

CHARITY FRAUD

Charity fraud does a lot of harm. The con artist takes advantage of people's good will and takes their cash - money that was meant for people in need. You can make sure that any money you give gets into the right hands. Just remember these tips when somebody asks you for a donation.

- Ask for identification - the organization AND the solicitor. Find out what the purpose of the charity is and how funds are used.
- Ask if contributions are tax deductible.
- If you're not satisfied with the answers-don't give.
- Give to charities that you know.
- Check out the ones you've never heard of before, or others whose names are similar to a well-known charity.
- Don't fall for high-pressure tactics. If solicitors won't take no for an answer, tell them NO anyway - BUT DON'T GIVE THEM YOUR MONEY.
- Be suspicious of charities that only accept cash.
- Always send a check made out to the charity and not the individual requesting the donation.

THE PIGEON DROP

A person approaches you and says that he just found a large amount of money. What should he do with it? Maybe his "boss" can suggest something. He then leaves to check with his "boss" and comes back a few minutes later. His boss said to divide the money, but first, each of you must put up some, "good faith money". Once you hand over your share, you'll never see it or the con artist again.

THE BANK EXAMINER

A con artist will contact you and tell you he is a bank official or police officer and that he needs your help to catch a dishonest bank teller. All you have to do is withdraw your savings and give the money to him so he can check the serial numbers. IF you do, you've been "stung". A real bank official would NEVER ask you to withdraw your money.

Is it hard to believe that people fall for such tricks? Con artists may be the greatest actors you'll ever meet. The pigeon drop and the bank examiner schemes are two of the most successful con games around. Don't be fooled. CALL THEIR BLUFF BEFORE IT'S TOO LATE.