

Never Give A Con Artist An Even Break

"You are a guaranteed sweepstakes winner!"

"Dial 900-GET-AJOB and our experts will help you find employment"

"Melt that cellulite away in days!"

"Buy strategic metals and double your investment with no risk!"

If it sounds too good to be true..it probably is.

IT'S UP TO YOU TO SAY NO

It's not always easy to spot con artists. They're smart, extremely persuasive, and aggressive. They invade your home through the telephone and the mails, advertise in reputable newspapers and magazines, and come to your door.

Most people think they're too smart to fall for a scam. But con artists rob all kinds of people - from investment counselors and doctors to teenagers and elderly widows - of billions every year.

It's up to you to say no. Use common sense, and learn about new and old scams.

CALLING FOR YOUR MONEY

Anyone with a phone has probably talked to a con artist - someone promoting no-risk investments, offering contest prizes, or asking for donations to a familiar sounding charity. These swindlers steal credit and phone card numbers, promote bogus services such as job searches and loans, and sell all types of investments - land, gold, stocks, oil and gas leases, rare coins, and stamps.

- If a caller asks for your credit card number to verify a free vacation or other gift, hang up. They'll use your number to charge purchases by phone.

- Make sure you know the charges before calling a 900 number. 800 numbers are free, 900 numbers aren't.

- Be very suspicious if you receive a collect phone call from someone who says he's a law enforcement officer with emergency information about a family member and requests your phone card number to charge the call. Variations include a telephone company investigator checking a system failure or a Federal Communication Commission official investigating a complaint.

- Ask for a financial report if a caller requests a charitable donation. Reputable charities will always send this information if you ask.

- Never make an investment with a stranger over the telephone.

SORTING THROUGH THE JUNK MAIL

Most mail order companies are honest and stand behind their products. But many con artists use the mails to sell worthless products, medical quackery, and get-rich-quick schemes. Watch out for official-looking forms or postcards that say you can win a prize or vacation by calling a 900 number.

Other scams send items that were never ordered - a good luck charm, key chain, or greeting cards. You don't have to pay for merchandise you didn't order - return it, throw it away, or keep it.

QUICK TIPS

- Don't let greed overcome common sense.

- Never reveal the numbers of your credit and phone cards, Social Security, or bank account numbers to verify a contest prize, low-cost vacation, or other fabulous offers.

- Be wary of high pressure sales; demands for "cash only"; pressure for quick decisions; secret deals; no-risk, high-yield investments.