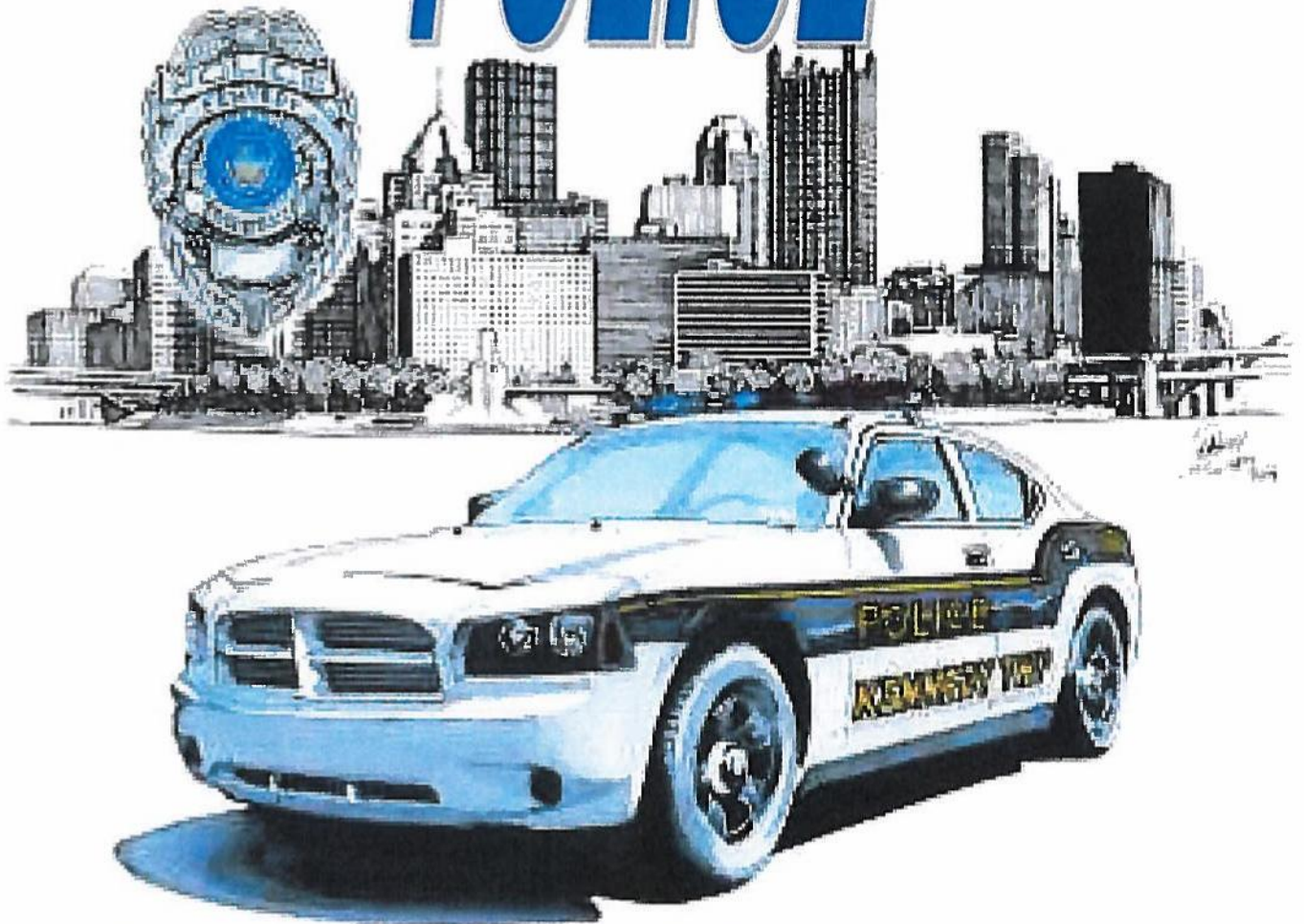


# KENNEDY TOWNSHIP POLICE



CRIME PREVENTION

26 JUNE 2012

## **Health Care Fraud or Health Insurance Fraud**

### **Medical Equipment Fraud:**

Equipment manufacturers offer "free" products to individuals. Insurers are then charged for products that were not needed and/or may not have been delivered.

