

## AND BE WARY OF. . .

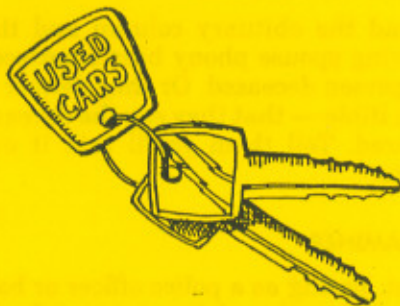
Work-at-home schemes, chain letters, unordered merchandise, door-to-door sales, "miracle" cures, supplemental medicare insurance, good deals on gold and silver bars.

## WHAT IF IT HAPPENS TO YOU?

Very few frauds are reported to law enforcement authorities. Victims often say they were too embarrassed to admit they were duped, believe the police can't do anything, or think fraud isn't a police matter.

To get help and prevent others from being victimized:

- Alert your Neighborhood Watch to any known con games in the area.
- Call your consumer protection agency, police department, or district attorney if you think you've been the victim of fraud. Many cities now have special economic crime or consumer fraud units to help victims and stop the con artist from hurting others.
- See if a community dispute resolution center, Chamber of Commerce, or Better Business Bureau can help you resolve the complaint.
- If you think you've been cheated in a mail fraud scheme, keep all letters and envelopes and contact your nearest Postal Inspector.



## TAKE ACTION — TODAY

1. Start a program to educate community residents about common frauds and remedies available for victims.
2. If you've been a victim of fraud, write a letter to the editor of the local newspaper to warn others.
3. Lobby your city or state legislators to establish a hotline that people can call to check contractors' or solicitors' credentials.

*Crime Prevention tips from:*

The National Crime Prevention Council  
The Woodward Building  
733 15th Street, N.W.  
Washington, D.C. 20005

*and the*

CHEEKTOWAGA POLICE  
DEPARTMENT  
3223 UNION ROAD  
CHEEKTOWAGA, N.Y. 14227

683-6100

686-3500



*Help me, McGruff*

**TAKE A BITE OUT OF  
CRIME®**

# Confidence Games And Swindles It Pays to be Alert



*Take these tips from me, McGruff,  
and be my partner for a safe  
community.*

## What Would You Say if Someone

*Called on the phone and wanted to give you a free gift just for verifying your VISA card number and expiration date?*

*Came to your door and said he could give you a good price on repairing your roof or tarring your driveway because the materials were left over from a big job in the neighborhood?*

*Tried to sell you extra Medicare insurance, because a hospital stay can bankrupt a person nowadays?*

*Offered you the chance of a lifetime to invest in a new company with enormous potential, but you had to produce the cash right now?*

### SAY NO!!

If you are offered a deal that sounds too good to be true, chances are that is just the case. It's probably a con game or swindle. Most of us think that we couldn't be tricked into handing over our hard-earned money for "phony" deals. But confidence artists are experts in human psychology and behavior. They know how to gain your confidence with smooth talk and a self-assured manner. Con artists and hustlers often prey on victims, like older women, who are not used to making decisions about home repairs, insurance policies, and investments. But they'll try their tactics on anyone. Most successful con games are old schemes with new trappings. You can't recognize a con by the way he or she looks, but you can be on the lookout for the most common consumer frauds.



## HOME IMPROVEMENT AND REPAIR FRAUDS

The favorite tricks of dishonest firms or individuals include quoting an unusually low price for an expensive job, conducting a "free" inspection that turns up several expensive repairs, or offering to do a job on-the-spot because the work crew is in the neighborhood.

- Always get several estimates for a repair or home improvement job and compare prices and terms. Check to see if there is a charge for estimates.
- Ask your friends for recommendations. Ask the firm for references, and check them.
- Be suspicious of high-pressure sales tactics.
- Pay by check, never with cash, so you can stop payment if dissatisfied. Arrange to make payments in installments: one-third at the beginning of the job, one-third when the work is nearly completed, and the remainder when the job is done.
- Get a guarantee on any work that is done.



## LAND FRAUD

Everyone knows what a terrific investment property can be. An enterprising salesperson may promise every luxury to get your name on a contract for a vacation home, an investment property, or a retirement home, but may not guarantee basics like utility hookups.

There's one major way to avoid being a victim of this fraud — NEVER BUY ANYTHING SITE UNSEEN!

## INVESTMENT FRAUD

There are dozens of different investment frauds. Sometimes a swindler talks people into investing in a promising new company, takes their money, and then quietly goes out of business. A common investment fraud is the "pyramid" franchise. The investor buys a dealership for

hundreds or thousands of dollars and recruits other distributors or salespersons. Eventually there are hundreds of distributors, but no one to sell the merchandise. Those at the top make lots of money before the pyramid collapses, leaving the individual investors without their cash.

## BE SUSPICIOUS OF:

- High-pressure sales tactics
- Get rich quick schemes
- An emphasis on setting up dealerships rather than selling a product.
- Potential investors are not encouraged or even allowed to contact other investors.

## FALSE CHARITY RACKETS

Some swindlers start their own charity — one that helps only them — to take advantage of people's good will. You can make sure that any money you give gets into the right hands. When someone solicits for a donation:

- Ask for identification on both the charity and the solicitor. Find out the charity's purposes, how funds are used, and if contributions are tax deductible. If you're not satisfied with the answers and feel something is not quite right, don't give.
- Give to charities that you know.

## THE OBITUARY COLUMN STING

Swindlers read the obituary column and then send a surviving spouse phony bills supposedly owed by the person deceased. Or they deliver an item — like a Bible — that they say the deceased relative ordered. Tell them you'll talk it over with the police!

## THE BANK EXAMINER

The con artist, posing as a police officer or bank investigator, draws the victim into a plan to catch a dishonest teller by withdrawing cash and turning it over to the "official" so he can check the serial numbers. Banks don't do this. Don't be fooled!