

Would you like to have your driveway blacktopped for only \$35?

Interested in making a "small fortune" by being on the inside of a fixed horse race?

Want to lose ten pounds in 48 hours, grow taller "overnight" or buy a \$650 diamond-studded wristwatch for only \$75?

If any of these offers sound attractive, beware! You're a prime target for the "bunko racket," which fleeces countless millions of dollars from gullible individuals throughout the country each year.

"Bunko" can best be described as "swindling by misrepresentation in a confidence game." It involves diet gimmicks, virility potions, "bargain" charter flights, fraudulent magazine subscriptions, bust developers, baby picture contests, deceptive discounts, burial swindles and various other "something for nothing" schemes and scams.

Ironically, the most popular schemes currently in vogue are all "old hat." However, while today's hustlers may lack zoot suits and wide-brimmed hats, they've got the same "bag of tricks" as their 1930s counterparts, with minor adjustments tailored for the 1980s — and the gimmicks still work.

"Home improvement" schemes



## Beware Of The Con Artist

If anyone tries to sell you a "diamond-studded" watch for only \$75...beware. If anyone tries to convince you that certain horse races are "fixed," and they are in the know...beware.

## Part One

than greed makes them work.

A gullible couple, a solid house with a chimney and furnace—that's all it takes. A Robert Redford look-alike in a neatly tailored uniform appears at the door of the couple and explains that his team of chimney repairmen just happened to be in the neighborhood and noticed some signs of trouble.

Meanwhile, another worker is oping off the sidewalk — to

getting a second estimate.

Keep in mind that most gas companies will provide emergency checks "round-the-clock." You should also check the credentials of so-called inspectors and obtain second estimates on all home-repair or improvement work. Also be sure to never deal with an individual or firm who use high-pressure scare tactics.

Another popular scheme employed by swindlers is the so-

## By Edward J. Julian

protect passersby — and two more are banging extension ladders up against the wall and chimney.

"Come out and look," the smooth-talking man will say as one of his team scales the ladder and hops onto the roof.

"You're darn lucky we were in the neighborhood today. By the way, aren't there lots of small 'kids' around here?" he'll ask as the upstairs man deliberately dislodges a couple of chimney bricks, which come tumbling down at the startled homeowners feet. A contract will soon appear! The cost? \$200-\$500 to fix a chimney that was sound a couple of hours earlier.

Phony furnace repairmen employ the same tactics. They gain access to a home with the promise of a free cleaning in the spring or a free inspection in the

In reality, they may actually damage the furnace or terrify the homeowner with the threat of leaking gas and imminent explosions, a scare tactic that often discourages the homeowner from

The salesman tells a homeowner,
"I'm new in this city. I want to
make your house a model
showcase, so I'm prepared to
'knock off' \$1,000 from what I'd
normally charge to do the
repairs." Generally, whatever the
homeowner winds up paying is
considerably more than what the
job was worth.

What about the blacktop job for \$35 instead of the customary \$200 fee? The "suede shoe" man will tell you that he wants to make an impression in the neighborhood. So you give him \$35 and end up with a driveway full of gook.

The quick weight-reducing plan is also a fraud, as is the offer to buy a watch at less than its commercial price. The watch almost always turns out to be stolen property or inferior in quality.

The real "rip-offs" come from the more sophisticated schemes. In one such "pyramid-sales" scheme, an Oneonta, New York stock clerk was bilked out of \$2,500. Here's how:

NEXT MONTH: A look at auto frauds, unordered merchandise, the freezer meat ripoff and the hearing aid swindle, among others.



"I received a handsome brochure in the mail inviting me to attend a free 'once in a lifetime opportunity meeting' at a swank Albany motel," he says. "The influential speaker told me that for \$2,500 I could obtain a distributorship in an established rug-cleaning firm and earn as much as \$50,000 per year.

"The offer seemed 'too good' to pass up so lobtained a loan for the \$2,500. I was also informed that for every other 'distributor' I could get to 'sign up' I would receive a \$900 commission. I managed to persuade two of my friends to invest their money. They in turn were offered a similar deal after paying their \$2,500.

"Unfortunately, I learned all too late that the distributorship soon became less important than the signing of new investors. The people at the top took the big money, and once they saturated our area, they moved on to those proverbial "greener pastures."

"Buying clubs" — the theory of getting together in groups and buying as a cooperative, or simply purchasing information and lists on area discounts, is attractive and sometimes works.

Unfortunately, in many cases, when the entrance fee to join the

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## MOST BLACK ALL-STARS AREN'T IN THE RECORD BOOKS.

Long before black Americans made headlines on the playing field, they were making history. Lots of it. In fields like medicine, exploration, industry, and on the field of battle.

The names of these early "all-stars" probably aren't on the tip of your tongue.

That's because they aren't in most history books either.

A black man was the first to reach the North Pole. Matthew Henson, a member of Commodore Perry's expedition, raised the flag there in 1909.

Dr. Daniel Hale Williams, a black surgeon, performed the world's first successful heart operation almost one hundred years ago.

In 1761, Benjamin Banneker designed and built the first striking clock.

It was also the first clock made entirely in America.

And, on a September morning in 1864, thirteen black soldiers earned Congressional Medals of Honor. They led the Union Army's successful assault on Chaffin's Farm, a Confederate stronghold on the outskirts of Richmond, Virginia.

There are thousands of stories like these.

Enough to fill a library.

And they should.