### **"Rolling Lab" Schemes:**

Unnecessary and sometimes fake tests are given to individuals at health clubs, retirement homes, or shopping malls and billed to insurance companies or Medicare.

### **Services Not Performed:**

Customers or providers bill insurers for services never rendered by changing bills or submitting fake ones.

### **Medicare Fraud:**

Medicare fraud can take the form of any of the health insurance frauds described above. Senior citizens are frequent targets of Medicare schemes, especially by medical equipment manufacturers who offer seniors free medical products in exchange for their Medicare numbers. Because a physician has to sign a form certifying that equipment or testing is needed before Medicare pays for it, con artists fake signatures or bribe corrupt doctors to sign the forms. Once a signature is in place, the manufacturers bill Medicare for merchandise or service that was not needed or was not ordered.

### **Tips for Avoiding Health Care Fraud or Health Insurance Fraud:**

- Never sign blank insurance claim forms.
- Never give blanket authorization to a medical provider to bill for services rendered.
- Ask your medical providers what they will charge and what you will be expected to pay out-of-pocket.
- Carefully review your insurer's explanation of the benefits statement. Call your insurer and provider if you have questions.
- Do not do business with door-to-door or telephone salespeople who tell you that services of medical equipment are free.
- Give your insurance/Medicare identification only to those who have provided you with medical services.
- Keep accurate records of all health care appointments.
- Know if your physician ordered equipment for you.

## **Counterfeit Prescription Drugs**

### **Tips for Avoiding Counterfeit Prescription Drugs:**

- Be mindful of appearance. Closely examine the packaging and lot numbers of prescription drugs and be alert to any changes from one prescription to the next.
- Consult your pharmacist or physician if your prescription drug looks suspicious.
- Alert your pharmacist and physician immediately if your medication causes adverse side effects or if your condition does not improve.

Use caution when purchasing drugs on the Internet. Do not purchase medications from unlicensed online distributors or those who sell medications without a prescription. Reputable online pharmacies will have a seal of approval called the Verified Internet Pharmacy Practice Site (VIPPS), provided by the Association of Boards of Pharmacy in the United States. Be aware that product promotions or cost reductions and other "special deals" may be associated with counterfeit product promotion.

## **Funeral and Cemetery Fraud**

### **Tips for Avoiding Funeral and Cemetery Fraud:**

- Be an informed consumer. Take time to call and shop around before making a purchase. Take a friend with you who may offer some perspective to help make difficult decisions. Funeral homes are required to provide detailed general price lists over the telephone or in writing.
- Educate yourself fully about caskets before you buy one, and understand that caskets are not required for direct cremations.
- Understand the difference between funeral home basic fees for professional services and any fees for additional services.
- Know that embalming rules are governed by state law and that embalming is not legally required for direct cremations.
- Carefully read all contracts and purchasing agreements before signing and make certain that all of your requirements have been put in writing.
- Make sure you understand all contract cancellation and refund terms, as well as your portability options for transferring your contract to other funeral homes.
- Before you consider prepaying, make sure you are well informed. When you do make a plan for yourself, share your specific wishes with those close to you.
- As a general rule governing all of your interactions as a consumer, do not allow yourself to be pressured into making purchases, signing contracts, or committing funds. These decisions are yours and yours alone.

## **Fraudulent "Anti-Aging" Products**

### **Tips for Avoiding Fraudulent "Anti-Aging" Products:**

- If it sounds too good to be true, it probably is. Watch out for "Secret Formulas" or "Breakthroughs."
- Don't be afraid to ask questions about the product. Find out exactly what it should and should not do for you.
- Research a product thoroughly before buying it. Call the Better Business Bureau to find out if other people have complained about the product.
- Be wary of products that claim to cure a wide variety of illnesses—particularly serious ones—that don't appear to be related.
- Be aware that testimonials and/or celebrity endorsements are often misleading.
- Be very careful of products that are marketed as having no side effects.
- Question products that are advertised as making visits to a physician unnecessary.
- Always consult your doctor before taking any dietary or nutritional supplement.

