

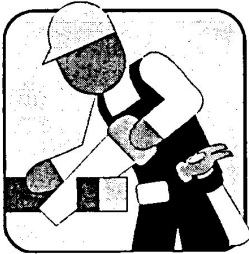
Although this was created for Northern Illinois district it will be good for use thru ough the country. Starting on page 52 there is some interesting postal history, like the shipping of the Hope diamond.



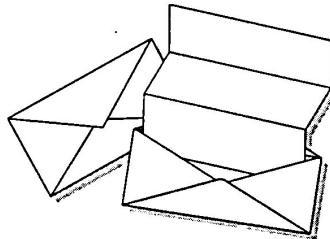
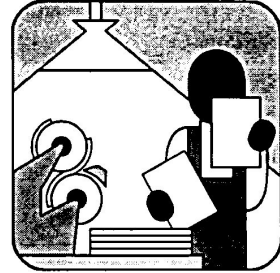
**UNITED STATES  
POSTAL SERVICE**

# TIPS FOR SENIORS

**HOME  
IMPROVEMENT  
FRAUD**



**WORK AT HOME  
SCHEMES**

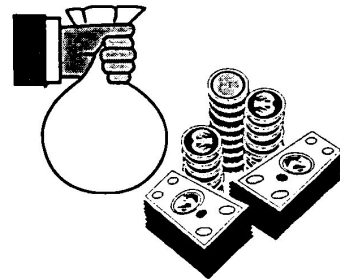


**CHAIN LETTERS  
INSURANCE SCAMS  
UNWANTED MAIL**

**SCAM ARTISTS**



**LOTTERIES  
INVESTMENT &  
INSTANT PRIZES**



**NORTHERN ILLINOIS DISTRICT  
CONSUMER AFFAIRS DEPARTMENT  
500 E FULLERTON AVE  
CAROL STREAM IL 60199-9631**

**Updated January 2005**

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Updated January 2005

## USEFUL TELEPHONE NUMBERS & WEB SITES

US POSTAL SERVICE .....	1-800-275-8777
Postal Inspectors Crime Line.....	1-800-654-8896
Federal Trade Commission (FTC) Identity Theft Hotline.....	1-877-438-4338
Illinois Department on Aging.....	1-800-252-8966
Illinois Securities Department.....	1-800-628-7937
Illinois Attorney General's Office.....	1-800-243-5377
Illinois Office of Citizen's Assistance.....	1-800-642-3112
Senior Health Insurance Program (SHIP).....	1-800-548-9034
Du Page County Senior Citizen Unit.....	1-800-942-9412
National Consumer Fraud.....	1-800-876-7060
National Contact Center of the Federal Consumer Information Center.....	1-800-688-9889
National Health Information Center.....	1-800-336-4797
Social Security Fraud.....	1-800-269-0271
Social Security Administration.....	1-800-772-1213
Credit Reporting Bureaus: TRW.....	1-800-916-8800
Equifax.....	1-800-685-1111
Experian.....	1-888-397-3742
Checks or Bank Account Fraud: Telecheck.....	1-800-366-2425
National Processing Co.....	1-800-526-5380

### ⇒⇒ HANDY WEB SITES ⇐⇐

KNOW FRAUD.....	www.consumer.gov/knowfraud
U S Postal Service.....	www.usps.com
Better Business Bureau (BBB).....	www.bbb.org
Federal Trade Commission (FTC).....	www.ftc.gov
Nat'l Assoc. Attorneys General.....	www.naag.org
Nat'l Charities Info Bureau.....	www.give.org
"      "      "      "      .....	www.nonprofits.org
"      "      "      "      .....	www.guidestar.org
Federal Consumer Information Center.....	http://www.pueblo.gsa.gov/press/fcic-contactctr.htm
Nat'l Assoc. Of Securities Dealers (NASDR).....	www.nasdr.com
North American Securities Administrative Assoc.(NASAA).....	www.nasaa.org
US Consumer gateway.....	www.consumer.gov/yourmoney



# Who You Gonna Call?

The following examples show who you should contact depending on the situation.

		LOCAL POST OFFICE	POSTAL INSPECTORS	LOCAL POLICE
1).	MAILBOX THEFT	X		X
2).	STOLEN POSTAL			
3).	MONEY ORDERS	X		
4).	EBAY PURCHASE,			
5).	SENT CHECK			
6).	NON-RECEIPT OF ITEM	X	X	X
7).	MAIL TAMPERING	X		
8).	IDENTITY THEFT	X	X	X
9).	FALSE COA	X	X	
10).	HOLD MAIL	X		
11).	OUTGOING MAIL THEFT	X	X	X
12).	FOREIGN LOTTERY	X	X	
13).	SWEEPSTAKES	X	X	
14).	CHAIN LETTER	X	X	
15).	DAMAGED MAIL BOX	X		X

One call does it all for any postal concern, just call 1-800-275-8777 and your information is reported to your local office who will send it to our Postal Inspectors if necessary.

## I'M A SENIOR CITIZEN

*I'm the life of the party ... even when it lasts until 8 p.m.*

*I'm very good at opening childproof caps with a hammer.*

*I'm fine on a trip for at least an hour without my aspirin, beano, antacid.*

*I'm the first one to find the bathroom wherever I go.*

*I'm smiling all the time because I can't hear a word you are saying.*

*I'm aware that other people's grandchildren are not as bright as mine.*

*I'm grouchy, I just don't like traffic, waiting, crowds, children, politicians.*

*I'm realizing that aging is not for sissies.*

*I'm anti-everything now: anti-fat, anti-smoke, anti-noise, anti-inflammatory.*

*I'm in the initial stage of the Golden years: SS, SD's, IRA's, AARP.*

*I'm wondering ... if you're only as old as you feel, how can I be alive at 150!*

*I'm supporting all movements now ... by eating bran, prunes and raisins.*

*I am a walking storeroom of facts ... I've just lost the storeroom.*

*I am a Senior Citizen and I think I am having the time of my life!!!*

Although we all laugh light-heartedly when reading such lines actually written by seniors, over the years there has been a steady increase in crime against the elderly. Each year more and more seniors are becoming victims of unscrupulous individuals through fraud and scams.



**UNITED STATES  
POSTAL SERVICE**

**POSTAL FACTS 2003**

**Universal Access. Universal Service.**

The same high level of service for every American regardless of geographic location. The Postal Service delivers everywhere, every day to everyone.

- Has annual operating revenue of \$68.5 billion
- Has 729,000 career employees.
- Pays \$2 billion in salaries and benefits every two weeks.
- Delivers 202 billion pieces of mail a year, or five pieces per address per day to over 141 million homes, businesses and Post Office boxes. Each of our 300,000 carriers delivers about 2,300 pieces of mail a day to about 500 addresses.
- Adds 1.8 million new addresses each year.
- Redirects 3 billion pieces of First-Class Mail to new addresses for the 17% of the nation's population that moves every year, generating over 44 million address changes.
- Delivers more than 46% of the world's mail volume to more people over a larger geographic area than any other country.
- Serves 7 million customers daily at 37,579 postal retail outlets.
- Makes stamps available on the Internet, by mail, by phone, through 32,000 vending machines and 40,000 commercial retail outlets and Automatic Teller Machines (ATMS).

**Mail is big business.**

Three of the Postal Service's six product lines would qualify as Fortune 500 companies:

➤ Correspondence & transactions	\$37 billion business
➤ Business advertising	\$17.2 billion business
➤ Expedited delivery	\$5.4 billion business
➤ Publications delivery	\$2.2 billion business
➤ Standard package delivery	\$2.2 billion business
➤ International mail	\$1.5 billion business

The Postal Service is at the center of the \$900 billion mailing industry — which employs nine million people.

**Delivering to every residence and Business address in the nation.**

Our national delivery network gives us access to every American household and business.

- Performance for on-time local delivery of First-Class Mail for 2003 was 95%. Also, 94% of households surveyed in 2003 had a positive perception of the Postal Service, with more than two out of three rating their satisfaction as "very good" or "excellent."
- Operates a transport and delivery fleet of 213,585 vehicles driving approximately 1.15 billion miles a year.
- A one-cent fuel increase costs \$8 million.
- Leases 25,987 facilities at a rental cost of \$869.7 million.
- Operates 30,000 alternative-fuel vehicles (AFVs), the nation's largest fleet of AFVs, using ethanol, compressed natural gas and electricity.
- Purchases \$200 million worth of products with recycled content, including pallets and trays, stamp products and mailing envelopes.
- Uses latest technology to improve service, increase productivity and reduce costs.
- Leader in developing and using optical character recognition — sorting equipment reads more than 80% of the hand-written addresses on envelopes.
- Upgraded flat-sorting equipment that rapidly deciphers hard-to-read addresses saved \$292.5 million.

# K ~~NO~~ W FRAUD

HELLO! *Mr. or Mrs. Victim* – I'm so glad you are at home to receive this call, are you sitting down? - Good –

**“You're a winner in our \$10,000 Drawing!”**

**SOUND FAMILIAR?.....** According to government estimates, **illegal telemarketing operations bilk Americans of \$40 billion** annually. More than half the victims are over age 50. One of the key issues is that consumers generally do not know where to turn for help with fraud.

Postal Inspectors are working to stem the trend. Swindlers who use the telephone, mail, and computer to defraud America's consumers are getting their own wake-up call.

The U.S. Postal Inspection Service joined with the Department of Justice, FBI, FTC, state Attorneys General, and Canadian authorities in a multi-agency round-up of fraudsters for Operation Roaming Charge. Postal Inspectors conducted 75 investigations across the country. Postal Inspectors arrests resulted in 64 convictions, with sentences ranging from 5 months to 12 1/2 years. Nearly one million victims suffered losses exceeding \$650 million.

For more information on fraud, and to receive "Dialing for Dollars," a new, free DVD on investment fraud from the U.S. Postal Inspection Service, call toll-free **1-877-987-3728**.

The United States Postal Service, Northern Illinois District, Consumer Affairs Department shares in the concern for our seniors being victimized. We will give you some tools so you can make informed decisions regarding mail and telemarketing solicitations to avoid being hooked and victimized by deceptive offers.

If you would like us to come out to your Senior's Club please call **(630) 260-5171** and a Consumer Affairs Representative will be happy to set up a date for a presentation. **We show an informative 15 min. Video and each Senior receives a FREE packet of information.** The entire presentation lasts 45 min. to 1 hour.



**The U. S. Postal Inspection Service** is the primary federal law enforcement agency of the U. S. Postal Service. For more than two centuries, the role of the U. S. Postal Inspection Service has been to preserve the sanctity and integrity of the postal system. As our country's oldest federal law enforcement agency, founded in 1737, the U. S. Postal Inspection Service has primary jurisdiction in all matters infringing on the integrity of the U.S. Mail. The U. S. Postal Inspection Service has a long, proud, and successful history of fighting the criminals who attack our nation's postal system and those who misuse it to defraud, endanger, or otherwise threaten the American public.

The nation's Chief Postal Inspector joined forces to warn senior citizens, their families, and their caregivers that older Americans are increasingly becoming the targets of con artists. "Fraud complaints are on the rise, and more people aged 60 and over are becoming victims," said Chief Postal Inspector Lee Heath. Postmaster General John E. Potter, Federal Trade Commission Chairman Timothy J. Muris, and representatives of the Royal Canadian Mounted Police joined the Postal Inspection Service in the fight to alert our seniors of the dangers of mail fraud.

In uncertain financial times, people are looking for a secure place to invest their retirement money," noted Chief Postal Inspector Heath. "These conditions make it easier for con artists to swindle investors, especially senior citizens, out of their entire life savings."

**For example,** Inspectors were alerted to the actions of an elderly North Carolina woman, retired after 43 years of teaching, who received numerous telemarketing and mail solicitations. She was enticed into mailing a \$94,000 check to a "marketing service" in the Netherlands, which informed her she had won \$55 million and must mail \$94,000 in fees to release the funds. She sent the check by Express Mail.

Postal Inspectors intercepted the Express Mail piece before it left the country and returned the \$94,000 check to the victim. Unfortunately, the woman had already mailed \$168,000--which she could sorely afford to lose--before Inspectors learned of the situation.



Many seniors find it hard to tell the difference between legitimate telemarketing calls and scams, but good judgment is the last line of defense against the con artist. **Chief Inspector Heath advises elderly citizens to be skeptical of any offer that sounds "too good to be true" and offers these crime prevention tips:**

- **Take your time.** If you are pressured to make a quick decision to provide credit card information, or mail a check, hang up. You're not being rude, you're being wise.
- **Never** give any information from your drivers license, social security card or Medicare, passport, checking or savings accounts or any other documents that can be misused against you.
- **Don't** buy something just because you'll get a free gift.
- **Get** all information in writing before you agree to buy.
- **Check** the caller's record with the Better Business Bureau.
- **Don't** give your credit card or account numbers to anyone unfamiliar without checking them out.
- **Never** send money in response to a foreign lottery. They're illegal.

Every year, illegal telemarketing and mail fraud schemes rob consumers, often elderly citizens, of their hard-earned life-savings. **Ask yourself these questions before you decide to enter a sweepstakes or mail your money in response to a telemarketing offer:**

- Do I have to pay to receive the "prize" or enter a sweepstakes? You should never have to pay to receive a prize or enter a sweepstakes contest. If you do, it's illegal.
- Am I a "guaranteed" winner or told "no risk is involved?" If you're told you're a guaranteed prize winner or that there's no risk involved, be skeptical.
- Is the lottery offer from a foreign country? Any lottery that involves a foreign country and is conducted through the mail is illegal.
- Charity or sweepstakes--or both? "By returning your entry form, you could be the winner of \$20,000 cash!" These are charity sweepstakes. Legitimate charities don't ask for donations in conjunction with a contest. The problem is that many phony charities use names that sound or look like respected organizations.

- Do I have to give any personal or financial information? Don't give your financial information--Social Security number, credit card, or bank account numbers--to callers you don't know. If it's a reputable group, this information won't be requested.
- Am I pressured into responding right away? Don't be pressured into making an immediate decision. Get all information in writing before you agree to enter a contest, make a purchase, or give a donation.

