

AND BE WARY OF ...

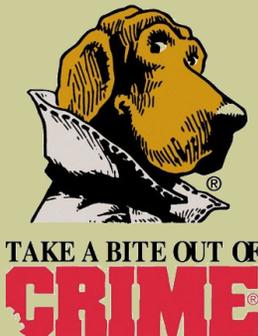
Work-at-home schemes, chain letters, un-ordered merchandise, door-to-door sales, "miracle" cures, supplemental Medicare insurance, good deals on gold and silver bars.

WHAT IF IT HAPPENS TO YOU?

Very few frauds are reported to law enforcement authorities. Victims often say they were too embarrassed 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 or Sheriff's Office, or district attorney if you think you've been the victim of fraud.
- > Contact your local Chamber of Commerce, Better Business Bureau or a local TV station consumer advocate for assistance.
- > If you have been cheated in a mail fraud scheme, keep all correspondence including envelopes and contact your local Postal Inspector
- > Never send cash through the mail. Always check out a possible vendor with the Better Business Bureau. If a deal sounds to good to be true it probably is.



TAKE ACTION— TODAY

- > Start a program to educate community residents about common frauds and remedies available for victims.
- > If you have been a victim of fraud, write a letter to the editor, radio station, and/or local television station to warn others.
- > Contact Hardin County Crime Stoppers toll free at 1-800-597-8123.
- > Get involved with or start a local community "Neighborhood Watch" program

WHAT IS IDENTITY THEFT?

Identity theft occurs when a criminal uses another person's personal information to take on that person's identity. Identity theft is much more than misuse of a Social Security number-it can also include credit card and mail fraud. It has been said that identity theft is the largest white collar crime in the history of the United States. It's been reported by the Federal Trade Commission that, "1 in 6 Americans will be a victim of identity theft this year alone. In the last twelve months 9.93 million people have had some type of identity theft crime committed against them. Victims spend on average \$1,200 in out-of-pocket expenses and an average of 175 hours in your efforts to resolve the many problems caused by identity thieves. Most identify theft is low tech. The thief steals mail from your mail box to get information that can gain them a drivers license, Social Security Card, or a Credit Card in your name. To protect yourself collect your mail as soon as it is delivered. Shred all credit card applications before discarding them as well as any other documents with identifying data about you or your family..

Confidence Games and Swindles

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*Confidence Games
and Swindles
It Pays to be Alert!*

Hardin County Sheriff's Office



**Keeping Hardin County
Safe for It's Citizens!**

Phone: 270-765-5133
<http://www.hcky.org/hcso/>

What Would You Say if Someone

- > Called on the phone and wanted to give you a free gift if you would simply verify 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 startup company with enormous potential, but you have to produce the cash right now?

JUST SAY NO!

If you are offered a deal that sounds too good to be true, chances are it is. 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 that will listen. 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 REPAIRS

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 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 or credit card never with cash, so you can seek legal recourse 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 and you are satisfied with the construction.
- > Get a guarantee on all work done.
- > Be wary of offers to give you a special deal on "Left Over" materials such as paving blacktop.

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. Do your home work. Have the investment checked out by the BBB, a lawyer, or a title search firm before you sign anything. Make sure the investment will fit into your budget.

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



INVESTMENT FRAUD

There are dozens of different investment frauds. Sometimes a swindler talks people into investments in a promising new company, takes their money, and then quickly and 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 merchandise. Those at the top make lots of money before the pyramid collapses, leaving the individual investor without their cash



BE SUSPICIOUS OF:

- > High pressure sales tactics.
- > Get rich quick schemes.
- > An emphasis on setting up dealerships rather than selling 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 answer and feel something is not right don't give
- > Give only to charities that you know are legitimate.



Hardin County Backpack Program

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