## **Telemarketing Fraud**

If you are age 60 or older—and especially if you are an older woman living alone—you may be a special target of people who sell bogus products and services by telephone. Telemarketing scams often involve offers of free prizes, low-cost vitamins and health care products, and inexpensive vacations.

There are warning signs to these scams. If you hear these—or similar—"lines" from a telephone salesperson, just say "no thank you," and hang up the telephone:

"You must act now, or the offer won't be good."

"You've won a free gift, vacation, or prize." But you have to pay for "postage and handling" or other charges.

- "You must send money, give a credit card or bank account number, or have a check picked up by courier." You may hear this before you have had a chance to consider the offer carefully.  
"You don't need to check out the company with anyone." The callers say you do not need to speak to anyone, including your family, lawyer, accountant, local Better Business Bureau, or consumer protection agency.
- "You don't need any written information about the company or its references."
- "You can't afford to miss this high-profit, no-risk offer."

### **Tips for Avoiding Telemarketing Fraud:**

It's very difficult to get your money back if you've been cheated over the telephone. Before you buy anything by telephone, remember:

Don't buy from an unfamiliar company. Legitimate businesses understand that you want more information about their company and are happy to comply.

Always ask for and wait until you receive written material about any offer or charity. If you get brochures about costly investments, ask someone whose financial advice you trust to review them. But, unfortunately, beware—not everything written down is true.

- Always check out unfamiliar companies with your local consumer protection agency, Better Business Bureau, state attorney general, the National Fraud Information Center, or other watchdog groups. Unfortunately, not all bad businesses can be identified through these organizations.
- Obtain a salesperson's name, business identity, telephone number, street address, mailing address, and business license number before you transact business. Some con artists give out false names, telephone numbers, addresses, and business license numbers. Verify the accuracy of these items.

Before you give money to a charity or make an investment, find out what percentage of the money is paid in commissions and what percentage actually goes to the charity or investment.

Before you send money, ask yourself a simple question. "What guarantee do I really have that this solicitor will use my money in the manner we agreed upon?"

- Don't pay in advance for services. Pay services only after they are delivered.

- Be wary of companies that want to send a messenger to your home to pick up money, claiming it is part of their service to you. In reality, they are taking your money without leaving any trace of who they are or where they can be reached.
- Always take your time making a decision. Legitimate companies won't pressure you to make a snap decision.
- Don't pay for a "free prize." If a caller tells you the payment is for taxes, he or she is violating federal law.
- Before you receive your next sales pitch, decide what your limits are—the kinds of financial information you will and won't give out on the telephone.
- Be sure to talk over big investments offered by telephone salespeople with a trusted friend, family member, or financial advisor. It's never rude to wait and think about an offer.
- Never respond to an offer you don't understand thoroughly.
- Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.
- Be aware that your personal information is often brokered to telemarketers through third parties.
- If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.
- If you have information about a fraud, report it to state, local, or federal law enforcement agencies.

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- Never send money or give out personal information such as credit card numbers and expiration dates, bank account numbers, dates of birth, or social security numbers to unfamiliar companies or unknown persons.
- Be aware that your personal information is often brokered to telemarketers through third parties.
- If you have been victimized once, be wary of persons who call offering to help you recover your losses for a fee paid in advance.
- If you have information about a fraud, report it to state, local, or federal law enforcement agencies.

## **Nigerian Letter or "419" Fraud**

Nigerian letter frauds combine the threat of impersonation fraud with a variation of an advance fee scheme in which a letter mailed from Nigeria offers the recipient the "opportunity" to share in a percentage of millions of dollars that the author—a self-proclaimed government official—is trying to transfer illegally out of Nigeria. The recipient is encouraged to send information to the author, such as blank letterhead stationery, bank name and account numbers, and other identifying information using a fax number provided in the letter. Some of these letters have also been received via e-mail through the Internet. The scheme relies on convincing a willing victim, who has demonstrated a "propensity for larceny" by responding to the invitation, to send money to the author of the letter in Nigeria in several installments of increasing amounts for a variety of reasons.