**The next time you visit your parents, other elderly family members, or older friends, Postal Inspectors advise you to watch for these areas of concern:**

- **Look** for stacks of unsolicited mail proclaiming the recipient to be "a guaranteed winner" or offering lottery tickets for sale.
- **Watch** for an unusual number of packages on hand containing inexpensive costume jewelry, plastic cameras, or wristwatches.
- **Note** if they are receiving unsolicited telephone calls from fast-talking operators offering "fantastic" opportunities to claim prizes or make sure-fire investments. If so, you can arrange for an unlisted phone number.
- **Volunteer** to help balance their checkbooks, and ask about any questionable checks or sudden, large withdrawals. Offer to go over credit card statements to ensure that only authorized purchases are listed.
- **Offer** to pick up their mail to see if they are receiving unsolicited sweepstakes or lottery offers. If so, they may be on a variety of "sucker lists" being circulated by con artists. Have a trusted family friend help check the mail daily.

Thieves are also **filing false Change of Address** forms, which reroutes the mail to a different address. To head off this kind of crime, the Post Office **sends confirmation notices to both old and new addresses**. The U.S. Postal Inspection Service, wants to hear from people whose mail has been diverted by false change-of-address forms. **Contact 215-895-8528, [www.usps.gov/postalinspectors](http://www.usps.gov/postalinspectors) or 206-442-6300.**

**Talk to them about evaluating offers they receive in the mail or on the phone from someone they don't know. Suggest that they talk over such offers with someone before accepting them.**

## FTC Consumer Alert

### How Not to Get Hooked by a 'Phishing' Scam

Internet scammers casting about for people's financial information have a new way to lure unsuspecting victims: They go "phishing."

Phishing is a high-tech scam that uses spam or pop-up messages to deceive you into disclosing your credit card numbers, bank account information, Social Security number, passwords, or other sensitive information.

According to the Federal Trade Commission (FTC), phishers send an email or pop-up message that claims to be from a business or organization that you deal with – for example, your Internet service provider (ISP), bank, online payment service, or even a government agency. The message usually says that you need to "update" or "validate" your account information. It might threaten some dire consequence if you don't respond. The message directs you to a Web site that looks just like a legitimate organization's site, but it isn't. The purpose of the bogus site? To trick you into divulging your personal information so the operators can steal your identity and run up bills or commit crimes in your name.

The FTC, the nation's consumer protection agency, suggests these tips to help you avoid getting hooked by a phishing scam:

- If you get an email or pop-up message that asks for personal or financial information, do not reply or click on the link in the message. Legitimate companies don't ask for this information via email. If you are concerned about your account, contact the organization in the email using a telephone number you know to be genuine, or open a new Internet browser session and type in the company's correct Web address. In any case, don't cut and paste the link in the message.
- Don't email personal or financial information. Email is not a secure method of transmitting personal information. If you initiate a transaction and want to provide your personal or financial information through an organization's Web site, look for indicators that the site is secure, like a lock icon on the browser's status bar or a URL for a website that begins "https:" (the "s" stands for "secure"). Unfortunately, no indicator is foolproof; some phishers have forged security icons.



- Review credit card and bank account statements as soon as you receive them to determine whether there are any unauthorized charges. If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances.
- Use anti-virus software and keep it up to date. Some phishing emails contain software that can harm your computer or track your activities on the Internet without your knowledge. Anti-virus software and a firewall can protect you from inadvertently accepting such unwanted files. Anti-virus software scans incoming communications for troublesome files. Look for anti-virus software that recognizes current viruses as well as older ones; that can effectively reverse the damage; and that updates automatically. A firewall helps make you invisible on the Internet and blocks all communications from unauthorized sources. It's especially important to run a firewall if you have a broadband connection. Finally, your operating system (like Windows or Linux) may offer free software "patches" to close holes in the system that hackers or phishers could exploit.
- Be cautious about opening any attachment or downloading any files from emails you receive, regardless of who sent them.
- Report suspicious activity to the FTC. If you get spam that is phishing for information, forward it to [spam@uce.gov](mailto:spam@uce.gov). If you believe you've been scammed, file your complaint at [www.ftc.gov](http://www.ftc.gov), and then visit the FTC's Identity Theft Web site at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) to learn how to minimize your risk of damage from ID theft. Visit [www.ftc.gov/spam](http://www.ftc.gov/spam) to learn other ways to avoid email scams and deal with deceptive spam.

The FTC works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit [www.ftc.gov](http://www.ftc.gov) or call toll-free, **1-877-FTC-HELP (1-877-382-4357)**; TTY: **1-866-653-4261**. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

**⇒ IDENTITY Theft ←**  
**⇒ When Bad Things Happen To Your Good Name ←**

**HOW IDENTITY THEFT OCCURS**

Despite your best efforts to manage the flow of your personal information or to keep it to yourself, skilled **identity thieves** may use a variety of methods - low- and hi-tech - to gain access to your data. Identity theft involves acquiring key pieces of someone's identifying information, such as date of birth, social security number and mother's maiden name, in order to impersonate them. **The Internet has proved to be one of the fastest growing means of committing identity theft.** Once a thief has enough information to impersonate you, the real damage starts to occur. Here are some of the ways imposters can get your personal information and take over your identity.

**How identity thieves get your personal information:**

**They steal** wallets and purses containing your identification and credit and bankcards.

**They steal your mail**, incoming and outgoing including your bank and credit card statements, pre-approved credit offers, telephone calling cards and tax information.

**They complete a "change of address form"** to divert your mail to another location.

**They rummage through** your trash, or the trash of businesses, for personal data in a practice known as "Dumpster diving."

**They fraudulently obtain** your credit report by posing as a landlord, employer or someone else who may have a legitimate need for — and a legal right to — the information.

**They get your business/personnel records** at work.

**They find personal information** in your home.

**They use personal information** you share on the Internet.

**They buy your personal information** from "inside" sources. For example, an identity thief may pay a store employee for information about you that appears on an application for goods, services or credit.

**How identity thieves use your personal information:**

**They call your credit card issuer** and, pretending to be you, ask to change the mailing address on your credit card account. The imposter then runs up charges on your account. Because your bills are being sent to the new address, it may take some time before you realize there's a problem...

**They open a new credit card account**, using your name, date of birth and SSN. When they use the credit card and don't pay the bills, the delinquent account is reported on your credit report.

**They establish phone or wireless service** in your name.

**They open a bank account** in your name and write bad checks on that account.

**They file for bankruptcy** under your name to avoid paying debts they've incurred under your name, or to avoid eviction.

**They counterfeit checks or debit cards**, and drain your bank account.

**They buy cars** by taking out auto loans in your name.

## **IDENTITY THEFT ... DON' LET IT HAPPEN TO YOU!**

### **What can you do to prevent identity theft?**

- **Never** give personal information over the phone, such as your date of birth, mother's maiden name, credit card number, social security number, or bank PIN code except to someone you know or an established firm.
- **Ask** your bank for "**Secure**" checks that can't be altered.
- **Shred or tear** preapproved credit applications, credit card receipts, convenience checks and other financial information. Dumpster diving ring a bell?
- **Report** all lost or stolen credit cards immediately.
- **Promptly** remove mail from your mailbox after delivery.
- **Don't** carry your social security card and **Empty** your wallet of extra credit cards and identification - or better yet, cancel the ones you don't really use and keep a list of the ones you do.
- **Save** your credit card receipts and match them against your monthly bills. Immediately notify the credit card company of any discrepancy.
- **Do not** disclose information at a web site or on-line service unless you receive a secured authentication key from your provider.

### **IF YOU ARE A VICTIM – STEPS YOU NEED TO TAKE**

Sometimes an identity thief can strike even if you've been very careful about keeping your personal information to yourself. Exactly which steps you should take to protect yourself depends on your circumstances and how your identity has been misused. However, three basic actions are appropriate in almost every case.

#### **First.** Contact the fraud departments of each of the three major credit bureaus.

- Request that a "fraud alert" be placed in your file, as well as a victim's statement that all creditors call you before opening or changing any accounts in your name.

<b>TO REPORT FRAUD ALERT</b>		<b>TO REQUEST YOUR CREDIT REPORT</b>	
EQUIFAX	800-525-6285	EQUIFAX	800-685-1111
EXPERIAN (TRW)	888-397-3742	EXPERIAN (TRW)	888-397-3742
TRANSUNION	800-680-7289	TRANSUNION	800-916-8800

#### **Second.** Contact the creditors for any accounts that have been tampered with or opened fraudulently.

- Creditors can include credit card companies, phone companies and other utilities, and banks and other lenders. Be sure to also notify each creditor in writing because that's the consumer protection procedure the law requires.

#### **Third.** File a report with your local police or the police in the community where the identity theft took place.

- Get a copy of the police report in case the bank, credit card company or others need proof of the crime.

**Document every communication** by noting who you spoke with, what they said and how you followed up. Keep receipts for all out of pocket expenses.

### **YOUR NEXT STEPS MAY INCLUDE THE FOLLOWING**

- ❖ **Alert the Social Security Administration Fraud Hotline at 1-800-269-0271.**
- ❖ **Contact the Department of Motor Vehicles to alert them and to see if another license has been issued in your name.**
- ❖ **If it involves mail fraud contact the US Postal Inspectors at 1-800-654-8896.**
- ❖ **Report the theft to the Federal Trade Commission at 1-877-438-4338.**

**If you had checks stolen or bank accounts opened fraudulently - Contact the major check verification companies to request that they notify retailers not to accept these checks**

National Check Fraud Service: 1-843-571-2143	ScanCheck: 1-800-262-7771
International Check: 1-800-526-5380	TeleCheck: 1-800-710-9898
Certegy Inc Check: 1-800-437-5120	CrossCheck: 1-707-586-0551

**Cancel your ATM card and get another with a new PIN.**

**A SPECIAL WORD ABOUT SOCIAL SECURITY NUMBERS: You don't have to give a business your SSN just because they ask for it. If someone asks for your SSN, ask the following questions:**

- Why do you need my SSN?
- How will my SSN be used?
- What law requires me to give you my SSN?
- What will happen if I don't give you my SSN?

Getting answers to these questions will help you decide whether you want to share your SSN with the business. Remember, though, that the decision is yours.

### **Stay Alert**

Identity theft victim's say that what hurts isn't the fact that their lenders got stuck with the bills, but that the process of setting it all straight is so arduous and time-consuming. In identity theft the victim is guilty until you prove yourself innocent.

If the businesses would verify the information available the thieves wouldn't be so lucrative. One victim found that even after notifying the Credit Companies, they ignored the "fraud alert" and continued to issue new credit cards with high spending limits. Even after lenders figured out that Identity Theft was the cause, they still dunned the victim for payment, sending scores of threatening letters.

Taking the steps outlined here should, in most cases, resolve your identity theft problems, but identity theft or related credit problems may reoccur. Stay alert to new instances of identity theft. **Notify the company or creditor that's involved immediately. Always follow up in writing to each company.**





## TIPS TO STOP MAIL THEFT

**Thieves discover crime does pay.** One item stolen from the mail, which may go undetected for months, can create a mess that lingers for years. It used to be that crooks robbed banks because, as bandit Willie Sutton once said, "that's where the money is".

**Now the thieves are going after your mailbox.** Because these days, that's where they're finding the easy loot. Thanks in part to an unsuspecting American populace, the U.S. mail has become one of the richest veins for crooks to mine. And federal authorities are scrambling to keep up with a wide variety of audacious criminals who have made mail theft a full-time occupation.

### **Is your mail secure? Take this mail security quiz and find out.**

1. My mail is delivered to a community mailbox. The box is locked, so I only pick up my mail once or twice a week. My mail is secure in this box. True or false? 1. **False.** Thieves often break into mailboxes at night and take advantage of customers who don't pick up their mail. Ask someone you know to pick up your mail if you can't.
2. I live in a gated apartment community. Our mailboxes are in a locked mailroom. Since I travel often, my mail is left in my locked mailbox in the locked mailroom. My mail is safe. True or False? 2. **False.** A thief can get into a locked mailroom by pretending to be a resident and following someone with a key into the mailroom. Alone in the mailroom, they can break into the boxes.
3. I often place my mail in my curbside mailbox and put the red flag up so the carrier knows to pick it up. I'm sure my mail is secure, as my carrier will be by in a few hours. True or False? 3. **False.** Thieves know very well to look for mailboxes with the red flags up, and they'll quickly steal the mail. To prevent being a "red flag" victim, leave your mail in a blue postal collection box, or at your local post office.
4. I don't receive checks, cash or other valuables in the mail, so I can't be a victim. True or False? 4. **False.** Mail thieves look for items found every day in the mail, such as bank statements and credit card bills, which they can use to create counterfeit checks or fake IDs. They also look items which they can "wash" clean of handwriting and fill in with new amounts--and make out to themselves. Check your financial statements regularly. If you believe your account has been compromised, notify the financial institution immediately. And report it to a Postal Inspector
5. I receive lots of mail with pre-approved credit card applications, and other mail containing personal information. I throw it all in the trash when I'm done with it. Since it's in my trash can, it's safe! True or False? 5. **False.** We call them "dumpster divers"--thieves who go through trash bins looking for mail and any other information they can use to access your financial accounts, or to sell to someone else who wants to access your accounts. Shred all of your personal information before throwing it away.

6. I live in a safe neighborhood. None of my neighbors have ever had their mail stolen. My mail is safe. It can't happen to me! True or False? 6. **False.** Mail theft can happen to anyone. We've seen mail theft victims who are police officers, attorneys, judges, teachers--nearly every occupation imaginable.

7. I saw a person breaking into our community mailbox. I should call the police to report the crime. True or False? 7. **True.** Call your local police department, and then call 1-800-ASK-USPS for the Postal Inspector nearest you. We offer rewards for information leading to the arrest and conviction of mail theft suspects.

Thieves are pilfering checking account numbers, which are used to print up phony checks -- thanks to software programs available in any office supply store. They are also increasingly engaged in "identity theft," in which they create fake identities and bank accounts.

**MAIL SAFETY - To make it harder for thieves to steal your mail:**

- ◆ **Promptly** remove mail from the mailbox after delivery, especially if you are expecting checks, credit cards, food coupons or other negotiable items. If you will not be home when valuable items are expected, ask a trusted friend or neighbor to pick up your mail.
- ◆ **Always** deposit your mail in a Postal Service mail collection box or mail slot at your post office, or hand your mail to your letter carrier.
- ◆ **Never** place your outgoing mail for your carrier to pick up in an unprotected mailbox or area where it can be easily stolen.
- ◆ **Make** sure your mailbox is secured and in good condition. Also, your postmaster can tell you how to improve the condition of your mailbox.
- ◆ **Never** send any cash in the mail. Instead, use checks or money orders.
- ◆ **Have** your Post Office hold your mail while you are on vacation or absent from home for a long period of time.
- ◆ **If you** do not receive a check, food coupon or other valuable mail you are expecting, contact the issuing agency immediately.
- ◆ **Immediately** notify your Post Office and the people you do business with through the mail if you **change your address.**
- ◆ **Address** your mail legibly and properly. Include complete return address, street and apartment numbers, and nine-digit ZIP code.

