Defending Against Frauds, Scams and Cons

Frauds, Scams, and Cons can occur in a variety of ways. You can experience these through the mail, on the telephone, in person, on the Internet, or through friends or acquaintances. All age groups are affected by this crime. Con-artists prey on people who are not experienced in making decisions about home repairs, insurance policies, or investments. Your best defense in spotting a worthless scheme is to ask yourself, **"Does it sound too good to be true?" If you answer "yes", then it probably is.**

Who is a Con-Artist?

The con-artist is a criminal who employs deceit, smooth talking, and convincing arguments while trying to gain your "confidence". These criminals are skilled liars and experts in verbal deception.

Confidence (Con) Games

Confidence (con) games take many forms, but all are designed to take your money. The con artist is good at taking advantage in an unguarded moment. These schemes are fast-paced and usually succeed by isolating and controlling a citizen who can become a victim of this crime and lose thousands of dollars.

Key Words/ Phrases

A con-artist is difficult to detect by looks alone, but can often be spotted by a keen use of vocabulary. Be cautious of the following words and phrases:

Cash Only – Why is cash necessary? Why not a check?
Secret Plans – Why can't anyone else know about this?
Get Rich Quick – Any scheme should be carefully investigated. Be especially cautious if you are asked to put up "good faith money." Be wary of any investment that promises an unusually high return.
Contests – Make sure they aren't a "come on" to draw you into a money-losing scheme.
Haste – be wary of any pressure that you must act immediately or you will lose out.
Today Only – If something is worthwhile today, it should be available tomorrow.
Last Chance – If it is a chance worth taking, why is it offered on such short notice?
Leftover Materials – Leftover materials may be defective or stolen.
Good Deals – Be alert for good deals on expensive repairs or home improvement.
Debt Collector – Be wary of someone claiming you owe money for an item ordered by a deceased spouse or relative.

Common Schemes

There are many types of fraud including:

- Home Improvement Fraud
- Fake Contests and Lotteries
- Work at Home Scams
- Bait and Switch Schemes
- Medical Product Fraud
- Internet Sales Fraud
- Investment Fraud
- Tragic Event Donations.

Telemarketing Fraud

Most telephone sales are legitimate businesses offering legitimate products and services. However, telemarketing fraud is a billion-dollar business in the United States. Consumers need to be alert when they are asked to send money to an unfamiliar company. Fraudulent telemarketers are skilled liars and adept at sounding believable. Victims seldom get their money back. Often your best defense is summarized by this phrase:

"Over the phone, leave it alone."

Charity Frauds

Investigate charities before you decide to make a donation. Charitable solicitations can come to you from the mail, telephone calls, computer e-mail, on a city street, or at your front door. The difficulty is determining whether the cause is worthy or a scam.

Before you contribute, determine what percentage of your donation that will actually make it to the charity. Examine what percentage of *total* revenue goes to administrative costs such as salaries and fund raising efforts. While you are asking questions ask for written information including the charity's name, address and telephone number. Legitimate charities will gladly furnish you this information. Is the charitable donation tax deductible?

In Florida, you are entitled to obtain a copy of registration documents and a financial statement from the Florida Department of Agriculture and Consumer Services at 800-435-7352.

Tips To Avoid Becoming A Victim

- **Stop** and **think** about any spur-of-the-moment scheme proposed. Do not be pushed into an immediate payment or donation.
- Always **request written information**. Do not do anything if you have questions. Find out if the company is licensed or registered and check them out.
- **Never** give out your credit card, checking account or social security number to an unknown caller.

- **Do not assume** a friendly voice belongs to a friend or an honest person.
- **Check** all unsolicited calls and offers.

Other Helpful Resources

National Fraud Information Center
800-876-7060
Florida Dept. of Agriculture
800-435-7352
State Attorney's Office – Lee County
239- 335-2700
Florida Dept. of Insurance
800-342-2762

What to Do - Call us and Report

If you have been a victim of this type crime please call the Lee County Sheriff's Office immediately. Your information is vital in catching the con-artist and preventing others from being victimized. Most people fall victim to a con-artist at some point in their life, so there is no need to be embarrassed.

Defending Against Fraud Checklist

- ✓ Have you ever given out your credit card, bank account, or social security number to someone who called you on the telephone or sent you an email?
- ✓ Have you been made promises of high returns on your investment money with little or no risk?
- ✓ Are you suspicious of high-pressure tactics and offers that are too good to be true?
- ✓ Do you ask about fees, commissions, penalties, or other costs that may be involved in a purchase?
- ✓ Have you ever paid "advance fees" as a precondition to receiving credit or applying for a loan?
- ✓ Before signing any contract, have you read it thoroughly and gotten answers to all your questions?
- ✓ Have you paid any money to get a prize you have been told you have already won?
- ✓ Have you ever received a phone call soliciting money for your local police agency or fire department?

For More Information Contact the Lee County Sheriff's Office Community Outreach Unit at 477-1400. The Lee County Sheriff's Office has Crime Prevention Specialists that are available to answer questions relating to this brochure or other safety concerns and are available to conduct a wide variety of educational programs free of charge.

It is the policy of the Lee County Sheriff's Office to protect the Constitutional rights of all people, regardless of race, color, ethnicity, gender, sexual orientation, physical handicap, religion or other belief system or physical characteristic; and to treat each person with respect and dignity.

"Proud To Serve"
Sheriff Mike Scott

DEFENDING AGAINST FRAUDS, SCAMS AND CONS

Lee County Sheriff's Office

Sheriff Mike Scott

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Ft. Myers, FL 33912

EMERGENCY 9-1-1
Non-Emergency 477-1000
Web-Site: www.sheriffleefl.org

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