

April 2009

## SCAMS ARE AMONG US!



Consumers lose billions of dollars each year to fraud. People over age 50 are especially vulnerable and account for over half of all victims, according to a study conducted by AARP. People who commit these types of crimes, "con criminals," often target older people knowing they have spent a lifetime earning their savings. Con criminals go wherever they can to find money to steal. They use everyday tools--the mailbox, the telephone, the Internet--to reach into your pocketbook. You can help educate your friends, parents, and others by becoming familiar with some of the more common scams and how they operate. These are (3) of the most common types that have occurred in Garden City.

### Charity Scams

Many people in our country, especially seniors, care deeply about others, and they want to do something good for those who are less fortunate. Unbelievably, criminals will use these altruistic feelings to feather their own nests. These con criminals will make you think you are giving to a good cause but the result is that the money goes to them.

### The Opening Pitch

The mail and phone calls are often used in many scams seeking donations for everything from helping disabled veterans, to aiding injured animals, to feeding orphans in Africa, to lobbying Congress about Social Security.

A common ploy is to take a current news event such as a natural disaster and claim to be collecting for that cause.

### The Presentation

The presentation is quite simple: the mailer or caller describes the charity or cause in vivid detail, making it seem worthy. The pitch may play on your feelings of guilt over the crisis or your desire to help others.

### The Result

It is often difficult to determine after the fact if the donation you made was to a bonafide charity and if the money actually got to the cause that was presented. Some charitable fundraisers keep over 80 percent of the money they raise.

### How to Avoid It

The best thing you can do before you give to any charity is to find out how much of the money you give goes to the charitable purpose and how much goes to the cost of fundraising. You can do this by asking the charity when they call or by contacting the Secretary of State's office and asking for the registration number and financial reports for the charity in question.

Some charity minded people develop their own annual charity-giving plan. They select charities after investigating them thoroughly. As part of the plan, they decide how much and to whom they will give each year and then say no thank you when other charities call or write during the balance of the year. This strategy allows the givers to know where their money is going and to avoid being drawn in by a phony emotional appeal.

**SERVICE-PRIDE-INTEGRITY**



**GARDEN CITY POLICE**  
**COMMUNITY SERVICES**

**CITY DEPARTMENT  
PHONE NUMBERS**

**EMERGENCY- 911**

**POLICE 793-1700**

**DETECTIVE BUREAU 793-1710**

**CITY HALL 793-1600**

**21ST DIST. COURT 793-1680**

**BUILDING DEPT. 793-1650**

**CITY CLERK 793-1620**

**LIBRARY 793-1830**

**MAPLEWOOD CTR. 793-1850**

**PARKS & REC. 793-1880**

**Foreign Lottery**

In this scam, you receive a call, email or letter--usually from a foreign country-- telling you about a way to select winning lottery numbers, and you need to call a toll-free number to find out more. There is no need to call that number. All the con criminal has is a winning way to take your money.

**The Opening Pitch**

Congratulations! You may receive a certified check for up to \$400,000 in cash! That's right, lump sum and tax-free, it must be your lucky day! Hundreds of people win every week using our secret system! You can win too!

**The Presentation**

There are multiple variations, but a typical presentation is that you respond to a letter in the mail by calling a toll-free number. The person on the other end of the line, whose voice is filled with excitement, says something like, "Today is your lucky day! The company has reserved numbers for you." They imply that you will get the winning numbers that will allow you to collect \$400,000 (the number varies). All you have to do to claim this winning number is wire transfer a "processing fee."

**The Result**

The result is you wire the money to Canada or Spain or the Virgin Islands and you never receive your check for \$400,000 nor do you ever hear from them again.

**How to Avoid It**

Ask yourself one simple question when you hear this pitch, if a company or anyone had the ability to select the winning lottery number, why would they give it to you for a fraction of the winnings?

There are no secret systems for winning foreign lotteries. Your chances of winning more than the cost of your tickets are slim to none. If you purchase one foreign lottery ticket, you can expect many more bogus offers for lottery or investment "opportunities." Your name will be placed on "sucker lists" that fraudulent telemarketers buy and sell. Keep your credit card and bank account numbers to yourself. Con criminals often ask for them during an unsolicited sales pitch. Scammers will use this type of information to empty your bank accounts.

**Home Improvement Schemes**

Each year when the weather turns nice, criminal crews of roofers, pavers and day laborers travel from city to city, driving through neighborhoods and mobile home parks looking for victims. Sometimes they "offer" to pave your driveway, repair your roof, or paint your house with supplies "left over" from another job. This is just a scam. The repair work is completed very quickly, the quality is poor and the "repairs" usually cost more than the original estimate.

**Warning Signs**

- \* The repairperson drives an unmarked truck or van with an out-of-state license.
- \* The worker has no business identification, local address or telephone number.
- \* You are offered a "special price" if you sign today.
- \* The worker wants upfront cost or fees, or accepts only cash.
- \* No written estimates or contracts are provided.
- \* The worker does not have any references.
- \* The offer sounds "too good to be true."

Generally, work that "adds to or subtracts from real estate" requires a registered contractor. Businesses that provide services such as gutter cleaning, pruning, lawn care or window washing do not need to be registered. If you are planning to hire a contractor, make sure the contractor is registered and bonded. Check the contractor's references. Solicit several written bids.

**WATCH BLOCK NEWS**

**Meetings are continuing as before and will remain at the Maplewood Center in Garden City. Unless announced otherwise, meetings are the first Tuesday of the month starting at 7pm. The dates will remain the same and as a reminder they are: DECEMBER, MARCH, MAY and OCTOBER. Thank you, Det./Sgt. Aure'**

**City Crime Statistics**

**March**

<p><b>Arson 0</b></p> <p><b>Breaking &amp; Entering 8</b></p> <p><b>Larceny 37</b></p> <p><b>Stolen Vehicles 8</b></p> <p><b>Assaults 29</b></p> <p><b>Murder 0</b></p>	<p><b>Robbery 7</b></p> <p><b>Fraud 9</b></p> <p><b>Runaway 0</b></p> <p><b>Drugs 22</b></p> <p><b>Property Damage 12</b></p>
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The numbers listed represent crimes reported for the entire city during the month listed