Consider starting a **Neighborhood Watch Program.** By exchanging work and vacation schedules with trusted friends and neighbors, you can watch each other's mailboxes (as well as homes). If you observe a mail thief at work, call the police immediately and then the nearest Postal Inspector.



## MAILBOX VANDALISM: A CRIME THAT AFFECTS EVERYONE

You've seen it at the movies. For years it was considered a "rite of passage," teens leaning from their car windows, smashing mailboxes along the way. And unless their own mailbox was destroyed, most people thought it really wasn't any big deal.

That isn't true anymore. Mailbox vandalism using explosives can destroy mailboxes and people's lives. Unfortunately mailbox vandalism has increased and it is no laughing matter.

The so called "McGuiver Bomb" that explodes after several minutes when chemicals are mixed in a pop bottle is the latest act of mailbox vandalism that can result in serious injury.

**If you see anything suspicious in your mailbox, call local authorities immediately.**

The good news is that people are taking the crime--and it is a crime--more seriously. Four members of a high school football team were taken into custody after confessing to mailbox vandalism, using either baseball bats or pipe bombs. Fortunately, nobody was hurt by the bombs -- described as powerful enough to kill or cause serious injury.

In the south, a man in a rural area used technology to solve a festering problem with vandalism that had reached what authorities call "epidemic proportions." After losing seven mailboxes to mailbox bashers over a two week span, he set up a video camera that captured two 16-year-old high school students banging the box off its post and then stealing the mail. Arrested a short time later, they denied the act until confronted with the videotaped evidence.

Rural and suburban mailboxes are most vulnerable to vandalism, according to Postal Inspectors, because they are usually isolated and frequently not visible to the owners from their homes. Since mailboxes are considered federal property, crimes against them are considered a federal offense.

**Violators can be fined up to \$250,000 and imprisoned for up to three years** for each act of vandalism. If someone is injured, the penalties are even more severe. If you have information on mailbox vandalism or mail theft in your area, contact local authorities and the Inspection Service.

**Parents – make an effort to stop mailbox vandalism before it starts.** If you have teenagers in your home, let them know the penalties for vandalism, and that the Postal Service is aggressive about prosecution. If you see anyone with suspicious materials such as chemicals, explosives, mis-placed baseball bats, or the like, make an effort to stop the vandalism. A so-called "harmless prank" can ruin lives. Then it will be too late to get involved.

## **A Social Security Benefits Message About Direct Deposit**

Whether you're receiving a Social Security or Supplemental Security Income (SSI) check or applying for benefits, **sign up for Direct Deposit.**

Deciding to receive your benefit by Direct Deposit may be a hard decision--and maybe you need more time to think about it. If so, you'll continue to receive your check by mail until you decide otherwise.

When applying for benefits, **Social Security** will ask you if you have a checking or savings account so you can use direct deposit. If you don't have an account, you can receive a check. Direct Deposit is a simple, safe and secure way to receive your benefits, and have control of your money.

### **---What Is Direct Deposit?---**

**Direct Deposit** gets your **Social Security** or **SSI benefit** into your account quickly and safely. The U.S. Treasury sends an electronic message to your bank, savings and loan or credit union crediting your account with the exact amount of your Social Security or SSI benefit.

You can withdraw money, put some in savings or pay bills--the things you do with your money now. The difference is--our check isn't printed or mailed.

### **---Why Direct Deposit?---**

### **---IT CAN'T BE LOST OR STOLEN---**

We want you to give careful consideration to the safety and convenience that Direct Deposit provides. For the last 23 years, millions of Social Security and SSI benefit recipients have used Direct Deposit. Social Security has delivered more than 1.8 billion Direct Deposit payments worth \$1.9 trillion, and not one has ever been lost or stolen.

### **---Direct Deposit Gives You Control ---**

Besides being convenient for you and safe for your money, Direct Deposit puts you in control of your finances. Your money is in your account at the beginning of the business day you're scheduled to receive your benefit--even when you are out of town or unable to get to your bank, savings and loan or credit union.



### **---Where Can You Sign Up?---**

If you decide that Direct Deposit is right for you, contact your bank, savings and loan or credit union. They'll be glad to help you sign up.

Or, you can sign up for Direct Deposit by calling our toll-free number, **1-800-772-1213**. If you call us, we will ask you a few questions to determine your identity. We'll also need your account information and your Social Security number.

After you sign up for Direct Deposit, your benefit will be deposited to your account within 30 to 60 days. We'll send you a letter telling you when to your Direct Deposit will begin.

### **---You Don't Have An Account---**

If you don't have an account, consider opening one at a bank, savings and loan or credit union that is convenient to you. Most financial institutions offer a variety of accounts-some with little or no fees. Look for one that best meets your needs.

When you open an account, ask to sign up for **Direct Deposit**. Be sure to take your **Social Security** number when you go.

If for some reason, you can't open an account at a bank, savings and loan or credit union, you may want to consider a special low-cost program the government is developing for you. It's called the Electronic Transfer Account (ETA) program, and it should be available later this year. When ETAs become available, Social Security will send you information about Direct Deposit, the ETA program and your choices.

### **---Save Social Security Dollars---**

Direct Deposit helps save your tax dollars. It costs 46 cents to print and deliver a federal payment check. It costs **2 cents** to make the same payment by Direct Deposit. The millions of dollars Social Security saves each month by making electronic payments means more money to pay to you and your family in the future.

## >> GETTING ON-THE-SPOT ANSWERS FROM UNCLE SAM <<

- ◆ How can I stop telemarketers from calling me?
- ◆ How do I get a passport?
- ◆ Who do I talk to about getting a Federal job in my area?
- ◆ How do I get a copyright for a game I've invented?

These are questions the **National Contact Center of the Federal Consumer Information Center** answers every day. They've brought together information from hundreds of Federal offices so you get the help you need right away.

Now, a **toll-free** phone call connects you to this one-stop source of information about the Federal government. Whether you want help starting a small business, buying a Treasury note, or getting a Social Security number for your newborn, you can get the answer fast if you make your first call:

**1-800-688-9889, Monday through Friday, 8 a.m. to 8 p.m. (ET)**

Did you know that the **National Contact Center** answers almost 3 million calls a year -- that's about 10,000 questions a day. The folks there are trained for the job, are eager to help, and have the answers at their fingertips about the agencies, programs, and activities that make up the Federal government. The National Contact Center can help with your questions about state and local governments as well.

So give them a call when you want to buy surplus government property, report an unsafe product, find out about college loans, or contact your representative in Congress. If what you need is from or about the government, make **1-800-688-9889** your first call.

Also inquire about the **Consumer Action Handbook** by calling **1-888-878-3256** or order a copy from the web site below.

Check out the Federal Consumer Information Center  
Web site: <http://www.pueblo.gsa.gov>

## Telemarketing Fraud Schemes



If you are a senior, you should also be careful about buying anything over the telephone from unfamiliar companies. Always ask for the **offer in *writing***. If someone offers you a free trip or a large sum of money or a great deal on home repairs, tell them you want the offer in *writing* along with their company name, address, phone number and also references.

The best thing to remember is if something sounds -  
**too good to be true, it probably is.**

- **Never, never** send anyone cash in the mail or give your credit card number or bank account number to anyone unless you are absolutely positive the company is legitimate.
- **Never** keep large sums of cash in your residence. Have all Social Security and other checks direct-deposited into your account at your bank rather than sent to your home.
- **Never** admit strangers into your home and make sure your home is well lit both inside and out.
- **Never** dial a 900 number – Be Suspicious – check it out first.

The **Illinois Attorney Generals Office** can assist with any allegations and inquiries on consumer fraud. If you have been approached or victimized by one of these individuals or businesses, you can phone the Attorney Generals office at **1-800-243-5377**. Or, you may wish to file a complaint by calling the State's Attorney Office in your county.

More information about senior citizen activities and resources can be obtained by calling the **DuPage County Human Services, Senior Citizen Unit, at (630) 682-7000** or toll free, **1-800-942-9412** and a trained staff person will assist you.

List your phone number on the **National Do Not Call** registry at **1-888-382-1222** or at **[www.donotcall.gov](http://www.donotcall.gov)**.

**REMEMBER THESE CONSUMER PROTECTION TIPS  
TO PROTECT YOURSELF FROM FRAUD**

1. **Take** your time and investigate offers that you receive by mail and telephone.
2. **Be** extremely skeptical of anyone offering fantastic opportunities to earn easy money, win "free prizes," receive huge discounts on merchandise or travel, or anything else requiring no effort from you beyond writing a check or giving out a credit card number.
3. **Document** your transactions. Get promises or guarantees in writing before acting. Keep mailing envelopes. The postmark proves that the mails were used.
4. **Protect** your financial information. Don't give out credit card numbers or checking account numbers unless you know exactly how much you will be charged and you intend to make a purchase. Never send cash through the mail.
5. **Resist** high-pressure sales tactics. Insist on time to think. Discuss offers with friends, family members, or advisors.
6. **Report** suspicious offers received by mail or unsatisfactory transactions involving the mail to the U. S. Postal Inspection Service for investigation by contacting your local postmaster or the Chief Postal Inspector, Washington, DC 20260-2100, or call the toll free **Postal Crime Hotline** at 1-800-654-8896. You can also receive valuable information by calling the **National Consumer League's Fraud Information Hotline** at 1-800-876-7060.

**⇒ BEWARE - DO NOT press - 90# - for ANYONE ←**

Please beware. **DO NOT press 90# for ANYONE**- this is a scam that gives the caller full access to your telephone line, which allows them to place long distance calls billed to your home phone number. This is being done by convicts from many local jails/prisons.



## **BE ALERT ... DON'T BE FOOLED**

**Nobody** would fall for fraud if it looked like fraud, right? So most of the time it looks like something else - a good deal, a business opportunity, a gift, or a chance to make a quick buck.

The Postal Inspection Service is the law enforcement and investigative arm of the Postal Service. They investigate all criminal matters involving the integrity and security of the mail. Some of these scam artists are known to the Postal Inspection Service as well as local law enforcement agencies. A partial list of groups that may attempt to defraud a senior citizen are:

Home Repair businesses, including roofing, gutter repair, driveway repair and painting. Others to be on the watch for are utility impostors (in this way the impostor gains access to a home and finds where the senior hides their money).

There are also "home diversion" scams where a number of individuals divert the victims while an accomplice searches for valuables in their homes.

Do not let yourself become vulnerable to these characters. If you have a home that is in need of repair, only deal with reputable, local businesses. Ask trusted friends and relatives for referrals.



## **THE MAIL FRAUD STATUTE CAN HELP YOU**

Fraud and dishonest advertising often target senior citizens with especially enticing offers. Postal Inspectors want you to learn to protect yourself from these con artists and learn how the Mail Fraud Statute can help.

The Mail Fraud Statute, enacted in 1872, makes it a federal crime to use the United States Postal Service to further any scheme to defraud. Under the 1994 Crime Bill, the use of private interstate carriers is also covered under this statute.



**Here's how it works.** You may first be attracted by a TV, radio, newspaper advertisement, offer received in the mail or by telephone. If the crooks use the U.S. mail or private carrier to send a brochure or package to you, or if you send your check by mail or private carrier, then there may be a mail fraud violation. Although the vast majority of advertising mail is honest, don't believe that a given claim has been verified just because it was delivered by mail. If there is a suspicion of illegal activity, Postal Inspectors must gather evidence and prepare the case for criminal or civil prosecution. Postal Inspectors want you to be able to recognize the dishonest promotions when they are advertised or come to you.

**As an example:** Some common mail fraud cons to watch for are:

*"Bronze Copper Bust of Lincoln, \$4.95" (You get a penny).*

*"Solar clothes dryer, \$39.99" (You get clothesline and clothespins).*

*"Handy Paint Mixer, \$3.50" (You receive a wooden stick).*



### **BOILER ROOM MEANS HIGH PRESSURE**

Crooked telemarketing operations are often referred to as "boiler rooms." These crooks may sell everything from insurance to precious gems. Regardless of what's being sold, the transaction usually begins with a telephone call from a fast-talking salesperson armed with a *high pressure* sale pitch that requires a decision to purchase or invest *RIGHT NOW!* You won't be given time to think it over or check it out. The caller may offer to have a private courier come to your home to pick up your check. This is your cue to hang up the phone! No legitimate company is going to demand a decision under those circumstances.

When you feel the sales pressure going up, **SLAM THE PHONE DOWN!**

The following examples are common fraud schemes that are designed to separate you from your money:



## HOME IMPROVEMENT FRAUD

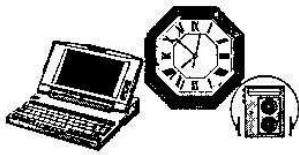
Home repairs and improvements can be costly - so watch out if somebody mails you a brochure offering to do an expensive job for an unusually low price - or to make a *free* inspection of your home.

These are the favorite tricks of a dishonest home repair firm. Some offer a price you just can't resist. Once you sign the contract you learn why - they never deliver the service!

Free inspections usually turn up plenty of expensive repairs you don't need. Some shady companies will offer to do the work on the spot. When they leave, you may be left with a large bill and faulty repair job.

### Use these precautions:

- \* **Always get several estimates** for every repair job and compare prices and terms. Check to see if there is a charge for estimates.
- \* **Ask your friends or relatives for recommendations** - or ask the firm for references - and check them.
- \* **Contact your local Consumer Affairs Office or Better Business Bureau** to check out the company's reputation before you authorize any work.
- \* If you decide to sign a contract, make sure it includes the following: **a completion date, full cost of job, if work will be subcontracted, if bond is posted** to protect against liens on your home, **describes materials to be used in detail** and **all oral promises are written in the contract.**
- \* Pay with a check or money order - **never with cash.** Arrange to make **payments in installments** - one-third at the beginning of a job, one-third when the work is nearly completed and one-third after the job is done.



## MERCHANDISE BY MAIL

**Shopping by mail** can be very convenient. To prevent the disappointment of receiving something quite different from what is expected, the smart consumer does some homework before ordering. If possible, check out the firm making the offer by contacting local consumer protection agencies. Does the company have a good reputation in the community? Make sure you know your rights as a consumer. If not satisfied, can you return the product for a full refund? Is the product itself covered by a warranty? Can you get a copy of it?

For the smart consumer, mail order shopping can be great fun and a real time saver. Just make sure you do your homework first.