Payment of taxes, bribes to government officials, and legal fees are often described in great detail with the promise that all expenses will be reimbursed as soon as the funds are spirited out of Nigeria. In actuality, the millions of dollars do not exist, and the victim eventually ends up with nothing but loss. Once the victim stops sending money, the perpetrators have been known to use the personal information and checks that they received to impersonate the victim, draining bank accounts and credit card balances. While such an invitation impresses most law-abiding citizens as a laughable hoax, millions of dollars in losses are caused by these schemes annually. Some victims have been lured to Nigeria, where they have been imprisoned against their will along with losing large sums of money. The Nigerian government is not sympathetic to victims of these schemes, since the victim actually conspires to remove funds from Nigeria in a manner that is contrary to Nigerian law. The schemes themselves violate section 419 of the Nigerian criminal code, hence the label "419 fraud."

### **Tips for Avoiding Nigerian Letter or "419" Fraud:**

- If you receive a letter from Nigeria asking you to send personal or banking information, do not reply in any manner. Send the letter to the U.S. Secret Service, your local FBI office, or the U.S. Postal Inspection Service. You can also register a complaint with the Federal Trade Commission's Complaint Assistant.
- If you know someone who is corresponding in one of these schemes, encourage that person to contact the FBI or the U.S. Secret Service as soon as possible.
- Be skeptical of individuals representing themselves as Nigerian or foreign government officials asking for your help in placing large sums of money in overseas bank accounts.
  - Do not believe the promise of large sums of money for your cooperation.
  - Guard your account information carefully.

## **Identity Theft**

Identity theft occurs when someone assumes your identity to perform a fraud or other criminal act. Criminals can get the information they need to assume your identity from a variety of sources, including by stealing your wallet, rifling through your trash, or by compromising your credit or bank information. They may approach you in person, by telephone, or on the Internet and ask you for the information.





- Make sure you fully understand any business agreement that you enter into. If the terms are complex, have them reviewed by a competent attorney.
- Be wary of businesses that operate out of post office boxes or mail drops and do not have a street address. Also be suspicious when dealing with persons who do not have a direct telephone line and who are never in when you call, but always return your call later.
- Be wary of business deals that require you to sign nondisclosure or non-circumvention agreements that are designed to prevent you from independently verifying the bona fides of the people with whom you intend to do business. Con artists often use non-circumvention agreements to threaten their victims with civil suit if they report their losses to law enforcement.

### **Redemption / Strawman / Bond Fraud**

Proponents of this scheme claim that the U.S. government or the Treasury Department control bank accounts—often referred to as "U.S. Treasury Direct Accounts"—for all U.S. citizens that can be accessed by submitting paperwork with state and federal authorities. Individuals promoting this scam frequently cite various discredited legal theories and may refer to the scheme as "Redemption," "Strawman," or "Acceptance for Value." Trainers and websites will often charge large fees for "kits" that teach individuals how to perpetrate this scheme. They will often imply that others have had great success in discharging debt and purchasing merchandise such as cars and homes. Failures to implement the scheme successfully are attributed to individuals not following instructions in a specific order or not filing paperwork at correct times.

This scheme predominately uses fraudulent financial documents that appear to be legitimate. These documents are frequently referred to as "bills of exchange," "promissory bonds," "indemnity bonds," "offset bonds," "sight drafts," or "comptrollers warrants." In addition, other official documents are used outside of their intended purpose, like IRS forms 1099, 1099-OID, and 8300. This scheme frequently intermingles legal and pseudo legal terminology in order to appear lawful. Notaries may be used in an attempt to make the fraud appear legitimate. Often, victims of the scheme are instructed to address their paperwork to the U.S. Secretary of the Treasury.

