suspicious activity spotted by other consumers.

✓ **Watch out for social media scams.** Con artists love using social media to promote their scams. Some red flags include deals that seem too good to be true, phony personalized products, fake cou-

pons, and product links that lead to questionable websites.

✓ **Make sure the website is secure.** Don't make purchases from a website that isn't secure. How can you tell if a website is secure? It should have a tiny lock symbol in the browser bar and start with HTTPS, not just HTTP.

✓ **Keep records of your purchase.** Keep receipts, order confirmations, and any other correspondence you have with a company that has promised to deliver a product. These documents will come in handy later if you need to contest the purchase.

✓ **Use your credit card.** It's always best to use your credit card instead of a debit card to make online purchases. Credit cards offer more protection if you need to report a fraudulent charge.

## Winter holidays bring more heart attack deaths than any other time of year

American Heart Association offers information & resources to prepare for heart-healthy holidays

Guest Editorial by the American Heart Association

The joy of the winter holiday season is often marred for many, as research shows that more people die from heart attacks during the last week of December than at any other time of the year. The American Heart Association, the world's leading voluntary organization focused on heart and brain health for all, says being aware of this annual phenomenon and taking a few important, heart-healthy steps may save lives.

"The holidays are a busy, often stressful, time for many of us," said American Heart Association Chief Clinical Science Officer Mitchell S.V. Elkind, M.D., M.S., FAHA. "Routines are disrupted; we may tend to eat and drink more and exercise and relax less. We're getting too little sleep and experiencing too much stress. We also may not be listening to our bodies or paying attention to warning signs, thinking a trip to the doctor can wait until after the new year. While we don't know exactly why there are more deadly heart attacks during this time of year, it's important to be aware that all of these factors can be snowballing contributors to increasing the risk for a deadly cardiac event."

Scientific research finds an uptick in cardiac events during the winter holiday season. A study published in *Circulation*, the flagship journal of the American Heart Association,

reported that more cardiac deaths occur on Dec. 25 than on any other day of the year; the second-largest number of cardiac deaths occurs on Dec. 26, and the third-largest number occurs on Jan. 1.

Winter weather has been noted as a trigger for increased heart attack risk due to restricted blood flow through constricted vessels causes by cold temperatures. However, another study published in *Circulation* found that, even in the mild climate of Los Angeles County, about a third more heart attack deaths occur in December and January than in June through September. These findings were supported by a study published in the *Journal of the American Heart Association* by researchers in New Zealand, where the December holidays fall during that area's summer season.

Elkind said, "Research also shows that the biggest increases in these holiday heart attack deaths are among people who are not in a hospital. This highlights the importance of recognizing symptoms and seeking immediate medical care. Don't ignore heart attack warning signs because you don't want to spoil the holidays – the consequences could be much worse. It also calls attention to the need for increased awareness of knowing how to perform hands-only CPR. You could be out holiday shopping,

enjoying an office party or spending time at a family gathering and witness someone having a heart attack and going into cardiac arrest. Starting CPR immediately and calling 9-1-1 could be the difference in life or death in those situations. Hands-only CPR is something nearly everyone can learn and do."

Elkind noted that, while it's important to live heart-healthy all year long, there are a few tips you should gift yourself and your loved ones as we approach the holiday season:

✓ **Know symptoms and take action:** Heart attack signs vary in men and women, and it's important to recognize them early and call 9-1-1 for help. The sooner medical treatment begins, the better the chances of survival and preventing heart damage.

✓ **Celebrate in moderation:** Eating healthfully during the holidays doesn't have to mean depriving yourself – there are still ways to eat smart. Look for small, healthy changes and swaps you can make so you continue to feel your best while eating and drinking in moderation, and don't forget to watch your salt intake.

✓ **Plan for peace on earth and goodwill toward yourself:** Make time to take care of yourself during the busy holiday. Reduce stress from family interactions, strained finances, hectic schedules and other

stressors prevalent this time of year, including traveling.

✓ **Keep moving:** The American Heart Association recommends at least 150 minutes of physical activity per week, and this number usually drops during the hustle and bustle of the holidays. Get creative with ways to stay active, even if it's going for a family walk or another fun activity you can do with your loved ones.

✓ **Stick to your meds:** Busy holidays can cause you to skip medications, forgetting them when away from home or not getting refills in a timely manner. Here is a medication chart to help stay on top of it, and be sure to keep tabs on your blood pressure numbers.

The American Heart Association has more on ways to live heart-healthy during the holidays and all year long at [heart.org](http://heart.org).

*The American Heart Association is a relentless force for a world of longer, healthier lives. We are dedicated to ensuring equitable health in all communities. Through collaboration with numerous organizations, and powered by millions of volunteers, we fund innovative research, advocate for the public's health and share life-saving resources. The Dallas-based organization has been a leading source of health information for nearly a century. Connect with us on [heart.org](http://heart.org), Facebook and Twitter, or by calling 1-800-AHA-USA1.*

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