## WORK-AT-HOME SCHEMES

**"Job Opportunity"** ads often target people who have lost their jobs. They often charge a "placement" fee and promise to find you an exciting job that pays great. Unfortunately, you have to pay their fee first, and then wait for the job offer to arrive. It rarely does.

Similar ads may offer specialized technical training and promise easy job placement after completing a course of study. These offers can be very costly and disappointing. Be wary of "job opportunity" ads that require you to pay in advance for placement services that are "guaranteed" to place you in a high paying, hard-to-find job.

**"Work-at-home"** schemes appeal to everyone who would like to work but can't leave home. They target homemakers, the unemployed, the handicapped, and the elderly. Many individuals like them because they offer part-time work and promise great money-making potential. Plus, they are often sold for no more than \$25.

**Recently, Postal Inspectors** arrested a Texas man for his involvement as the organizer of a large envelope stuffing scheme that was in operation for at least eighteen months and generated more than **\$2.5 million** from approximately **100,000 victims** throughout the country. Each victim was required to mail an advance fee of \$25

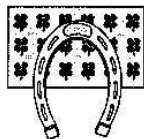


Take envelope stuffing. This is the most common kind of work-at-home fraud. Typically, there is nothing to stuff ... instead the offer is entirely dependent on your ability to attract new customers and sell the same program you purchased. Your costs to photocopy, advertise, and mail solicitations will eat up any money you earn, and you may be participating in a fraud. Other schemes require you to make baby booties, Christmas wreaths, or other specialty products for which there is little or no market.

**Beware: Work-at-home schemes** will not guarantee regular salaried employment. They *will* require you to invest your money before explaining how a plan works or before you are sent instructions. The work you are asked to do often continues the fraud by getting other victims involved.

If they promise to buy back any items you make, they will reject everything you send - - saying your finished product does not meet their standards.

Be wary of any work-at-home offer that promises unrealistic and minimal investment. *Always* suspect any ad claiming you can earn unusually high income with little or no effort on your part.



### LOTTERIES - - Here is a Hot Tip - - "Don't Do IT!"

Federal law makes it a crime to mail letters or circulars containing lottery material ... including tickets or forms claiming to represent tickets, chances, shares, or interests in lotteries. Exception: State owned and operated lotteries may mail to addresses within their own states when authorized by state law.

**The three elements making a lottery illegal are:**

1. **A payment** is required (cash or money order).
2. **A prize** is offered (money or something of value).
3. **A return on investment** depends on *chance* (all recipients will participate).

**Be wary:** If you receive what appears to be lottery material from a foreign country, another state, or from your own state that does not have an authorized lottery, turn it over to your local Post Office or Postal Inspector. **Participating in the lottery, may be violating federal law.**



### **CHAIN LETTERS – Multi-Level Marketing**

Have you ever been asked to participate in a chain letter guaranteed to earn you big \$\$\$ with one small investment? Don't waste your money ... chain letters are a form of lottery and may violate federal mail fraud laws. The same three elements that apply to lotteries (payment, prize, and chance) also make these schemes illegal.

#### **Why they don't work**

People lose hundreds of dollars every year through these schemes. The promise that all participants in a chain letter will be winners, is mathematically impossible. The first investor in the chain may receive some money, but late participants rarely even get their original investment back.

A typical scheme may require you to mail the chain letter, along with a specified amount of money to six people, each of whom must then mail letters to six more people, and so on. But look at the chart below... you can see that more participants are required than there are people in the entire world!

1	6
2	36
3	216
4	1,296
5	7,776
6	46,656
7	279,936
8	1,679,616
9	10,077,696
10	60,466,176
11	362,797,056
12	2,176,782,336
13	13,060,694,016

Some chain letters masquerade as ***multilevel marketing plans***. These require an original promoter to sell a product and enlist several other people to become sellers, who in turn recruit others. The fact that selling a product is involved, instead of winning money, does not ensure legality.

**So remember ...**

- \* **Watch** for the three illegal elements of payment, prize and chance.
- \* **Be alert** to chain letters disguised as multilevel marketing plans.
- \* **Question** quotes saying the letter violates no law or that the US Postal Service or Postal Inspection Service has declared the letter legal. This is said **only to mislead you**.
- \* **Turn** the letter into your post office or Postal Inspector.

**And know the difference ...** Do not confuse *regular* or *multilevel* with *prayer* chain letters that promise good fortune, but require no investment. These are not illegal - just a nuisance. And don't be intimidated by implied threats of bad luck, personal injury, or disaster to anyone who breaks the chain. **THROW THEM AWAY!**



### **DISTRIBUTOR FRAUD**

Distributorships and franchises can be legitimate and often profitable forms of business enterprise. Fast food franchises and new car distributorships are examples of opportunities offered by national organizations to individuals willing to invest a substantial amount of money for the right to operate such a business.

Unfortunately, there are some devious promoters who use the cover of legitimate businesses to advertise fraudulent opportunities. They take their investors' money and quietly go out of business.

### Watch for these warning signs:

- \* **Promises** of unrealistic profits or guaranteed earning in a "protected market area."
- \* **Promoters** who seem more interested in selling their distributorship or franchise than they are in the product or service being offered.
- \* **Potential** investors are not encouraged (or allowed) to contact other investors to ask about results.

Check the firm's reputation with your local Consumer Affairs Office or Better Business Bureau.



### CHARITY FRAUD

You know, it's a great idea to help a guy in need. And one way to do it is to give to a charity. But you know what? Some people set up their own charity - one that helps only them!

Most mail solicitations for charitable contributions are legitimate appeals by reputable organizations. Some are phony. Charity fraud does a lot of harm. The swindler takes advantage of people's good will and takes their cash - money meant for people in need.

### Reminders:

- \* **Give to charities you know.** Check out the ones you have never heard or whose names are similar to a well-known charity.
- \* **Be suspicious** of charities that only accept cash.
- \* **Always make out your check** or money order to the organization to which you want to donate - **NOT** to an individual.



## CREDIT CARDS/CREDIT REPAIR

Our society is increasingly dependent on credit cards, ATM cards and other 'smart cards' for financial transactions. People applying for credit for the first time may have difficulty demonstrating they are credit worthy. If you have a poor credit history, have substantial debts or have failed to pay a bill, obtaining credit can be especially difficult.

Con artists recognize this need and prey on individuals trying to establish credit by offering to help them get credit cards or "repair" their damaged credit rating. Usually you will be asked for a processing fee up front with your credit application. Despite promises that a major credit card and line of credit will be forthcoming, all you are likely to receive is a listing of credit card issuers to whom you may apply for a "secured credit card." Under this arrangement, your credit line will only equal the cash deposit (usually \$300 or \$400) you will be required to make. This may help you establish credit, but do you have the cash to deposit in the bank?

Other crooks offer a "gold card" that turns out to be good only for purchases made from the con artist's own overpriced catalogue.

Be smart and establish credit locally where you bank or shop and always pay your bills on time.



## FREE PRIZES

Other scams you may want to be on the watch for are those involving travel, sweepstakes or contest scams, real estate frauds, investment schemes and insurance fraud. The mails are full of so-called "sweepstakes" offers and "free prizes" offers. Some offer fantastic cash prizes to participants who respond. Others offer vacations, jewelry, TVs, stereo equipment or smaller cash awards. Legitimate companies do conduct sweepstakes promotions where anyone can enter and no purchases or fees are required. Your chances of winning may be slim, but you pay nothing to participate. However, if you are offered a "free prize" that asks you to pay shipping or handling charges, registration fees, taxes, auditor's expenses, or storage fees - WATCH OUT!

You can bet the "free prize" will be worth considerably less than the money you pay.



## LAND FRAUD

People often respond to advertisements of attractive land sales. A warmer climate, low down payment, and easy monthly installments are enticing. Then you discover the land is in the middle of nowhere and can't be resold for even a fraction of the price paid.

### **Tips to Wise Investing:**

- \* **Never** buy land by mail without first visiting the property.
- \* **Get** verbal promises and guarantees in writing.
- \* **Obtain** a property report from the salesperson or developer.
- \* **Contact** the Better Business Bureau where the land is being sold.
- \* **Locate** a local real estate broker and compare land prices.
- \* **To register** a complaint or to determine whether there are any complaints on file against the firm, contact:

**Department of Housing and Urban Development  
Office of Interstate Land Registration  
451 7<sup>th</sup> Street, S.W.  
Washington, DC 20410-8000**

- **Remember ...** you have the right to cancel your sales agreement within seven days if you have already seen the property report. You also have the right to cancel the agreement within two years if you have not seen the property report before signing the agreement.
- **Information** concerning the consumer's right to cancel privileges is from Federal Law and may conflict with local or state statutes. Please check with local or state authorities if in doubt.
- **If you discover** the land developer has materially misrepresented what he is selling, you may take legal action to get your investment back.



## **Investigate before buying!**

Never buy anything '**sight**' unseen. Remember, what you see in a sales brochure may not be what you get in reality. Protect your investment. Make a personal visit to your future home.



### **INVESTMENT FRAUD**

Thousands of Americans invest in business deals. While many find financial success from legitimate investments, some lose their life savings.

There are dozens of different investment frauds. Clever swindlers promote investments in coal, oil, silver, gold, and precious gems by promising attractive dividend income and stock appreciation.

Early investors in these schemes are often lulled into a false sense of security by the receipt of dividends. However, these dividends are not paid from the profits of the operation but from funds invested by the most recent victims. **Investigate before you invest ...Be suspicious of offers that:**

- \* **Promise huge profits**
- \* **Guarantee low risks**
- \* **Claim you must act NOW**

Check with your local **Consumer Affairs Office, Better Business Bureau, or Illinois Securities Department 1-800-628-7937**, to find out the reputation of a particular company before investing.



### **MEDICAL QUACKERY**

The snake oil merchant is still with us. But today's quacks are highly sophisticated salespeople who use widespread deceptive advertising to offer miracles like ...

Instant cure for arthritis!  
Lost weight overnight!  
Grow more hair!  
Look years younger!  
Increase sexual powers!

Most of the gadgets and gimmicks advertised are not tested by competent medical authorities, and some are downright dangerous, so:

**Don't** believe claims that the medical establishment overlooked or suppressed a "Scientific" breakthrough.

**Don't** trust your health to a salesman.

**Don't** believe claims of a secret cure or miracle drug.

**Don't** believe claims of excessive weight loss.

**Don't** believe exaggerated claims of regained youth or the perfect figure.

Not long ago, there was an ad for an amazing concentrated vitamin capsule, guaranteed to dissolve the fat right out of your body. Sounded great! But when the lab experts analyzed those pills, guess what? They found some vitamins all right, but the rest was just fillers to make you feel full ... and the scales ran up the same old bad news.

Crooked promoters may offer products that promise to help you lose weight, develop a more attractive figure, enlarge muscles, or cure acne. Unfortunately, many of these products are not going to perform as advertised and may be utterly worthless.

Protect your health and your pocketbook. Before purchasing any cure-alls, check with your family doctor. Medical problems should never be trusted to quackery. Take them to your family doctor.



## INSURANCE SCAMS

There are some slick operators who run insurance policy schemes and try to sell you anything in the insurance line, regardless of your existing coverage or need. The premiums far exceed those charged by reputable insurance firms.

Some of these schemes are downright vicious. One crook told a 93-year old woman, who lived alone, that she was purchasing the best health insurance money could buy. You know what she got? Maternity insurance!



The elderly person's concern over the effect of an illness can make them particularly vulnerable to insurance scams. The most common of these to watch for are called "medigap policies." These are designed to cover gaps in Medicare and Medicaid coverage, as well as cancer coverage.

Some of the techniques that may be used are, trying to get the senior to buy more policies than are needed, stacking or rolling over - replacing existing policies with "better" ones. Often times the insurance policies are switched so that the coverage obtained and the premium is different than what the senior believed. Many of these schemes have certain recognizable traits that can help you spot them. **Watch for these:**

- \* **A request** for cash payments.
- \* **A request** for lump sum payments as far as a year in advance.
- \* **An offer** of last chance insurance bargains.
- \* **A request** that you sign a blank insurance form

**When purchasing insurance**, be sure to read all the fine print on documents and purchase only the insurance coverage you need. Discuss the offer with a knowledgeable friend or relative or an attorney *before* signing any document.

Volunteers in the **Senior Health Insurance Program (SHIP)** can assist consumers who are looking to purchase a medigap policy. A referral to a SHIP volunteer can be obtained by calling **1-800-548-9034**.



### **TO STOP RECEIVING PORNOGRAPHIC MATERIAL**

Stop the mailing of unsolicited sexually-oriented advertisements by filling out a PS Form 1500, Application for listing or Prohibitory Order, at your local post office. Additionally, postal customers may always exercise their rights under the provisions of the Domestic Mail Manual to control delivery of their mail by refusing to accept it at the time it is offered for delivery. After delivery, you may mark any mail matter (except Registered, Insured, Certified, or COD mail) "Refused" and return it unopened to the mailstream.



## **STOP DELIVERY OF UNWANTED MAIL**

The United States Postal Service **does not** sell names to mailing lists. Every time you order something over the phone, from a catalog, on the internet or fill out personal information when entering a contest - whether its a mortgage payment, boat payment, car payment, credit card payment, etc., your name has the potential of being sold to other mailing firms. If you are concerned about having your name sold or given out by companies, charitable organizations and non-profit organizations, here are some ways you can protect yourself:

Whenever you take out a new magazine subscription, or purchase a product by mail, or donate to a charity, **use an unusual, false, middle initial**. Use a different middle initial for each individual purchase, donation or subscription and keep track of all the initials you are using for each item. If you receive mail from any source other than the company or charity you're dealing directly with, you'll know your name and address have been sold and by whom.

**You can request - in writing** - that your name not be given out or sold. Keep a copy of any letters like this that you send. Under federal law, public agencies, such as the Driver Service Facilities, are obligated to give people the option to "opt out" on whether they want their names sold.

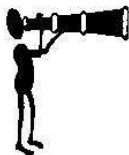
Understand that by using a credit or debit card, your buying habits, address and name may be sold into a number of data bases. As for those private companies or organizations you feel are selling your name, you can complain to the Attorney General or the Federal Trade Commission.

The same warning that applies to children, applies to seniors –  
**Don't talk to strangers on the internet!**

The **Direct Marketing Association (DMA)**, a private organization, maintains a Mail Preference Service name removal file that is made available to direct mail marketers four times a year.

Those companies participating in the program will voluntarily remove the names in the file from their mailing lists. DMA representatives estimate that 80 to 90 percent of all mailing lists are reached through this process.

