Top 10 List of Scams of 2016

There are many ways to measure the largest scams, but most measure them by the number of people affected and the total dollars scammed. Article posted on Consumer Fraud Reporting.com

**Internet merchandise scams** You purchase something online, but it is either never delivered or it is not what they claimed it was, or is defective.

**Phishing/Spoofing Emails** Emails that pretend to be from a company, organization or government agency but ask you to enter or confirm your personal information.

**Fake Prizes, Sweepstakes, Free Gifts, Lottery Scams** You receive an email claiming you won a prize, lottery or gift, and you only have to pay a "small fee" to claim it or cover "handling costs". These include scams which can go under the name of genuine lotteries like the UK National Lottery and the El Gordo Spanish lottery. Unsolicited email or telephone calls tell people they are being entered or have already been entered into a prize draw. Later, they receive a call congratulating them on winning a substantial prize in a national lottery. But before they can claim their prize, they are told they must send money to pay for administration fees and taxes. The prize, of course, does not exist. No genuine lottery asks for money to pay fees or notifies it's winners via email.

**Fake check payments** You sell something online or through Craig's List Consumers and you're paid with a phony check or checks, and instructed to wire money back to buyer. The check looks real but after you try to cash it, you find out it is a fake; and you may arrested for attempting to pass a counterfeit check!

**Recovery/Refund Companies** A scammer contacts you and claims you owe money on a debt or the scammer offers to recover money lost in a previous scam.

**Loan Scams / Credit Fixers** False promises for business or personal loans can be made, even if credit is bad, for a fee upfront. Or a scam that promises to repair your credit for a fee.

**Computer Performance Scams: Equipment and Software** Scammers claim to offer technical support for computer problems and will charge a small fee to fix problems that may not even exist.

**Scholarship, Student Loan and Financial Aid scams** For a fee, the “xyz-research company” offers to conduct a customized search for scholarships or grants for students to apply for. Scammers take the money and run or provide a worthless list.

**Online Dating Scams** Fake profiles of scammers posing as attractive men and women, then claiming they need money to help in an emergency, typically when they claim to be out of the country on a business trip.

**Facebook Fake Friend Scam** Did you ever get a Friend Request on Facebook from someone you already thought was your Friend? If you hit Accept, you may have just friended a scammer. Con artist nurtures an online relationship, builds trust, and convinces victim to send money.
Fort Worth Mayor Betsy Price and Dallas Mayor Mike Rawlings have completed a trade mission to Tokyo and Hong Kong to promote tourism, business opportunities and diplomatic ties with the Dallas-Fort Worth region. Pictured left, Mayor Betsy Price meets with children from Nagaoka, Japan, one of Fort Worth's Sister Cities, during her trade mission to Japan and Hong Kong.

Mission delegates met with business executives and government officials in Tokyo and Hong Kong to showcase the benefits of operating in North Texas and to further establish relations between the two regions, focused on economic and development efforts, tourism opportunities and investments.

The trip underscored the role that international flights at Dallas Fort Worth International Airport play in the growing economic connection between North Texas and key Asian economies.

“IT’s no secret that the Fort Worth–Dallas region has become a ripe area of growth for trade and tourism with Asian companies, welcoming passengers daily on direct flights from DFW Airport,” Price said.

The mission was especially timely for partnerships with Japan, as Japanese firms increasingly have established regional headquarters or operations in North Texas, highlighted by Toyota moving its U.S. headquarters to Plano from Southern California and OKI Data Americas’ recent opening of a regional sales office in Irving.

The number of Japanese companies with headquarters or other corporate functions in North Texas has jumped to more than 160 — with 20 additions since last summer — compared to 112 in 2012. Also, Japan Airlines resumed daily nonstop service last year between Tokyo Narita and DFW Airport, restarting a route that had been discontinued in 2001. The new route adds to American Airlines’ twice-daily nonstop flights.

Japan ranks seventh for international visitors to Dallas and Fort Worth, half coming here for business. Japanese visitors stay in the area an average of six nights and spend almost four times what domestic visitors spend.

