

Guest Column By Dennis R. Naylor
Confidence Scams

There's an old adage which states, "If it's too good to be true it probably is." I believe this to be a very accurate statement and one that may be truer today than ever before. In our modern society we are forced to continually be on guard from the barrage of scams, schemes, and fraudulent enterprises that exist solely to take our hard-earned money from us. Every year, countless numbers of honest people are cunningly duped out of millions of dollars by fraud cleverly disguised as a free cruise, a winning sweepstakes, or a special limited-time offer.

The terms con-game and con-man both have the prefixes of "con" which is an abbreviation for the word "confidence." The reason that people lose money in con-games and to con-men is that the games and the fraudster cleverly gain the target's confidence. Through smooth talk, friendly rapport, and the promise of easy money, people are made to feel foolish if they do not partake in the enticement. At the end of the day however, the target is out some money and the con-man is a bit wealthier.

Nowadays, the cons don't just happen in person; they happen over the phone, on-line, and through the mail. Many of the cons do not even originate in this country, but rather thousands of miles away behind a keyboard or bank of telephones somewhere over seas. When someone falls prey to an international-based scam, our ability to locate, arrest, and prosecute the offender is extremely difficult. We've seen numerous instances where a person contacts us because they've wired money to an unknown person as payment or a down-payment, only to find that the item does not arrive because it never existed in the first place. When we try to trace where the money went, we often find that it's outside of the United States. With resources limited for all branches of law enforcement, it's highly unlikely that we can be successful in getting the victim's money back for them.

Most unfortunate is the fact that the targets of many of these scams are often those who have the most limited resources and who can least afford to lose what little money they have. The elderly, those on fixed incomes, and young adults just starting out become frequent victims. Again, the salespeople behind the schemes are good at what they do and take advantage of those who need money and who believe in the sales pitch they're given. It's not hopeless however because we can fight back and avoid victimization by engaging in some basic safety measures.

Don't give out personal information to anyone who cold calls you. Some scams involve a person generically calling, claiming that they are a representative from "your credit card company." They may further advise that you are eligible for a special offer and that they need to confirm some basic information. If someone calls you, the bottom line is that you do not give them any personal information. Next, in our era of digital, wireless, and electronic technology you must safeguard all of your personal information. This includes your birthdate, social security number, credit card numbers, etc. Identity theft is a way that you can become part of a scam without even knowing it until your credit has been negatively affected or you find that money is missing from your bank accounts. Check

your accounts frequently and review your credit report at least once per year. Look for discrepancies and report them immediately.

It's not rude to hang up on telemarketers, it's rude for them to call. Don't feel the need to be polite, simply state you're not interested and end the conversation. Salespeople are taught to never accept "No" for an answer so hanging up is oftentimes the best solution. As soon as possible, get your phone numbers entered into the national "Do Not Call Registry" to prevent further solicitation. When companies send you special offers it's never with your best interests at heart so be mindful of that and don't feel pressure to "act now." If you have an elderly parent or know a young adult, help them make wise decisions to avoid the pitfalls set by con artists. You work hard for your money so do not let anyone deceitfully take it from you. And as always, if you have doubts or questions about whether something is a scheme please contact us at 432.1111 and we will be happy to investigate.

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