

HOW TO PREVENT MAIL ORDER FRAUD -- PART 1

On the average, most mail order dealers are honest people. There will always be the man or woman who started a business with all the intentions in the world of being honest, but due to a lack of business knowledge, ends up not financially able to refund their customers when a "good apple has gone bad." Then, this business fails and the person who started it is labeled a "rip-off" -- even though they didn't intend things to end this way.

These are not the types of people we are talking about here. The big-timers who intentionally plan a rip-off scheme from the beginning are the people you REALLY need to look out for. They are the ones responsible for stealing and robbing us -- and we need to know how to protect ourselves from them and minimize their behavior!

"Boiler Room" Schemes

The "Boiler Room" scheme got its name because somebody had enough money to rent an old basement, or "boiler room," put in several phones and hire anybody and everybody to sell for them. People who are enticed to work in this degrading atmosphere are people who also are more than willing to be paid "under the table" or to accept bribes. (We all know people who would do anything for a buck -- regardless of how degrading and morally corrupt the act may be.)

So, how do we protect ourselves from these types of schemes? How would we know that the nice young man who called today about a free vacation was really a "boiler room" con artist? Here are some suggestions:

- * Don't buy from suppliers until you have verified their existence and reliability, particularly when contacted by phone. If you're interested in something they have for sale, ask that more information be sent. If they refuse to send more information -- hang up the phone!
- * Request a sample of specialty items before you buy a larger quantity, if applicable.
- * Check every bill yourself or channel all the bills through one department in your company. Enact a policy where no checks are written unless invoices have been approved by one specific person.
- * Don't pay an invoice until the items are verified against the goods or services received.
- * Don't pay for advertising space in an unknown publication. Make sure you have seen at least one issue before sending money.
- * Don't give out information about your office machines over the telephone unless you are sure you know who you're talking to. If you're not certain, ask for a callback number you can verify.
- * Be wary of phrases such as, "*Fabulous Prize*," "*Free Gift*," "*Area Customer Went Out*

of Business," and *"Don't Worry About Overdue Notice."* Something that sounds too good to be true usually is!

Solicitations Disguised as Invoices

Don't be fooled by solicitations which are disguised as invoices. Con artists mail these to companies knowing that some will be fooled by their appearance and pay the bill -- and they get away with it because the invoice isn't really a bill for anything, so the con artist doesn't consider himself really stealing from people. (I know that's a weird way of twisting honesty, but that's the way some con artists actually feel.)

Title 39, United States Code, Section 3001 prohibits the mailing of a solicitation in the form of an invoice unless it bears a notice that clearly states it is a "solicitation," and not a bill, invoice or statement of account due. (Turn any other solicitations not designating this over to the Postal Inspector in Charge.)

Additionally, you need to also be aware of the "free check" which arrives in your mail made out to you personally. Read the fine print on the back of the check (normally close to the signature line). It will usually say something like, *"By signing this check and cashing or depositing it, you have agreed to receive a monthly shipment of our product, for which you will be billed \$29.95."* As you can plainly see, the \$2 or \$10 check isn't worth a dime! Tear it up and throw it in the trash immediately!

How to Contact Your Local Postal Inspector

Atlanta -- P.O. Box 16489, Atlanta GA 30321-0489, 404-765-7369.
Boston -- P. O. Box 2217, Boston MA 02205-2217, 617-654-5825.
Buffalo -- 733 Ellicott Sq. Building, Buffalo NY 14203-2545, 716-856-3674.
Charlotte -- 2901 I-85 South GMF, Charlotte NC 28228-3000, 704-329-9120.
Chicago -- 433 W. Van Buren St. MPO, Chicago IL 60699-2201, 312-765-4500.
Cincinnati -- P.O. Box 14487, Cincinnati OH 45250-0487, 513-684-5700.
Cleveland -- P.O. Box 5726, Cleveland OH 44101-0726, 216-443-4000.
Denver -- 1745 Stout St., #900, Denver CO 80202-3034, 303-297-6220.
Detroit -- P.O. Box 330119, Detroit MI 48232-6119, 313-226-8184.
Fort Worth -- P.O. Box 162929, Fort Worth TX 76161-2929, 817-625-3411.
Houston -- P.O. Box 1276, Houston TX 77251-1276, 713-238-4400.
Kansas City -- 3101 Broadway, #850, Kansas City MO 64111-2416, 816-932-0400.
Los Angeles -- P.O. Box 2000, Pasadena CA 91102-2000, 818-405-1200.
Memphis -- P.O. Box 3180, Memphis TN 38173-0180, 901-576-2077.
Miami -- 3400 Lakeside Dr., 6th Floor, Miramar FL 33027-3242, 305-436-7200.
Newark -- P.O. Box 509, Newark NJ 07101-0509, 201-596-5400.
New Orleans -- P.O. Box 51690, New Orleans LA 70151-1690, 504-589-1200.
New York -- P.O. Box 555, JAF Building, New York NY 10116-0555, 212-330-3844.
Philadelphia -- P.O. Box 7500, Philadelphia PA 19101-9000, 215-895-8450.
Phoenix -- P.O. Box 20666, Phoenix AZ 85036, 602-223-3660.
Pittsburgh -- 1001 California Ave., Pittsburgh PA 15290-9000, 412-359-7682.
Richmond -- P.O. Box 25009, Richmond VA 23260-5009, 804-775-6267.
St. Louis -- 1106 Walnut St., St. Louis MO 63199-2201, 314-539-9300.

St. Paul -- P.O. Box 64558, St. Paul MN 55164-2201, 612-293-3200.
San Diego -- P.O. Box 2110, San Diego CA 92112-2110, 619-233-0610.
San Francisco -- P.O. Box 882000, San Francisco CA 94188-2000, 415-550-5602.
San Juan -- P.O. Box 363667, San Juan PR 00936-3667, 809-749-7600.
Seattle -- P.O. Box 400, Seattle WA 98111-4000, 206-442-6300.
Tampa -- P.O. Box 22526, Tampa FL 33622-2526, 813-281-5200.
Washington -- P.O. Box 96096, Washington DC 20066-6096, 202-636-2300.
Headquarters -- U.S. Postal Inspection Service, 475 L'Enfant Plaza W. SW, Washington
DC 20260-2100, Fax 202-268-4563.

Let's all work together minimizing crime in our mail order world. Although con games will always be around, we can stunt their growth by reporting obvious criminal behavior to the agencies listed above. Be sure to provide documentation and evidence, such as a cancelled check, original advertisement or a complete and thorough description of the criminal act. The government will act on just one complaint -- so stand your ground and fight back obvious crooks!

Want More Information?

You can get a free crime prevention information packet from the *National Crime Prevention Council* that covers such issues as home security, assault prevention, child protection and community action to prevent drug abuse. The packet also includes fliers, brochures, booklets and a catalog offering other helpful resources. Write to: *National Crime Prevention Council, Attention: F-1 Packet, 1700 "K" Street N.W., 2nd Floor, Washington DC 20006-3817.*

Also read "**Victoria's Report 264.**"