

## Con Games and Swindles

Con games—swindles. Most of us think we would be the last people in the world to be tricked into handing over our hard-earned money for deals that, in retrospect, are obviously phony.

But con artists are experts in human psychology and behavior. They know how to win over your confidence with their smooth talk and self-assured manner. Unless you are careful, you may find yourself turning over cash or buying worthless merchandise. You won't be able to recognize a con by the way he or she looks, but you can be on the lookout for some of their "pitches."

Here are some good rules to follow all the time—whether or not you suspect a fraud:

- Don't believe "something-for-nothing" offers. You get what you pay for.
- Take your time. Think about the deal before you part with your money.
- Read all contracts and agreements before signing. Have an attorney examine all major contracts.
- Compare services, prices, and credit offers before agreeing to a deal. Ask friends what their experiences have been with the firm or service in question, or check with the Better Business Bureau or similar organization.
- Never turn over large sums of cash to anyone, especially a stranger, no matter how promising the deal looks.
- Do not hesitate to check the credentials of anyone who comes to your door. Ask to see official identification and inspect it carefully. If you are suspicious, ask the person for the name and telephone number of his or her supervisor, so you can call and check right away. A legitimate business or service representative will not hesitate to comply.
- Beware of individuals impersonating police officers who seek your assistance in "identifying fraudulent bank tellers" or "cracking a counterfeiting scheme." They will usually ask you to withdraw large sums of money as part of their "investigation." These people are not police officers, and all they want is your money.
- Report all suspicious offers to the police immediately, before the swindler leaves your neighborhood in search of other victims. If you've been victimized, don't be embarrassed about coming forward.

The NHPD Major Crimes Unit is responsible for investigating many of New Haven's financial crimes and fraud. These investigations include what can be best described as thefts by trick or deception; other names include flim-flams, scams, con games or confidence schemes. As part of our efforts to keep the public informed, the Major Crimes Unit has developed a list of some scams commonly committed in New Haven.

Although anyone can become a victim of a scam, the elderly are particularly vulnerable. The best way to avoid being a victim of a flim flam, scam or another fraud is to be informed. Please read these examples, be aware, and protect yourself and your financial welfare by exercising good judgment and being skeptical when necessary.

### Common scams:

- Lottery Scam
- Relative in Distress Scam
- Three-Card Monte
- Badge Player Scam
- Phone Slams and Other Scams