



Crime Watch

Get Rich Quick Schemes Can Cost You Plenty

(NAPSA)—If you receive a pitch by phone, mail or computer that promises you'll get rich quick, receive high returns with a low risk or one that urges you to invest now—watch out!

Investment opportunities or “get rich quick” schemes are a favorite of fraudsters. Whether they sell bogus securities or commodities; oil wells or gold coins, these fraudulent promoters try to get you to invest your money—and lots of it.

These phony investment brokers market to a consumer base—older Americans—who want to secure their financial future. Older Americans are prime targets of investment scammers because they possess most of the nation's individual wealth.

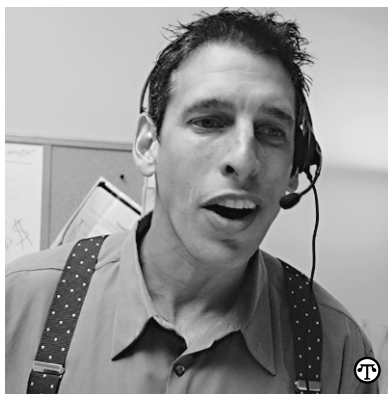
In recent times, older Americans have seen their “nest eggs” and retirement funds shrink. Fueled by the stock market's offering of low returns on income-generating investments and with the rising costs of medical insurance, prescription drugs and general expenses, they have become even more vulnerable to these scams. Every year, thousands lose between a few dollars to their life savings to swindlers.

Consumers are reached by these phony investment firms in several different ways.

Often they send enticing or official-looking mailings, urging you to call.

More recently, they've gone to e-mails, which make it even easier for promoters to reach millions of potential victims.

U.S. Postal Inspectors warn



If an offer sounds too good to be true, it probably is, say experts at the U.S. Postal Inspectors.

consumers, “Don't take the bait—the ‘offers’ could cost you plenty.” Postal Inspectors urge you to protect yourself:

- Take your time in making a decision to invest—don't rush into accepting these “high-profit, low risk” offers.
- Get all information in writing before you consider investing.
- Check out the firm by calling the Better Business Bureau, state Attorney General or consumer protection agency.
- Put your phone number on the National Do Not Call registry at 1-888-382-1222 or at www.donotcall.gov.

For more information on fraud and to receive “Dialing for Dollars,” the new free DVD on investment fraud from the Postal Inspection Service, call toll-free 1-877-987-3728 or visit www.usps.com/postalinspectors.

Remember—“If it sounds too good to be true, it probably is!”