

WHAT YOU CAN DO

In the face of this onslaught of fraud, the best course for consumers is to beware. Here are some pointers so you won't be conned by the pros:

- If a caller asks for your credit card, bank account or Social Security number to verify a free vacation, a prize, or a gift, say "No" and hang up.
- If you're calling a 900 number in response to an advertisement or something you received in the mail, make sure you know all the charges up front.
- Before you agree to support a charity that calls seeking money, ask for written information about its finances and programs.

If you feel you've been conned, call the police or the Better Business Bureau. Remember: consumer fraud is a crime. And last but not least, remember that an offer that sounds too good to be true, probably is.

CONSUMER BEWARE

The following are possible signs of a fraudulent appeal for your hard-earned dollars:

- High-pressure tactics aimed at forcing a quick decision.
- Demands for "cash only" or special delivery/pick-up of your payment.
- Companies and charities with "copycat" names — e.g., Salvation League instead of Salvation Army.
- Delayed delivery of a product or a prize.
- No risk, high-yield investments.

If you're suspicious, ask the company or charity to send written information before you make any commitments. And feel free to hang up if you don't feel comfortable. Remember: *It's your choice.*



Crime Prevention Tips From
National Crime Prevention Council
1700 K Street, NW, Second Floor
Washington, DC 20006-3817
and

The National Citizens' Crime Prevention Campaign,
sponsored by the Crime Prevention Coalition
is substantially funded by the Bureau of Justice
Assistance, Office of Justice Programs,
U.S. Department of Justice.

Distribution assisted by a grant
from ADT Security Systems.



TELEMARKETING FRAUD



PROTECTING YOURSELF FROM TELEMARKETING FRAUD



It can be hard to resist.

A phone call from a charity seeking desperately needed funds for flood victims, endangered species, or the homeless. A postcard claiming you've won an amazing sweepstakes prize if you'll just call and send an "administrative fee." Or an investment offer giving you an "exclusive" chance to earn potentially enormous profits.

But resist you must. These are just a few examples of the kinds of fraudulent schemes Americans run across every day. Experts estimate that consumers lose more than \$100 billion annually to a broad assortment of frauds, cons, and scams. Fraudulent telemarketing and direct mail appeals account for \$40 billion of this total.

Alarming, the elderly are a major target for con artists, especially phony fundraisers and hucksters hawking bogus investment and insurance schemes. Whether they are widowed and lonely, eager to help others, or merely intrigued by a "once in a lifetime" opportunity, increasing numbers of older Americans are falling for sophisticated and slick appeals that can wind up costing them thousands of dollars, not to mention untold anguish and stress.

Taking your money is the number-one goal of the nation's scamming scoundrels. Many concoct their cons just to get a credit card number so they can go on a spending spree financed by Y-O-U. Others will bill you incredible sums for merely calling them to find out more. And still more want a check or cash as



soon as possible — by overnight delivery, by wire or even by courier — so they have their money before you have them figured out.

What consumer-soaking schemes are all the rage these days? Among the major scams of the 1990s are postcard sweepstakes offers. In a recent poll, 30 percent of Americans said they had responded to such mailings, sometimes sending hundreds of dollars to "register" for a seemingly fabulous prize or trip.



False charities are another popular consumer con. Telephone troublemakers claiming to represent everyone from police officers to the disabled take advantage of Americans' generosity to the tune of billions of dollars each year. Adding to the problem is an array of fraudulent appeals — in newspaper ads, on TV and by mail — about business and investment opportunities, vacation homes, and even "miracle cures" for everything from baldness to cancer.