Mail Preference Service	Experian-Name Removal Dept.
Direct Marketing Association	Target Marketing
PO Box 643	701 Experian Parkway
CARMEL NY 10512-0643	Allen TX 75013-7318
Equifax Inc- Options Div.	Trans Union Corporation
Name Removal Department	National Service Division
PO Box 4081	111 W Jackson Blvd
Atlanta GA 30302-4081	Chicago IL 60604-1201
Director of List Maintenance	Director of List Maintenance
ADVO Systems Inc	Advo Inc
239 W Service Rd	One Univac Ln
Hartford CT 06120-1280	Windsor CT 06095-0755



## NEIGHBORHOOD WATCH

The next time you get together with your neighbors or local group, talk to them about preventing crime in your neighborhood, because when it comes to fighting crime, you're all in it together.

The police may be able to help you start a prevention program or alert you to programs where you live. All that's needed for most of these programs are your eyes, your ears, and a little of your time. There's plenty you can do. **For example:**

Exchange work and vacation schedules with a trusted neighbor so you can keep an eye on each other's homes. That way, if they are at work but the back door is wide open, you will know something is wrong and you can call the police. Ask the police about **Neighborhood Watch**.

**What your Neighborhood Watch Program can do to prevent mail theft:**

1. Have members of your patrol take turns waiting at mailbox areas when valuable mail is scheduled to be delivered.
2. Watch for and immediately contact your local police if you observe any of the following:
  - **Anyone** - following letter carriers or tampering with their vehicles.
  - **Anyone** - looking into mailboxes after the delivery time.
  - **Anyone** - tampering with Postal Service collection boxes where mail is deposited and stored.

Don't let anyone tell you that Neighborhood Watch is an excuse to be nosy. In Seattle, Washington, people formed Neighborhood Watches, marked their valuables for Operation Identification, and had security surveys done in their homes. And they cut their burglaries in half.



### UNSOLICITED MERCHANDISE

A cagey company sends you a *gift* in the mail - a tie, a good luck charm, a key chain, etc. You didn't order it. What do you do? If you're the kind of person they are looking for, you will feel guilty and pay for it. But you don't have to.

**Do one of these instead:**

- \* **If you** have not opened the package, mark it "Refused - Return to Sender." The Postal Service will send it back at no charge to you.
- \* **If you** open the package and don't like what you find, throw it away.
- \* **If you** open the package and like what you find, keep it - FREE! This is a rare instance when finders-keepers applies unconditionally.

**Whatever you do, don't pay for it - and don't get conned if the sender follows up with a phone call or visit. By law, unsolicited merchandise is yours to keep ... FREE!**

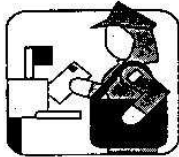
### WHAT TO DO IF YOU'VE BEEN CONNED

Consumers who believe they are victims of mail fraud should call the **KNOW FRAUD** toll free 1-877-987-3728, or visit the web site at:

[www.consumer.gov/knowfraud](http://www.consumer.gov/knowfraud) or write the nearest office of the Postal Inspection Service or refer the information through their local postmaster. Include the following:

- \* **Full name and address** of individual seller or firm.
- \* **Copies** of advertisements relating to the order.
- \* **Copies** of correspondence to and from the firm, including copies of envelopes, if possible.
- \* **Method** of payment, including a copy of the receipt, canceled check, or money order.
- \* **Whether** money was required before receiving the merchandise.

Not every unsatisfactory mail transaction is fraudulent. Many complaints received from dissatisfied customers show the seller has not violated postal laws. Legitimate complaints are normally resolved to the satisfaction of both parties by the Inspection Service contacting the sellers directly and asking them to resolve the complaint.



**- USPS "CARRIER ALERT" PROGRAM -  
ASK YOUR LOCAL SOCIAL SERVICE AGENCY  
IF THEY PARTICIPATE**

The Postal Service, the National Association of Letter Carriers (NALC), and the National Rural Letter Carriers' Association (NRLCA), recognizing their unique presence in America's neighborhoods and further recognizing the needs of a special segment of postal customers - the homebound, the elderly, and people with disabilities - have resolved to promote joint support of a program called Carrier Alert with local community social service agencies.

**Notification -**

Under Carrier Alert, a local sponsoring agency, notifies their local area post office of customers who want to participate in Carrier Alert. A decal placed in the registrant's mailbox notifies the letter carrier serving the route that the customer is a program participant. The carrier will then note any



accumulation of mail, which might signify a sudden illness or accident. Through procedures developed at the local Post Office, the accumulation will be reported to the social service agency for immediate follow-up.

### **Criteria For Carrier Alert**

The local sponsoring community agency performs Carrier Alert program administration, including soliciting and accepting applications and record keeping. The Postal Service cannot participate until the sponsoring agency fulfills its responsibilities. The sponsoring agency makes the Carrier Alert files it maintains (with the exception of confidential medical information) available to the Postal Service upon request, particularly the applications and statements of release.

Participation in Carrier Alert is voluntary, and there will be no additional compensation for Carrier Alert activities. The local sponsoring agency shall bear the costs, such as printing, promotion, and record keeping, of administering Carrier Alert at the local level.

Any publicity or promotion material used is subject to the review and approval of the Postal Service. Registrants and social service agencies should understand the limitations of Carrier Alert and avoid using phrases in promotional material that indicates that "life-saving or rescue services are provided." References that imply an obligation to "look after," "protect," or "rescue," a customer denote a degree of involvement not contemplated by Carrier Alert. Also, statements that letter carriers make "daily" checks for mail accumulation should not be used since no delivery is provided on Sundays or holidays. Also, carriers check for mail accumulation only on days when a customer receives mail.

A registrant must have a mailbox to be eligible for Carrier Alert. Registrants served by letter carriers who do not want to participate in Carrier Alert are not eligible for Carrier Alert.

**GET INVOLVED! JOIN YOUR LOCAL AREA  
POSTAL CUSTOMER ADVISORY COUNCIL**

A Postal Customer Advisory Council, or **CAC**, is a council which involves individual customers in a forum where ideas, concerns and suggestions can be discussed with postal managers. The result is more satisfied customers

and improved, more efficient service. The purpose is NOT to be a sounding board for complaints. Customers are informed that all complaints should be referred to our **Toll FREE 1-800-275-8777**.

Postal managers are often active participants - answering questions, making complex regulations a little easier to understand, discussing and resolving general service problems and informing council members of new or changing programs. Council members are all volunteers. They DO NOT get paid for their participation or time spent.

Our objectives are to develop a sense of community partnership in resolving postal issues; to open lines of communication between the Postal Service and the communities we serve; to create a better understanding of the Postal Service and provide a "sounding board" to measure reactions to proposed procedures, policy or product changes; to establish an additional mechanism for ensuring that we are being responsive to customers' concerns; and to improve the quality of the service we provide by increasing our understanding of customers' expectations.

Typically, council members meet monthly, at a pre-determined time and place. Usual council members might include a homemaker, a small business person, a senior citizen, a representative of a non-profit organization, and a student.

As an example, one of the programs council members get involved in is the "Mystery Shopper" program in which council members shop and rate post offices, using a checklist with items such as lobby appearance, information displays and employee courtesy. Other areas involve working on procedures to reduce late and misdelivered mail, and meeting with Postmasters and City Council members.

*"Some succeed because they are destined to, but most  
succeed because they are determined to."*

*- Unknown -*

## CUSTOMER ADVISORY COUNCILS

The independent Customer Advisory Council (CAC) is an excellent way to bring together a cross-section of your community to discuss local concerns regarding mail service. However, it is not simply a sounding board for customer complaints. Rather, it is a group dedicated to identifying opportunities to improve postal service and developing tactics to make these improvements a reality. A CAC also provides customers a voice in their service and allows them to work with their local post office to build better service.

If you are interested in becoming a volunteer in your area, call your local area postmaster to see if they have a Customer Advisory Council, or if you can work together to start one.

### SPECIFIC OBJECTIVES OF THE COUNCIL ARE:



To develop a sense of community partnership in resolving services.



To open up a dialogue between postal managers and the communities served.



To provide postal managers with ideas and recommendations from diverse community viewpoints.



To create a better understanding of the Postal Service.



To provide a focus group of customers to measure reactions to proposed changes in procedures, policies and/or products.



To develop an additional, local mechanism for being responsive to customer concerns.



To improve the quality of the service we provide through an understanding of customer expectations.

## **- Deceptive Mail Prevention and Enforcement Act -**

The "Sweepstakes Bill" is here. On April 12, 2000 recent changes to the Postal Service mailability and false advertising statutes went into effect. Mailers will be required to make specific disclosures about sweepstakes, contests of skill, facsimile checks and government look-alike solicitations. Any required disclosures must be "clear and conspicuous." This means they must be easy to find, read and understand by the group to whom the solicitations or promotions are aimed.

Mailers also will be required to maintain "do not mail" lists for those who request the removal of their names, or the names of their legal wards, from certain mailing lists. Mailers are potentially subject to substantial fines for failure to comply.

In no case can the Postal Service refuse to accept, process, or deliver mail that is covered by this act, nor can we provide binding oral or written opinions (see "Advice and Refusal," below).

The following information pertains to specific types of mailings covered by the Act.

**-Government Look-Alikes -** The bill expands the definition of a prohibited "government look-alike" to include the use of the Federal agency, or program, name or insignia and the inclusion of a reference to the Postmaster General, or other misrepresentation of the status of the solicitations. An example of this type of misrepresentation includes "to be delivered by uniformed federal employee."

Mailers who use "government look alike" must be aware of the new definition, and heed the two specific prohibitions. Mailers may not falsely represent that the recipient's Federal benefits or services will be affected by the recipient's decision to respond. Mailers also must make clear if they are offering for a fee what is otherwise available without charge from the Federal Government. (See DMM CO31.2)

**-Sweepstakes-** Sweepstakes are games of chance, for which no consideration is required to enter. In contrast, lotteries are games of chance for which consideration must be paid to enter. "Consideration" may be an entry fee or purchase. Mailers using sweepstakes will be required to comply with the specific disclosure requirements concerning:

- Rules and entry procedures
- Odds of winning
- The fact that no purchase is necessary
- The fact that purchase will not enhance the chances of winning
- The quantity and value of prizes

The new law also makes sweepstakes nonmailable if the solicitation misrepresents that the recipient may be disqualified without a purchase, that an entry must be accompanied by a previous order or payment, or that a recipient has won a prize. DMM CO31.6 will contain more specific information about disclosures and required statements.

**-Skill Contests-** Skill contests are puzzles, games, competitions or other contests in which a prize is awarded on the basis of the skill of the contestant, for which a payment, purchase or donation is required to enter. See new DMM CO31.7. The new law requires specific disclosures, among others, regarding:

Rules of the games \*\*\* Costs to participate \*\*\* Odds of winning\*\*\* Nature and value of any prizes\*\*\*The process by which the prizes will be awarded

**-Facsimile Checks-** Any facsimile checks used in a promotion must contain a statement -on the check itself - that the check is not negotiable and has no cash value. See new DMM CO31.8.

**-Mailing Lists-** The new law provides that consumers who wish to have their names removed from the mailing lists of mailers using government look-alikes, skill contests, sweepstakes, or facsimile checks have the right to be removed from those lists.

Promoters also are required to provide information on the sponsor or mailer, including their principal place of business or address where they may be contacted. Promoters who use sweepstakes or skill contests must honor written requests, requests forwarded by the various state Attorneys General, or requests received via "1-800" telephone numbers established for that purpose. Sweepstakes or skill contest promoters who fail to comply with these provisions could be subject to suit and fines of up to \$10,000 per violation. Mailers are specifically prohibited from making commercial use of their "do not mail" lists. Doing so can subject them to penalties of up to \$2 million.

**-Civil Penalties-** Prior to these amendments, mailers who violated Sections 300 (nonmailability) or 3005 (false representations and lotteries statute) of Title 39, U.S. Code, were subject to a mail stop order and order to cease and desist. The new legislation subjects violators to civil penalties, as well. For initial violations of the false representation or nonmailability statutes, mailers may be subject to up to \$25,000 for mailings under 50,000 pieces, with fines increasing incrementally, but not to exceed \$1 million. Violations of a previously issued cease and desist order could result in a sliding scale of penalties from \$50,000 for up to 50,000 pieces, increasing incrementally, but not to exceed \$2 million.

**-Advice and Refusal-** This is important! The Postal Service does not have the authority to refuse acceptance of pieces that appear to violate the mailability provisions regarding "written, printed or graphic" material. For this reason, we are unable to issue "advisory opinions." While customer service representatives will still be available to provide assistance, they can neither approve nor refuse any particular mail piece because of questions about its written, printed, or graphic content.

The statute makes clear that the Postal Service has authority to pursue violators of the new law, but we must, and will, take into account a variety of factors before assessing penalties. In some cases, the best advice we can give mailers would be to refer them to the appropriate sections of the Domestic Mail Manual, or suggest that the mailer consult an attorney. Because the law is very specific, we believe it is very easy to comply with.



## A Summary of Definitions of Mail Fraud

**Mail fraud is a scheme to obtain money, property or a thing of value with the use of the mail.** A scheme or plan is only limited by the imagination of the operator. To help you identify what may be considered mail fraud, here is a list of some of the most prevalent schemes.

### **-Nigerian Schemes-**

- An offer is received by a customer addressed to President or CEO of the company. The writer alleges to be a representative of the Nigerian government and wishes to obtain bank information from an American company to enable the deposit a large amount of money. For this "cooperation", the participating company would receive 30-40% of the deposited amount. The American never receives any money.

### **-Identity Fraud-**

- Access to personal identifying information on a customer is obtained and credit cards are applied for, obtained and utilized to purchase merchandise without the knowledge or consent of the "real person". Credit cards and statements are sent to the fraudster.

### **-Chain Letters-**

- Chain letters refer to letters which invite payment of small sums of money to four or five people and the distribution of the same letter with the new participant's name added, to several additional people. Chain letters are a form of lottery and as such are illegal to mail (or delivering them in person or by computer but mailing money to participate) violating Title 18, United States Code Section 1302, the Postal Lottery Statute.

### **-Vacation & Sweepstakes Promotions-**

- Solicitations received by mail or phone, informing the customer they have won a vacation or large amount of money. Claiming the prize requires an upfront fee for taxes or shipping and handling.

### **-Lottery Mailings-**

- It is a violation to use the mail for transporting materials dealing with the advertising or purchase of all foreign lotteries and most domestic lotteries. All original solicitations, especially mailing envelopes, are needed to take action against the fraudster. All solicitations should be retained and reported on the mail fraud complaint form.