#### **Tips for Avoiding Redemption/Strawman/Bond Fraud:**

- Be wary of individuals or groups selling kits that they claim will inform you on to access secret bank accounts.
- Be wary of individuals or groups proclaiming that paying federal and/or state income tax is not necessary.
- Do not believe that the U.S. Treasury controls bank accounts for all citizens.
- Be skeptical of individuals advocating that speeding tickets, summons, bills, tax notifications, or similar documents can be resolved by writing "acceptance for value" on them.
- If you know of anyone advocating the use of property liens to coerce acceptance of this scheme, contact your local FBI office.

## **Internet Fraud**

Listed below are tips to protect yourself and your family from various forms of Internet fraud.

For information on the most common complaints and scams, see the annual reports of the Internet Crime Complaint Center, or IC3, a partnership of the FBI and the National White Collar Crime Center. Also see its information on Internet Crime Schemes and its Internet Crime Prevention Tips.

### **Tips for Avoiding Internet Auction Fraud:**

- Understand as much as possible about how the auction works, what your obligations are as a buyer, and what the seller's obligations are before you bid.
- Find out what actions the website/company takes if a problem occurs and consider insuring the transaction and shipment.
- Learn as much as possible about the seller, especially if the only information you have is an e-mail address. If it is a business, check the Better Business Bureau where the seller/business is located.
- Examine the feedback on the seller.
  - Determine what method of payment the seller is asking from the buyer and where he/she is asking to send payment.
- If possible, purchase items online using your credit card, because you can often dispute the charges if something goes wrong.
  - Be cautious when dealing with sellers outside the United States. If a problem occurs with the auction transaction, it could be much more difficult to rectify.
- Ask the seller about when delivery can be expected and whether the merchandise is covered by a warranty or can be exchanged if there is a problem.
- Make sure there are no unexpected costs, including whether shipping and handling is included in the auction price.
- There should be no reason to give out your social security number or driver's license number to the seller.

### **Tips for Avoiding NonDelivery of Merchandise:**

- Make sure you are purchasing merchandise from a reputable source.
- Do your homework on the individual or company to ensure that they are legitimate.
  - Obtain a physical address rather than simply a post office box and a telephone number, and call the seller to see if the telephone number is correct and working.
  - Send an e-mail to the seller to make sure the e-mail address is active, and be wary of those that utilize free e-mail services where a credit card wasn't required to open the account.
- Consider not purchasing from sellers who won't provide you with this type of information.
- Check with the Better Business Bureau from the seller's area.
- Check out other websites regarding this person/company.
- Don't judge a person or company by their website. Flashy websites can be set up quickly.

- Be cautious when responding to special investment offers, especially through unsolicited e-mail.
- Be cautious when dealing with individuals/companies from outside your own country.
- Inquire about returns and warranties.
- If possible, purchase items online using your credit card, because you can often dispute the charges if something goes wrong.
- Make sure the transaction is secure-when you electronically send your credit card numbers.
- Consider using an escrow or alternate payment service.

### **Tips for Avoiding Credit Card Fraud:**

- Don't give out your credit card number online unless the site is a secure and reputable. Sometimes a tiny icon of a padlock appears to symbolize a higher level of security to transmit data. This icon is not a guarantee of a secure site, but provides some assurance.
- Don't trust a site just because it claims to be secure.
- Before using the site, check out the security/encryption software it uses.
- Make sure you are purchasing merchandise from a reputable source.
- Do your homework on the individual or company to ensure that they are legitimate.
- Obtain a physical address rather than simply a post office box and a telephone number, and call the seller to see if the telephone number is correct and working.
- Send an e-mail to the seller to make sure the e-mail address is active, and be wary of those that utilize free e-mail services where a credit card wasn't required to open the account.
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- Don't judge a person or company by their website. Flashy websites can be set up quickly.
- Be cautious when responding to special investment offers, especially through unsolicited e-mail.
- Be cautious when dealing with individuals/companies from outside your own country.
- If possible, purchase items online using your credit card, because you can often dispute the charges if something goes wrong.
- Make sure the transaction is secure when you electronically send your credit card number.
- Keep a list of all your credit cards and account information along with the card issuer's contact information. If anything looks suspicious or you lose your credit card(s), contact the card issuer immediately.