Article posted in City News.
HOLIDAY SAFETY TIPS

Pick pockets do not need much time or space. Stay aware of others around you in close quarters.

Use a timer for lights at home if you travel. Ask a trusted neighbor to collect mail and newspapers.

You should not stop and open your purse or wallet to donate. Have donations ready before hand.

Be mindful about disposing of large boxes from expensive items at the curb on trash day. Break your boxes down; no one needs to know you have a new flat screen television or other expensive items.

Be sure to use a secured website when ordering items on line. If you don't think you will be home when your package arrives, arrange for your package pick up by a trusted neighbor.

Before shopping, have plans to make your most expensive and/or large purchases just before your shopping day ends.

Don't leave large items in your vehicle or take a chance on being followed and robbed. Lock your doors and never leave items visible in your vehicle.

Lots of homes display their Christmas Tree in their home's front window. Placing gifts under the tree may entice potential burglars to shop at your house.
Mortgage refinancing scams prey on military service men and women are, unfortunately, often the targets of scams. One con that preys on military members is predatory lending, when unscrupulous companies use false promises to trick borrowers into bad loans.

How the Scam Works:

You get an offer - via mail, email or even social media - touting mortgage refinancing just for members of the military or veterans. The advertisement mentions special offers, such as government programs for veterans. It may claim to be endorsed by the Department of Veterans Affairs (VA) or be part of the official Interest Rate Reduction Refinance Loan program.

You call the number provided, and the refinancing company "guarantees" you an excellent interest rate. It may sound like a great deal, but proceed with caution! This has several red flags. Real lenders never guarantee a loan rate upfront, and the VA does not contact homeowners about mortgages. This may be a case of misleading advertising, or it might also be an outright scam, where con artists charge upfront fees and then vanish with your money.

Protect Yourself From a Predatory Loan Scam:

Mortgage refinancing is not the only loan scam targeting service members, veterans, and military families. Use caution when evaluating auto loans, student loans, and short term "payday" loans.

- **Don't pay for the promise of a loan.** It's illegal for companies doing business by phone in the US to promise a loan and require payment before they deliver. All advance fee loans are illegal in Canada.
- **Investigate claims that it's a government program.** Scammers increase their credibility by connecting themselves to official or trustworthy institutions. Do your research and contact the government or your loan servicer first.
- **Legitimate lenders never guarantee a loan in advance.** Real lenders will check your credit score and other documents before providing an interest rate and/or loan amount.
- **You are pressured to make a decision immediately.** Phrases like "act fast" or "limited time offer" should be red flags indicating a possible scam. Scammers hope that time pressure makes victims more likely to make costly mistakes. Some legitimate companies use this sales technique, too, but you should never feel pressured to make a snap decision about something important.
- **Legitimate lenders don't pressure you to pay via wire funds transfer, prepaid debit cards, or gift cards.** These services are like cash. Once it leaves your hands, it is very difficult to trace and almost impossible to reverse.
WFAA News Senior Investigative Reporter, Kyle Iboshi interviewed 86 burglars and asked them 17 questions about how they broke into homes, what were their biggest deterrents, what did not stop them and how to protect your home, are all detailed in the following article. Thanks to NPO J. Stary for sharing this story.

1. How did you typically break into a home or apartment? Most inmates broke in through an unlocked door or window. Several burglars kicked the door open. “I would kick in the door rather than break glass. Loud bangs are better than loud glass breaking, plus you run the risk of getting cut,” said one inmate.

2. Once inside, what was the first thing you looked to steal? Jewelry, electronics, cash and credit cards are all attractive to burglars. Inmates also added collectibles and guns. “NRA sticker on car bumper equals lots of guns to steal,” wrote one burglar.

3. Where did you look for hidden valuables? Most burglars started by searching the master bedroom for valuables, then moved through the rest of the house. “Everywhere! From the stove and freezer, to the fish tank and toilet tank, book shelves and in boxes of cereal,” said an inmate.