### **-Loans or Credit Repair-**

- Schemes which promise to loan you money, even if you have a bad credit history or repair your credit but you must pay a fee first.

### **-Merchandise ordered but not received-**

- Money mailed in for a product, check cashed, product not received. Advise the customer to check the offer to see the amount of time which is stated to allow the company to fill their order, (this usually is 4-6 weeks) but take their name and address and advise a mail fraud form will be mailed to them. In the meantime, if they have not contacted the company, in writing is best, advise them to do so.

### **-Merchandise received but misrepresented-**

- Customer thought they were ordering a certain item, when received it was not as described, didn't work, or company will not honor a money back guarantee. This occurs often in weight loss promotions, bust developers, baldness cures etc.

### **-Charitable Donations – Know Your Charity-**

Ask charities that request contributions for written information that tells you:

- The exact name of the organization (some sound-alike groups can be confusing);
  - The organization's purpose (for example - finding a cure for a disease, or caring for people who suffer from the disease);
  - How the group attempts to achieve its goals (by research, grants, etc.);
  - How much of your dollar is used for true charitable purposes (example – minimum of 60 cents out of each dollar spent).
- Year round, the public receives telephone and mail requests for charitable donations from both well known and never heard of organizations. Although commendable to want to help the less fortunate, make sure it is a legitimate company you're donating to. Sometimes, the scammers select an organizational name **very similar** to a reputable company, in hopes you will be misled. You should check out an organization through the local **Better Business Bureau**, their **Council of Better Business Bureaus, Inc. 4200 Wilson Blvd., Arlington, VA 22203, (703) 276-0100** or the **Illinois State Attorney General's, Office of Citizens Assistance, 1-800- 642-3112.**

Be suspicious of charities which ask for donations **in cash, or by check made out to an individual.** Ask what percent of a donation is spent on administrative or fund raising expenses.

By written request, the **National Charities Information Bureau, 19 Union Square West, New York, NY 10003-3304**, can provide you its free **Wise Giving Guide**, which lists charities and whether they meet suggested guidelines on efficient spending, it shows how much money actually gets to the organization and how much goes for administrative costs in fund raising.

#### **-Work at Home Opportunities-**

- Advertised opportunities to earn money by doing work in your home are frequently nothing more than fraudulent schemes. Some really don't offer work in the home, but sell ideas for setting up home business, or require you to produce items such as sewing baby booties or aprons, but neglect to mention, you will have to sell these items yourself and there exists no ready market for them.

The targets of the work at home schemes are those who need extra money but who are not able to work outside their homes, such as mothers caring for young children, the unemployed, the elderly and handicapped persons. Responding to an envelope stuffing advertisement, probably the most common kind of scheme, provides you with instructions on how to place an ad like the one you answered. You make your money by selling the instructions to others. Modern mailing techniques and equipment have virtually eliminated the need for home workers to perform legitimate envelope stuffing, addressing, and mailing services from their homes. The promoters of work at home schemes are only interested in selling you something, and have no intention of employing you.

#### **-FRAUD ALERT WORDS-**

- **Minimal risk** •• **Profits are certain** •• **Guaranteed Offer ends today**
- **Immediate payment required, overnight delivery required/requested** or a **private courier** will come to your door to pick up.

**"Chain letters"** are letters that request you pay small sums of money to four or five people and the distribution of the same letter with the new participant's name added, to several additional people. Chain letters are a form of lottery and as such are illegal to mail (or deliver in person or by computer, but mailing money to participate) in violation of Title 18, United States Code Section 1302, the Postal Lottery Statute.

Please mail the completed **Mail Fraud Report** on the following pages to the address below that corresponds to the ZIP Code of the individual or

business to which you mailed your response or money. If your complaint is related to an offer from a FOREIGN COUNTRY, mail this form to the Memphis address listed below. If your complaint concerns a CHAIN LETTER, or NIGERIAN solicitation, mail this form to the Newark address.

All CHAIN LETTERS      ZIP Codes      003-079, 085-149

Inspection Service Operations Support Group  
Fraud Complaint Supervisor  
2 Gateway Center, Floor 9  
Newark, NJ 07175-0001

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ZIP Codes      080-084, 150-229, 37620-37625, 400-699, 800-999  
(except 885)

Inspection Service Operations Support Group  
Fraud Complaint Supervisor  
222 S Riverside Plaza, Suite 1250  
Chicago, IL 60606-6100

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All FOREIGN COMPLAINTS      ZIP Codes      300-375, all 376 (except 37620-37625) 377-397, 700-799, 885

Inspection Service Operations Support Group  
Fraud Complaint Supervisor  
225 N Humphreys Blvd., FL 4  
Memphis, TN 38161-0006

How Were You Contacted? (Check one)

- U.S. Mail       Newspaper       Radio/TV       Internet       Fax  
 Telephone       Magazine       In Person       E-Mail       Other

If by Mail, Do You Have the Envelope It Was Mailed in?

- Yes       No

Does the Envelope Have a Permit Number Instead of a Stamp?

- Yes; Permit No.: \_\_\_\_\_       No

Does the Envelope Have a Postage Meter Number Instead of a Stamp?

- Yes; Meter No.: \_\_\_\_\_       No

How Did You Respond to the Offer?

- U.S. Mail       Telephone       Internet       E-Mail       Fax

Do You Have a Mailing Receipt From Your Response (Such as for certified, insured or Express Mail)?

- Yes; Mail Receipt No.: \_\_\_\_\_       No

To What Address Did You Mail Your Response?

What Did You Receive?

How Did It Differ From What You Expected?

Do You Have the Item?

- Yes       No

How Was It Delivered?

- U.S. Mail       Private Courier       In Person

Have You Contacted the Company or Person About the Complaint?

- Yes       No. Why? \_\_\_\_\_  
Date of Last Contact: \_\_\_\_\_  
 Delivery Attempted, Returned Endorsed       Disconnected Telephone  
 Moved, Left No Address       Unlisted Telephone  
 Unanswered Telephone       Address Unavailable

Legitimate businesses appreciate feedback. Check the offer for the delivery time frame, usually 6 to 8 weeks, and then contact the company. Please wait 2 weeks after contacting them before sending us this form. When a delivery time is not specified, a Federal Trade Commission rule mandates fulfillment within 30 days, unless you applied for first-time credit with the company.

**Additional Information You Feel Is Important**

Print Your Name

Today's Date

Thank you for completing this form. Please mail it with copies (*not originals*) of any bills, receipts, advertisements, canceled checks (front and back) or correspondence related to your report to the address below.

The U.S. Postal Inspection Service is a federal law enforcement agency. Postal Inspectors gather facts and evidence to determine whether a violation has occurred under the Mail Fraud or False Representation Statutes. While the Postal Inspection Service can't guarantee that you'll recover money lost to fraud, the information can help alert inspectors about new fraud schemes and prevent others from being victimized.

Postal Inspectors base mail fraud investigations on the number, substance, and pattern of complaints received from the public; therefore, we ask you to keep all original documents relating to your complaint, including the solicitation, any mailing envelopes, and canceled checks. Under our Consumer Protection Program, Postal inspectors may contact individuals or businesses on your behalf to request that complaints be resolved. We will contact you if more information is needed.

Postal Inspectors caution that, once you've been targeted in a fraud scheme, your name may be passed along to other con artists, so beware of future solicitations. If you know of others who believe they were

victimised in a fraud scheme, we recommend that you encourage them to submit a Mail Fraud Report as well.

Avoid being a victim: Postal Inspectors recommend that, before completing a business transaction, contact the Chamber of Commerce, Better Business Bureau, or county or state Office of Consumer Affairs in the area where the firm is located to get any information available on the company. If you have Internet access, you can get information from the Better Business Bureau online at: [www.bbb.org](http://www.bbb.org), and from the individual state Attorneys General Consumer Protection Divisions at [www.naag.org](http://www.naag.org). Also, check the Postal Inspection Service Web site at: [www.usps.gov/postalinspectors](http://www.usps.gov/postalinspectors) for more information on fraud schemes that involve the use of the mail.

Remember: If a deal sounds too good to be true, it probably is!

Please return this form to your postmaster, or mail to this address:

INSPECTION SERVICE SUPPORT GROUP  
222 S RIVERSIDE PLAZA STE 1250  
CHICAGO IL 60606-6100





U.S. POSTAL INSPECTION SERVICE

# Mail Fraud Report

See Privacy Act Statement on Page 3

### Complainant Information

Your Name		SSN*	Year of Birth*
Address			
City	State	ZIP Code	Country
Home Phone No. (Include Area Code)	Work Phone No. (Include Area Code)	E-Mail	

\*These two fields are optional, but the information may be helpful to Postal Inspectors tracking your complaint. Also, penalties may increase when certain crimes target particular age groups.

### Complaint Filed Against

Company Name		Person's Name and Title	
Address			
City	State	ZIP Code	Country
Home Phone No. (Include Area Code)	Work Phone No. (Include Area Code)	E-Mail	
Fax No. (Include Area Code)	Web Address		

### Details of Mail Fraud Complaint

Did You Lose Money?		What Was the Advertised Cost of the Offer?
<input type="checkbox"/> Yes. If so, how much?	<input type="checkbox"/> No	
How Did You Pay? (Check one)		Date of Payment
<input type="checkbox"/> Cash	<input type="checkbox"/> Postal Money Order	<input type="checkbox"/> Debit Card
<input type="checkbox"/> Check	<input type="checkbox"/> Electronic Transfer	<input type="checkbox"/> Telephone Bill
<input type="checkbox"/> Other Money Order	<input type="checkbox"/> Credit Card	

Find the General Category Below that Describes Your Area of Concern, and Check the Specific Item. (Check one only)

- |  |   |  |
|--|---|--|
| <p><b>Advance Payment</b></p> <input type="checkbox"/> Loan<br><input type="checkbox"/> Credit Repair/Debt Consolidation<br><input type="checkbox"/> Credit Card<br><input type="checkbox"/> Student Loan<br><input type="checkbox"/> Mortgage | <p><b>False Bill or Notice</b></p> <input type="checkbox"/> Office Supplies<br><input type="checkbox"/> Directory Solicitation<br><input type="checkbox"/> Subscription/Periodical<br><input type="checkbox"/> Classified Ad<br><input type="checkbox"/> Taxes    | <p><b>Merchandise or Service</b></p> <input type="checkbox"/> Failure to Pay<br><input type="checkbox"/> Failure to Provide<br><input type="checkbox"/> Misrepresentation of Product/Service                 |
| <p><input type="checkbox"/> Chain Letter</p> <p><input type="checkbox"/> Charity Fraud</p> <p><b>Education</b></p> <input type="checkbox"/> School<br><input type="checkbox"/> Degree  | <p><input type="checkbox"/> Harassment (Merchandise ordered in your name without your consent.)</p> <p><b>Investment</b></p> <input type="checkbox"/> Real Estate<br><input type="checkbox"/> Gems, Coins, Precious Metals<br><input type="checkbox"/> Securities | <p><input type="checkbox"/> Nigerian Fraud</p> <p><b>Personals</b></p> <input type="checkbox"/> Mail-Order Bride<br><input type="checkbox"/> Dating Service<br><input type="checkbox"/> False Divorce Decree |
| <p><b>Employment</b></p> <input type="checkbox"/> Postal Job<br><input type="checkbox"/> Overseas Job<br><input type="checkbox"/> Work at Home (Such as envelope stuffing)<br><input type="checkbox"/> Distributorship/Multilevel Marketing    | <p><b>Lottery (You pay to play.)</b></p> <input type="checkbox"/> Domestic<br><input type="checkbox"/> Foreign  | <p><input type="checkbox"/> Prize or Sweepstakes</p> <p><input type="checkbox"/> Sexually Oriented Advertisement</p> <p><input type="checkbox"/> Vacation or Travel</p>                                      |
|  | <p><b>Medical Quackery</b></p> <input type="checkbox"/> Weight Loss<br><input type="checkbox"/> AIDS Cure<br><input type="checkbox"/> Cancer Cure<br><input type="checkbox"/> Sexual Aid  |  |

On What Date Did You Receive the Solicitation?

**Privacy Act Statement:** The collection of this information, which will be used to address your complaint, is authorized by 39 USC 404, 18 USC 3061, and 5 USC, App. 3. It may be disclosed to an agency that requests information in the course of a background check; to an appropriate government agency, domestic or foreign, for law enforcement purposes; if pertinent, in a legal proceeding to which the USPS is a party or has an interest; to a government agency in order to obtain information relevant to a USPS decision concerning employment, security clearances, contracts, licenses, grants, permits or other benefits; to a government agency upon its request when relevant to its decision concerning employment, security clearances, security or suitability investigations, contracts, licenses, grants or other benefits; to a congressional office at your request; to an expert, consultant, or other person under contract with the USPS to fulfill an agency function; to the Federal Records Center for storage; to the Office of Management and Budget for review of private relief legislation; to an independent certified public accountant during an official audit of USPS finances; to an investigator, administrative judge or complaints examiner appointed by the Equal Employment Opportunity Commission for investigation of a formal EEO complaint under 29 CFR 1614; to the Merit Systems Protection Board or Office of Special Counsel for proceedings or investigations involving personnel

practices and other matters within their jurisdiction; and to a labor organization as required by the National Labor Relations Act; to an appropriate foreign or international law enforcement agency, organization or individual for investigative or prosecutorial purposes; to assist in crime prevention or detection; to obtain information relating to a pending investigation, trial or hearing; to obtain the cooperation of a witness or informant, or to notify of the status of the case; to a party or their attorney to discuss settlement, plea bargaining or discovery proceedings; to an agency or individual concerned with maintenance, extradition or release of a person held in custody; to a foreign country pursuant to an international treaty, convention or executive agreement; to the public, news media, trade associations or organized groups, if it is of interest, on accomplishments of the Postal Service or its employees; to a foreign country when apprehending or returning a fugitive to a jurisdiction seeking return; to American Insurance Association Index System members if it relates to accidents or injuries; or to elicit information from or alert organizations or individuals that share an electronic bulletin board with respect to potential criminal activity. Completion of this form is voluntary; however, the Postal Inspection Service may not be able to address your complaint if the information is not provided.

## **...Postal History - - - Did You Know...**

**The Postal Service** traces its history back to July 26, 1775, when the Second Continental Congress appointed Benjamin Franklin as Postmaster General. The Postal Service was the primary means of communication for individuals, businesses, the press, the military, and all branches of government in our Nation's early history and from its outset, was essential to binding the Nation together.