## **Investment-Related Scams**

### **Letter of Credit Fraud**

Legitimate letters of credit are never sold or offered as investments. They are issued by banks to ensure payment for goods shipped in connection with international trade. Payment on a letter of credit generally requires that the paying bank receive documentation certifying that the goods ordered have been shipped and are en route to their intended destination. Letters of credit frauds are often attempted against banks by providing false documentation to show that goods were shipped when, in fact, no goods or inferior goods were shipped.

Other letter of credit frauds occur when con artists offer a "letter of credit" or "bank guarantee" as an investment wherein the investor is promised huge interest rates on the order of 100 to 300 percent annually. Such investment "opportunities" simply do not exist. (See Prime Bank Notes for additional information.)

#### **Tips for Avoiding Letter of Credit Fraud:**

- If an "opportunity" appears too good to be true, it probably is.
- Do not invest in anything unless you understand the deal. Con artists rely on complex transactions and faulty logic to "explain" fraudulent investment schemes.
- Do not invest or attempt to "purchase" a "letter of credit." Such investments simply do not exist.
- Be wary of any investment that offers the promise of extremely high yields.
- Independently verify the terms of any investment that you intend to make, including the parties involved and the nature of the investment.

### **Prime Bank Note Fraud**

International fraud artists have invented an investment scheme that supposedly offers extremely high yields in a relatively short period of time. In this scheme, they claim to have access to "bank guarantees" that they can buy at a discount and sell at a premium. By reselling the "bank guarantees" several times, they claim to be able to produce exceptional returns on investment. For example, if \$10 million worth of "bank guarantees" can be sold at a two percent profit on 10 separate occasions—or "traunches"—the seller would receive a 20 percent profit. Such a scheme is often referred to as a "roll program."

To make their schemes more enticing, con artists often refer to the "guarantees" as being issued by the world's "prime banks," hence the term "prime bank guarantees." Other official sounding terms are also used, such as "prime bank notes" and "prime bank debentures." Legal documents associated with such schemes often require the victim to enter into non-disclosure and non-circumvention agreements, offer returns on investment in "a year and a day", and claim to use forms required by the International Chamber of Commerce (ICC). In fact, the ICC has issued a warning to all potential investors that no such investments exist.



## **Pyramid Schemes**

As in Ponzi schemes, the money collected from newer victims of the fraud is paid to earlier victims to provide a veneer of legitimacy. In pyramid schemes, however, the victims themselves are induced to recruit further victims through the payment of recruitment commissions.

More specifically, pyramid schemes—also referred to as franchise fraud or chain referral schemes—are marketing and investment frauds in which an individual is offered a distributorship or franchise to market a particular product. The real profit is earned, not by the sale of the product, but by the sale of new distributorships. Emphasis on selling franchises rather than the product eventually leads to a point where the supply of potential investors is exhausted and the pyramid collapses. At the heart of each pyramid scheme is typically a representation that new participants can recoup their original investments by inducing two or more prospects to make the same investment. Promoters fail to tell prospective participants that this is mathematically impossible for everyone to do, since some participants drop out, while others recoup their original investments and then drop out.

### **Tips for Avoiding Pyramid Schemes:**

- Be wary of "opportunities" to invest your money in franchises or investments that require you to bring in subsequent investors to increase your profit or recoup your initial investment.
- Independently verify the legitimacy of any franchise or investment before you invest.

## **Market Manipulation or "Pump and Dump" Fraud**

This scheme—commonly referred to as a "pump and dump"—creates artificial buying pressure for a targeted security, generally a low-trading volume issuer in the over-the-counter securities market largely controlled by the fraud perpetrators. This artificially increased trading volume has the effect of artificially increasing the price of the targeted security (i.e., the "pump"), which is rapidly sold off into the inflated market for the security by the fraud perpetrators (i.e., the "dump"); resulting in illicit gains to the perpetrators and losses to innocent third party investors. Typically, the increased trading volume is generated by inducing unwitting investors to purchase shares of the targeted security through false or deceptive sales practices and/or public information releases.