4. What time of the day did you prefer to break in? Burglars prefer breaking in early morning or afternoon. “Between 12:30 pm and 2:30 pm. Anyone that was home for lunch should be gone by then and most kids should all still be in school,” wrote a convicted burglar.

5. Did home protection or security signs posted outside the home deter you? Burglars had mixed opinions about home security signs. Some burglars said it didn’t faze them. Others said they knew how to disable alarms or avoid setting them off.

6. Did pets in the home, like a dog, make you think twice? If a homeowner had a big, loud dog most burglars would stay away. Smaller dogs don’t seem to bother them. “Dogs are a deal breaker for me,” said one inmate. “Big breeds, home protectors are the best to keep people out.”

7. Did you typically knock on the front door before breaking into a home? Yes. All of the inmates who responded said they would knock on the front door before breaking in.

8. If someone answered the door, what would you do or say? “Act like I was lost or looking for a friend.” “I would approach the resident as though they had posted an ad on Craigslist.” “Say wrong house, sorry and thank you.” “Ask if they’d seen my dog and leave.” “Sometimes I would wear nice clothing and print a questionnaire off the Internet and carry a clipboard and see if they could spare a moment for an anonymous survey.”

9. If a home alarm system went off, what would you do? Most intruders said they would leave immediately if a security alarm went off. “I would try and turn it off or get the hell out of there,” said one burglar.

10. If there was a security camera visible, would it keep you from breaking in? Generally, burglars agreed security cameras were a deterrent. But some said it also likely signaled there were valuables inside the home.
11. Did lights on in the home make you think twice? Responses were mixed regarding lights on in a home. Some said it was a deterrent. But one burglar said the combination of lights on and blinds closed created an attractive location. “Would drive through upper class neighborhoods looking for many things, like porch light on with all window blinds closed,” wrote one inmate.

12. If you heard a radio or TV on inside the home, would you still break in? Most burglars feared someone might be home if they heard a radio or TV. They wouldn’t break in. “Absolutely not,” wrote a burglar.

13. Would it make a difference if there was a vehicle in the driveway? As a homeowner, this is one of the best precautions you can take. Almost all of the burglars said they’d think twice if there was a car in the driveway. “Most of the time that is a sure-fire sign of someone being home,” wrote an inmate.

14. What was your ideal target for a burglary? Burglars don’t want to be seen. They looked for homes with big fences and overgrown trees or bushes. “Home away from other homes, blind spots, older window frames, cheap wooden doors,” wrote a burglar. “Large trees, bushes or shrubs around the home, or very reserved and conservative neighbors,” wrote another inmate. “Nice home with nice car equals a person with money,” another said.

15. Did you ever do surveillance on your target? The responses were mixed. Some burglars did surveillance before a burglary, while others did not.

16. If you did surveillance, what were you trying to figure out? Of those burglars who did surveillance, most agreed they were looking for the best opportunity to break-in. “Who lives in the home, what are their weekday schedules (weekends are too unpredictable), what they drive, is there a dog, a hidden key,” wrote one inmate. “What time the house would be empty and for how long,” wrote another.

17. What is the one thing homeowners can do to avoid being burglarized? Burglars suggest homeowners make their property visible with good lighting and trimmed bushes and trees. You should get to know your neighbors and alert police if you see anything suspicious. “In my opinion, I think homeowners should always leave a TV or radio on,” said one inmate. “Get a camera and make it visible!” wrote another. “Put bars on your windows and doors, get an alarm, keep an extra car in the driveway, keep lights, TVs and radios on when you leave your home,” read one questionnaire. “Home alarm, know your neighbor so they can report suspicious people around the neighborhood,” said a burglar.

---

Thank you to everyone who has impacted me this year in one way or another. I appreciate each of you and your encouraging words in support of this newsletter.

Thank you to all the Central Division Police Officers, especially my NPOs, Code Blue Members and Civilians who support me in my daily activities as Central’s Crime Prevention Specialist. I wish each of you a safe Holiday Season.

Have a Merry Christmas and Happy New Year! Eartha