**THAT...**the Post Office once owned a horse stable? In 1799, a lot of two acres opposite Havre de Grace, Maryland, was purchased for \$220 as a site for a stable for the horses belonging to the Department.

**THAT...**as late as 1872, a person convicted of robbing a mail carrier could be punished by death? The death penalty for stealing mail was first imposed by an Act of Congress of February 20, 1792. That Act also included for the first time a fine for obstructing or retarding the passage of mail.

In 1794, Congress amended this law to impose the death penalty only in cases where an individual had robbed a mail carrier. Penalties for stealing mail were reduced to fines not exceeding three hundred dollars or imprisonment, depending on the circumstances.

In 1799, the penalty for the robbery of mail was changed to a public whipping of no more than forty lashes and an imprisonment of not exceeding ten years for first offenders. A second offense, however, was still punishable by death. In addition, the death penalty was imposed for anyone who wounded the person having custody of the mail or put the carrier's life in jeopardy by the use of dangerous weapons.

In 1810, the whipping penalty for first offenses was removed, although the offender was still subject to up to ten years in prison. These provisions continued in force until an Act of Congress of June 8, 1872, reduced penalties for second time offenders and the wounding or endangering of carriers by the use of weapons to a life of imprisonment and hard labor.

**THAT...**the world's first telegraph office was maintained and operated as a part of the Postal Service in the former Washington, D.C., City Post Office? Samuel F. B. Morse, while assigned to the Post Office Department, opened the world's first public telegraph office on April 1, 1845, at the site of the former Post Office Department headquarters now known as the Tariff Building.

The office was located on the second floor of one of two brick buildings used by the Washington, D.C., City Post Office, facing east on 7<sup>th</sup> Street. The buildings were later torn down to enlarge the Department headquarters.

**THAT...**the first telegraph message, "What hath God wrought?", was transmitted from the U.S. Capitol to Baltimore on May 24, 1844?

**THAT...in 1806, postal riders were given lanterns to enable them to travel at night? Their instructions read "... the mail is not to stop except five minutes once in ten miles to breather the horse and twenty minutes for breakfast and supper, and thirty minutes for dinner."**

**THAT...a postmaster delivered mail to soldiers on foot during the Revolutionary War because he lacked the money to buy a horse? Ebenezer Hazard, postmaster of New York City and later a Postmaster General under the Continental Congress, wrote Congress in November 1776 that he was compelled to deliver mail to the Revolutionary troops on foot because he didn't have enough money to buy a horse.**

**THAT...the Post Office Department was one of the earliest consumer protection agencies of the federal government? - Among the earliest legislative protections for the public is the mail fraud statute of 1872.**

**THAT...the Postal Service once transported an entire bank through the mails by Parcel Post? - In 1916, in order to save transportation costs, a merchant named W. H. Coltharp sent a bank in small packages through the mails by Parcel Post from Salt Lake City to Vernal, Utah.**

Although the transportation of the 80,000 bricks over the 427-mile route (there was at the time no road from Salt Lake City to Vernal) caused some problems for postal authorities, not a single brick was lost.

When Postmaster General Albert S. Burleson learned of this incident, however, postal regulations were rewritten to prohibit such large mailings. His letter announcing these revisions, which was sent to post offices, ended by stating that "It is not the intent of the United States Postal Service that buildings should be shipped through the mail."

Even today, customers occasionally send their belongings by mail in order to save moving costs.

**THAT...the Post Office once played a part in the weather forecasting business? -**

At the request of the War Department in 1872, the Department ordered that postmasters in various cities be supplied with weather forecasts by the Army Signal Corps, which were then posted in their offices for their patrons.

In addition, around the turn of the century, rural carriers delivered weather reports to thousands of farmers and rural residents in conjunction with the Agriculture Department. For a short time, a few post offices even experimented with backstamping envelopes with weather predictions.

The Postal Service also played a role in the transmission of weather forecasts during the period of early airmail flights. The Department began installing radio stations in airfields beginning on August 20, 1920, and later, with the exception of Rawlins, Wyoming, all fields had stations on which plane movements depended on weather conditions obtained by radio. When airmail traffic permitted, other government departments used the radios for service messages instead of the telegraph. The Department of Agriculture transmitted weather forecasts and stock market reports.

**THAT...rural carriers once picked up groceries for customers along their routes?**

Rural carriers have been known to take orders for various goods for the customers on their routes along with their other duties, including requests for such items as eggs, yeast cakes, tea, coffee, spices, and other foods. Carriers also purchased articles of clothing and collected and returned laundry.

In addition, in conjunction with the Agriculture Department, rural carriers have conducted pig and livestock surveys during this century. Carriers collected questionnaire cards filled out by a representative group of local farmers, who tallied their number of hogs and the amount of stock food raised on were useful to farmers across the country in determining the prevailing market conditions.

**THAT...the Post Office Department has aided the Government in transferring gold worth several billions of dollars within the last one hundred years?**

One of earliest recorded gold shipments by the Postal Service was made in August 1892, when a special mail train loaded with \$20 million in gold coin was transported from San Francisco to New York. The entire shipment, including the boxes in which the gold was packed, weighed over 80,000 pounds.

In 1914, according to an article in the New York Times, the Treasury Department also shipped roughly ten million dollars worth of gold coin from Philadelphia to New York City through the mails. The shipment was guarded by both federal officers and the police.

In 1934, the Post Office Department shipped a large quantity of gold from the U.S. Mint in San Francisco to the U.S. Mint in Denver. The "mail" was guarded by a detachment of regular Army soldiers.

The most prolific period of the transfer of bullion, however, was brought about by the completion of the depository at Fort Knox, Kentucky, in 1937. In the latter year, over five and a half billion dollars worth of gold was transferred from New York and Philadelphia to this depository, involving 215 railway mail cars and 38 special trains.

From January 25, 1940, to January 23, 1941, shipments of bullion were sent from the New York Assay Office to Fort Knox. The gold, estimated at over nine billion dollars, weighed about 9,000 tons and was shipped in 337 carloads comprising 45 special trains. Its safety was insured by postal inspectors, Secret Service agents, police officials, and Army units. The Post Office Department received over \$1,600,000 in postage, insurance, and surcharge fees for this transport of gold. Between 1937 and 1941, some 550 railroad cars carried \$15.5 billion in gold between New York and Fort Knox.

**THAT...postmasters once charged local patrons for postage on a monthly basis?**

**THAT...the Postmaster General was not an official member of the President's Cabinet until 1829, when Andrew Jackson invited Postmaster General Walter T. Barry to serve in this capacity?**

**THAT...letters not picked up at post offices were at one time advertised in local newspapers by postmasters? - If not called for after a certain period of time, the letters were returned or destroyed.**



**THAT...**from 1847 to 1857, - adhesive postage stamps in the United States were not perforated?

**THAT...**the Pony Express was not originally operated by the Post Office Department? From April 1860 to July 1861, the Pony Express operated as a private enterprise. After July 1, 1861, it was operated under contract as a mail route until discontinued in October 1861 upon the completion of the transcontinental telegraph line.

**THAT...**Russell, Majors, & Waddell, the company which inaugurated the Pony Express, lost an estimated half million dollars in the venture?

**THAT...**the fastest delivery time for the Pony Express was in March 1861, - when the inaugural address of President Lincoln was carried in seven days and 17 hours from the East Coast to California?

**THAT...**the government issued postage currency from 1862 to 1876 because of a shortage of hard money occasioned by the Civil War?

As a result of a coin shortage caused by the suspension of specie payments by banks during the Civil War, on July 17, 1862 (12 Stat. 592), Congress enacted legislation providing that after August 1, 1862, postage stamps were to be received in payment for government debts in amounts less than \$5 and were redeemable in demand notes (paper money).

Subsequently, large quantities of postage stamps were bought in post offices, causing the Department considerable difficulty in its normal distribution of stamps.

Stamps, however, were found to be ill-adapted for circulation, leading to the issuance of postage currency beginning on August 21, 1862, bearing facsimiles of current stamps. This currency was issued in 5-, 10-, 25-, and 50-cent notes. Postage currency was used until 1876, although the use of the postage stamp in the design of the notes was eliminated by an Act of Congress of March 3, 1863 (12. Stat. 711).

**THAT...**the money order system - was developed primarily to provide a safe means for Union soldiers and their families to exchange money through the mails during the Civil War?

**THAT...**uniform postage rates - regardless of distance were not effective in this country until July 1, 1863?

**THAT...**some postmasters made and used their own stamps, - called "Postmasters Provisionals," several years before the introduction of adhesive postage stamps by the United States Government in 1847?

**THAT...**postage stamps were used in a private City Dispatch Post inaugurated by Alexander M. Greig and Henry T. Thomas in New York City on February 1, 1842, five years before Congress authorized postage stamps?

**THAT...**over the years, - postmasters in larger offices have, in effect, had cats on their payrolls to protect the mail by keeping their offices free of mice and rodents, compensating the felines with food and shelter?

**THAT...**the Post Office Department operated the telephone and telegraph systems of the United States from July 31, 1918, to July 31, 1919? - Under a Proclamation of July 22, 1918, President Woodrow Wilson took control of all telephone and telegraph services within the jurisdiction of United States, including all equipment and supplies.

According to the proclamation, the "supervision, possession, control, and operation" of these systems was to be exercised by Postmaster General Albert S. Burleson. The telephone and telegraph systems, however, were returned to private owners by an order of Postmaster General Burleson dated July 11, 1919, effective on August 1, 1919.

**THAT...**Benjamin Franklin, - while serving as Deputy Postmaster General for the British, reversed his franking signature from "Free B. Franklin" to "B. Free Franklin"?

Although historians generally believed this signature was a commentary on the growing independence of the colonies from the Crown, it appeared on Franklin's correspondence as early as 1766.

**THAT...**the Postal Savings System, - inaugurated by the Post Office Department in 1911, was at one time the largest single savings "bank" in the United States?

**THAT...**horse-drawn carriages - were used to deliver mail in Philadelphia as late as January 31, 1955? The 24 horse-drawn vehicles used along the narrow streets in Philadelphia in that year, rented from a private firm in the city, were replaced by a fleet of light trucks on February 1, 1955.

**THAT...**the Pony Express originally charged \$5 per letter? - Rates were later reduced to \$2 per letter; later, under the Post Office Department, mail was carried for only \$1 per letter.

**THAT...**in 1813, - when Postmaster General Gideon Granger was ending his long term, he had built up such a substantial mail profit that President Jefferson considered using it to help pay off the national debt? The profit was \$110,000!

**THAT...**one of the most important byproducts of Rural Free Delivery - was its stimulation to the development of the system of roads and highways in America? In one county, for instance, farmers themselves paid \$2600 to grade and gravel a road in order to qualify for rural delivery.

**THAT...**a dog sled - was used to carry mail in Alaska until 1963? When it was replaced by an airplane.

**THAT...**the Post Office Department once received surplus motor vehicles from the War Department? - A provision for this transfer was enacted by Congress on July 2, 1918, and the Department began receiving these vehicles by November of that year.

**THAT...**postage rates have been raised on three occasions to subsidize war efforts of the United States government? - Various rate increases were in effect in 1815 and 1816 because of the War of 1812; from 1917 to 1919 as a result of World War I (plus a tax on parcel post packages from 1918 to 1922), and from 1944 to 1947 incident to World War II.

**THAT...**when the million-dollar Hope Diamond was donated to the United States by world-renowned jewel merchant Harry Winston, it was mailed from New York City to the Nation's Capital in an ordinary brown paper parcel?

The package was delivered on November 10, 1958, to the Smithsonian Institution in Washington, D.C. It was insured for a million dollars.

In addition, in 1979, the then largest uncut diamond in the world, called the Sedafu, weighing 620 carats and valued at \$50,000, was sent by registered mail in this country.

In October 1987, an extremely rare red diamond worth several million dollars was sent to the Smithsonian Institution in an uninsured cardboard box. The postage for the package, sent by registered mail, was \$11.58.

**THAT...**the female head of a post office - is always called a postmaster, never a postmistress?

**THAT...**on July 20, 1969, Astronaut Neil A. Armstrong - cancelled the first piece of mail carried to the moon with a postmark which read "Moon Landing, U.S.A.?"

**THAT...**Roswell Beardsley served as postmaster of the North Lansing, New York, Post Office for over 74 years? - He was appointed on June 28, 1828, and remained in the position until his death in January 1903, serving under 20 Presidents and 34 Postmasters General.

John N. VanZandt also served as postmaster of the Blawenburg, New Jersey, Post Office for over 69 years. He was appointed April 23, 1866, and served until his death on July 16, 1935.

**THAT...**David J. Travenner reached the age of 100 while serving as the postmaster of the Philomont, Virginia, Post Office? - He was 99 years old at the time of a press release dated May 23, 1923, and his successor was not appointed until January 5, 1925.

**THAT...**the Hinsdale, New Hampshire, Post Office - has been operating continuously in the same building since 1816, longer than any other known post office in the United States?

**THAT...**Lake Jackson, Texas, named two streets going in opposite directions "This Way" and "That Way?" - Apparently, the townspeople liked the names as they now have other streets called Circle Way, Any Way, Parking Way, and Center Way.

**THAT...**in 1961, - Florida and Texas mothers irately returned hundreds of Patrick Henry stamps they had bought for wedding announcements, because the stamps bear the inscription "Give Me Liberty or Give Me Death?"

**THAT...**at Leola, Pennsylvania, when a new post office was being built in 1962, - the postmaster requested a hitching post be installed because of heavy horse and wagon traffic? P.S. It's still there, and the horse and buggy traffic is still heavy!

**THAT...**2,781 letter carriers were bitten by dogs in Fiscal Year 1988? - These bites can cause death as well as serious, crippling injuries, and are never funny to either the Postal Service or the carrier involved. Less serious animal attacks, however, have been recorded by one carrier who was bitten by a goose and by another who landed in the hospital after being bitten by a bantam rooster. As usual, however, a Texan carrier probably holds a record for the "tallest" animal story, after claiming he was chased from a house five times by a bunny rabbit a child received for Easter.

**THAT...**not too long ago, - a substitute mail carrier in Vermont received a box of baby chicks to deliver on his first day of work, and because the addressee was not home when he tried to deliver this package, the carrier, mindful that the "mail must go through," took each of the twenty-four baby chicks out of the crate and stuffed them, one at a time, through the envelope slot in the addressee's door?

**THAT...**the Jackass Mail Line was a pack-mule mail service -between San Antonio and San Diego in 1857, and it was so dubbed because San Francisco and Los Angeles editors were unhappy that San Diego was the terminus of the first overland mail?

**THAT...**the Post Office Department, in conjunction with the War and Navy Departments, operated a service called "V-Mail" for the transmission of letters to and from servicemen overseas on microfilm during World War II?

The service was inaugurated on June 15, 1942, in order to reduce the weight and bulk of military mail and thereby create more space for vital military material, and to provide safer and faster dispatch and handling of mail for military personnel overseas.

V-Mail sheets were a combination letter and envelope supplied on distinctive and uniform stationary, and were accorded preferential and expeditious sorting and transportation. They were microfilmed and later reproduced onto 4x5-inch photographs at various V-Mail stations set up in both this country and overseas. Over a billion letters were sent and received from soldiers overseas from June 1942 to November 1, 1945, when the service was discontinued.

## What Do You Know... About Shopping Safely From Home?

1	When you shop online, you're anonymous.	TRUE	FALSE
2	A credit card is the safest way to pay for your at-home purchases.	TRUE	FALSE
3	Shipping and handling fees are always included in base price of an item.	TRUE	FALSE
4	Sellers are always required to ship your merchandise no more than 30 days after the order date.		
		TRUE	FALSE
5	A company with a fancy Internet home page is unlikely to be fraudulent.	TRUE	FALSE
6	If you don't specify a delivery method, a vendor will always ship your order the least expensive way.		
		TRUE	FALSE
7	Shopping from a reputable company is one of your best protections against fraud.		
		TRUE	FALSE
8	When providing a password to order online, it's wise to use the same one you use to access your computer or network.		
		TRUE	FALSE
9	When you order on a secure browser, the information can't be intercepted and read by others.		
		TRUE	FALSE
10	Escrow services offers protection when buying through an online auction.	TRUE	FALSE
11	Telemarketers are unlikely to try to defraud a consumer who's already been scammed.		
		TRUE	FALSE
12	Telemarketers are unable to provide consumers with written information about their products or services.		
		TRUE	FALSE
13	Reputable door-to-door salespeople generally carry identification about themselves and their product.		
		TRUE	FALSE
14	You have three days to cancel any order.	TRUE	FALSE

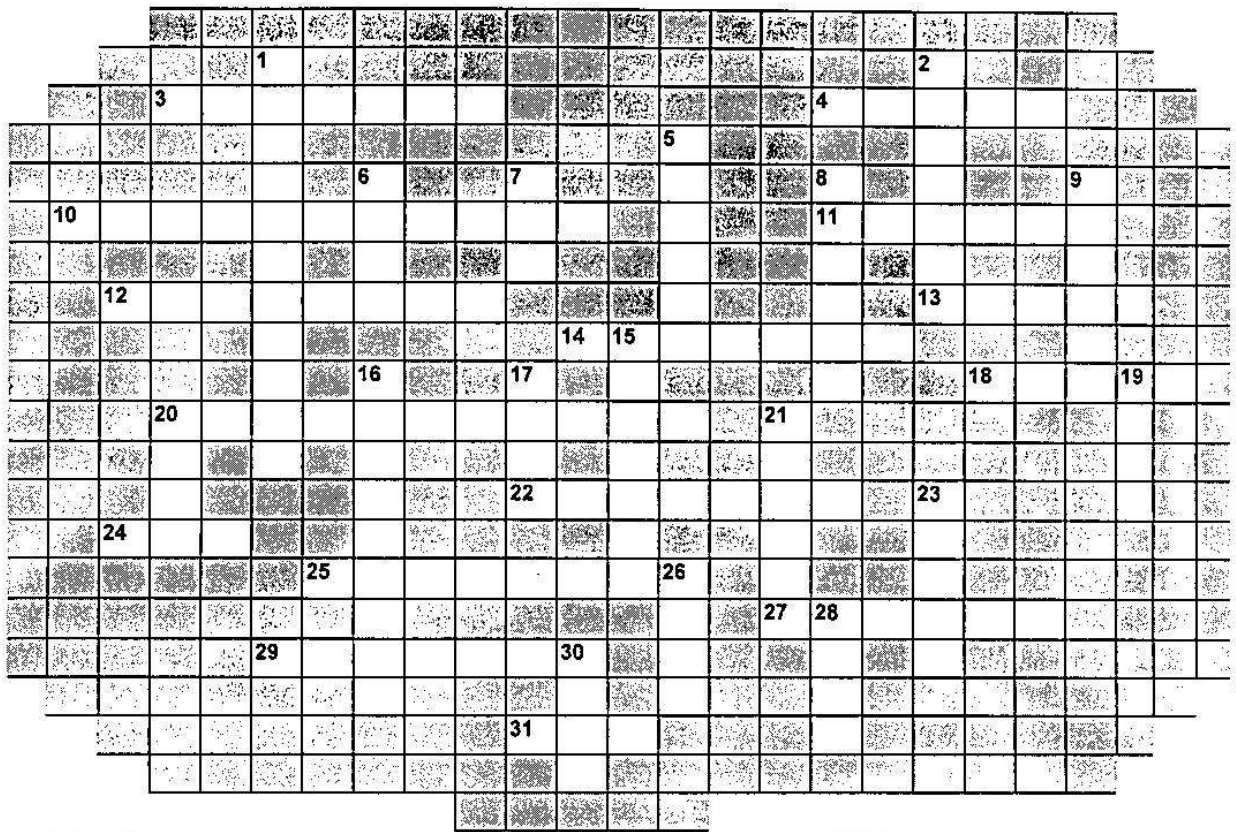
### Answers:

1. **When you shop online, you're anonymous...False...**Many web sellers want to know about you and your buying habits so they can share or sell the information. Your best protection is to shop only from vendors that post their privacy policies online and offer you options about the use of your personal information.
2. **A credit card is the safest way to pay for your at-home purchases...True...**Paying by credit card offers you protections you don't get when you pay with cash, checks, money orders or debit cards. Credit cards give you the best recourse if you never receive the order or the products or services were misrepresented, and your liability is limited to \$50 if your card or credit card number is used without your permission.
3. **Shipping and handling fees are always included in the base price of an item...False...**Many vendors add these fees to the price of an item based on where the order is to be shipped or the cost or weight of the goods. To determine the actual cost of the item you're buying, it's important to factor in these added fees.
4. **Sellers are always required to ship your merchandise no more than 30 days after the order date...False...**The law requires sellers to ship items by the time they promise, or, if no delivery time is stated, within 30 days after the order date. If the seller can't ship the goods within the stated time frame or 30-day deadline, the seller must notify you, give you a chance to cancel your order and send a full refund if you've chosen to cancel.



5. **A company with a fancy Internet home page is unlikely to be fraudulent...False...**  
The explosion in computer technology means that anyone -- even a con artist -- can easily set up an impressive-looking web site. If you've never heard of the company you're ordering from, it's a smart move to get more information before placing an order.
6. **If you don't specify a delivery method, a vendor will always ship your order the least-expensive way...False...** Buyers can generally choose to have their orders shipped by standard/ground, two-day or overnight delivery, at various costs. If you don't specify which you want, you may end up paying more than you intended for shipping.
7. **Shopping from a reputable company is one of your best protections against fraud... True...** Before ordering from an unfamiliar seller, it's a good idea to make sure it's legitimate. Friends who have dealt with the company, your local consumer protection office, the state Attorney General's office and the Better Business Bureau are possible sources of information. If in doubt, it's best to stick with a company you know.
8. **When providing a company a password to order online, it's wise to use the same one you use to access your computer or network...False...** Your safest bet is to choose an entirely different password. And it's a good practice to choose a different password every time to register with a new site.
9. **When you order on a secure browser, the information can't be intercepted and read by others...True...** Secured browser, symbolized by a locked key or padlock symbol on the browser window, means that your information is encrypted for safe online transmission.
10. **An escrow service offers protections when buying through an online auction...True...** Although these services generally charge a fee, they can help keep you from ending up empty-handed after you've paid your money.
11. **Telemarketers are unlikely to try to defraud a consumer who's already been scammed...False...** Con artists often put together "sucker lists" of people who've already lost money through fraudulent promotions or merchandise sales. These lists are frequently sold to other con artists.
12. **Telemarketers are unable to provide consumers with written information about their products or services...False...** Reputable companies almost always have details about what they're selling to send to consumers on request.
13. **Reputable door-to-door salespeople generally carry identification about themselves and their product...True...** Identification doesn't necessarily mean a seller is bona fide, but lack of identification is almost a sure sign that a seller isn't. Your best protection is to tell anyone who can't provide it to leave.
14. **You have three days to cancel any order...False...** By law, you have the right to cancel any door- to-door purchase of \$25 or more within three days. But you don't have an automatic three-day cancellation right for mail, telephone or online orders. Check with your state consumer agency to find out if you have this right under state law.

# ~~NO~~W FRAUD Shopping Safely From Home



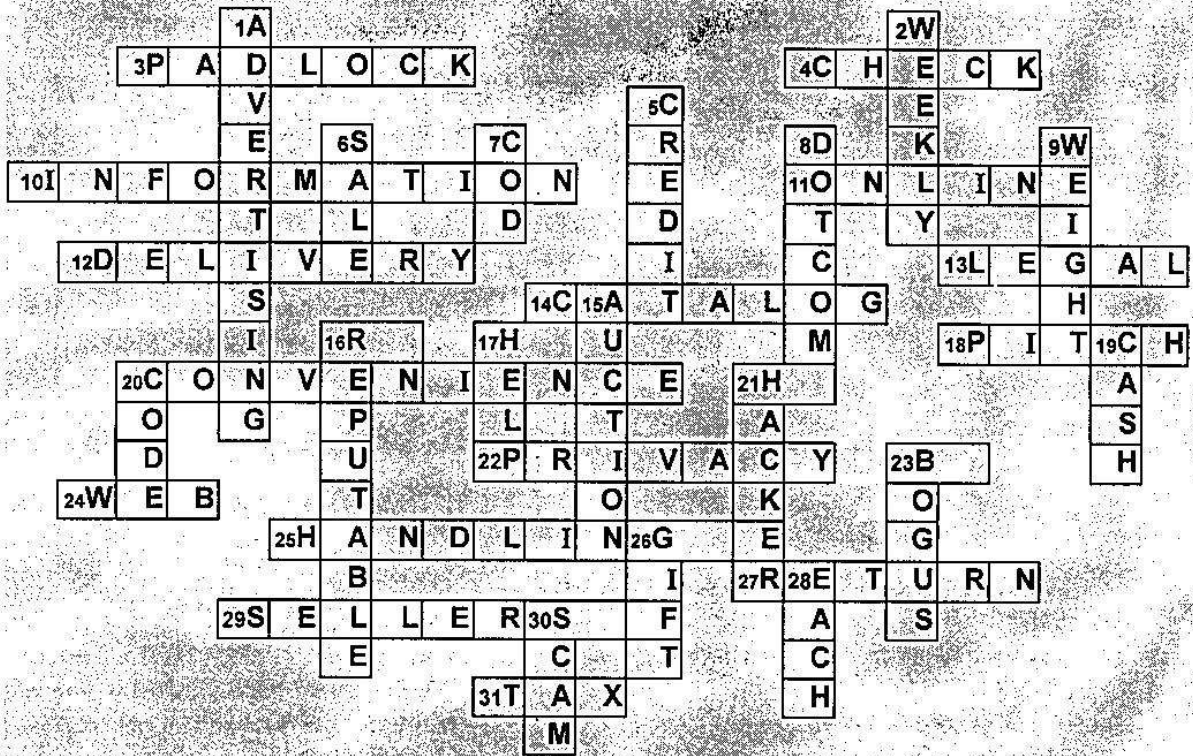
## DOWN

1. Promotion designed to lead to a sale
2. Every 7 days
5. Safest type of card to use to pay for purchases from home
6. A consumer transaction
7. Method of paying with money when items are delivered
8. End of Internet address for commercial companies
9. Factor often used to calculate shipping costs
15. A method of selling through bids
16. Kind of vendor to buy from
17. Assistance
19. Legal tender
20. Encryption often used to transmit financial information online
21. Person to protect online transmissions from
23. False
26. A present
28. Per one
30. A fraudulent scheme

## ACROSS

3. Symbol used to identify that a server is secure during online transmissions
4. Paper that represents cash in a transaction
10. Data exchanged during a transaction
11. Connected to the Internet
12. To get a product to a buyer
13. Type of consumer protections offered by laws
14. A "wish book"
18. A sales presentation
20. Encryption often used to transmit financial information online
24. Nickname for the Internet
25. Shipping and \_\_\_\_\_
27. To send a product back to the seller
29. Vendors
31. Fee paid to state for sale of goods

# CROSS WORD PUZZLE --- ANSWERS



# KNOW FRAUD Word Find

H	S	E	C	U	R	E	L	L	A	C	M	G	T	B
O	E	G	C	O	N	V	E	N	I	E	N	C	E	R
M	L	R	E	T	S	I	G	E	R	I	L	W	L	E
E	L	A	D	F	H	S	A	C	P	Y	E	L	E	T
C	E	H	U	R	I	F	H	P	A	D	I	C	M	U
I	R	C	C	A	P	A	O	U	I	B	R	R	A	P
L	T	C	A	U	N	H	C	W	O	E	D	D	R	M
O	E	O	T	D	S	T	D	D	M	R	V	O	K	O
P	N	N	I	M	I	L	E	M	O	E	T	R	E	C
S	R	S	O	O	R	L	O	W	R	E	D	E	T	A
C	E	U	N	O	I	C	S	T	C	D	O	S	E	T
H	T	M	W	V	H	S	I	T	E	O	O	W	R	A
E	N	E	E	E	A	S	I	E	S	C	R	O	W	L
M	I	R	C	P	E	O	Y	C	A	V	I	R	P	O
E	Y	K	H	D	N	U	F	E	R	O	M	B	E	G

- |           |             |           |             |              |
|-----------|-------------|-----------|-------------|--------------|
| advertise | charge      | delivery  | merchandise | scheme       |
| auction   | check       | door      | password    | secure       |
| bill      | code        | education | payment     | seller       |
| browser   | commerce    | escrow    | police      | ship         |
| buy       | computer    | fraud     | privacy     | shopping     |
| caller    | consumer    | home      | protection  | site         |
| cash      | convenience | internet  | refund      | telemarketer |
| catalog   | deal        | mail      | register    | worldwideweb |



**BUY Stamps  
anywhere you see  
this blue, white & red symbol**



**Locations include local  
grocery stores  
and select ATMs**