A modern variation on this scheme involves largely foreign-based computer criminals gaining unauthorized access to the online brokerage accounts of unsuspecting victims in the United States. These victim accounts are then utilized to engage in coordinated online purchases of the targeted security to affect the pump portion of a manipulation, while the fraud perpetrators sell their pre-existing holdings in the targeted security into the inflated market to complete the dump.

### **Tips for Avoiding Market Manipulation Fraud:**

- Don't believe the hype.
- Find out where the stock trades.
- Independently verify claims.
- Research the opportunity.
- Beware of high-pressure pitches.
- Always be skeptical.

## **Reverse Mortgage Scams**

The FBI and the U.S. Department of Housing and Urban Development Office of Inspector General (HUD-OIG) urge consumers, especially senior citizens, to be vigilant when seeking reverse mortgage products. Reverse mortgages, also known as home equity conversion mortgages (HECM), have increased more than 1,300 percent between 1999 and 2008, creating significant opportunities for fraud perpetrators.

Reverse mortgage scams are engineered by unscrupulous professionals in a multitude of real estate, financial services, and related companies to steal the equity from the property of unsuspecting senior citizens or to use these seniors to unwittingly aid the fraudsters in stealing equity from a flipped property.

In many of the reported scams, victim seniors are offered free homes, investment opportunities, and foreclosure or refinance assistance. They are also used as straw buyers in property flipping scams. Seniors are frequently targeted through local churches and investment seminars, as well as television, radio, billboard, and mailer advertisements.

A legitimate HECM loan product is insured by the Federal Housing Authority. It enables eligible homeowners to access the equity in their homes by providing funds without incurring a monthly payment. Eligible borrowers must be 62 years or older who occupy their property as their primary residence and who own their property or have a small mortgage balance. See the FBI/HUD Intelligence Bulletin for specific details on HECMs as well as other foreclosure rescue and investment schemes.

### **Tips for Avoiding Reverse Mortgage Scams:**

- Do not respond to unsolicited advertisements.
- Be suspicious of anyone claiming that you can own a home with no down payment.
- Do not sign anything that you do not fully understand.
- Do not accept payment from individuals for a home you did not purchase.
- Seek out your own reverse mortgage counselor.



## **Scam Alert: Grandmother falls prey to fake bail bondsman**

Bessie Lofton accepted a collect phone call recently from a man claiming to be Sean, her 22-year-old grandson.

"Grandma, I need your help," the caller told the Woodland woman, asking her to remain on the line.

"It really sounded like my grandson," said Lofton, 75, explaining why she kept her ear to the phone.

Next, she heard the voices of two other men telling her that Sean, of Davis, had been arrested in Modesto in connection with a hit-and-run accident.

One of the men, who identified himself as Juan Garcia Jr., claimed to be a bail bondsman. He requested \$840 so he could bail Sean out of jail.

At that point, "Sean" got back on the line and said jailers had refused to accept his personal check to cover the bail.

"Please send the money, Grandma ... I'll pay you back," the man pleaded.

Within minutes, Lofton wired \$840 to Garcia via Western Union.

When Lofton contacted her grandson the next day, he knew nothing about his having been "arrested."

"That's when I realized I had walked into a scam, and I started to cry," Lofton said. "It was a terrible scam."

Lofton was one of five Woodland grandmothers recently targeted for the bail scam, Woodland police said last week.

While two of the intended victims wired money to the con men, Lofton was the only one to lose her cash, police Sgt. Susan Lundquist said.

"Another lady did send the money, but her family found out and said, 'This doesn't sound right,' " Lundquist said. "They put a stop-payment on it, and the money was never picked up."

The other grandmothers had become suspicious and hung up on the con men, she said.

The incidents served as a reminder to beware of phone scams, police said.

Citizens should never "blindly follow the directions of people who call them on the phone," Lundquist said.

"If someone calls you from jail, you can get the jail's main number from the phone book or directory assistance," she said. "Then, you can call the jail yourself.

"Or call a reputable bail-bond company, and it can confirm" whether someone has been arrested, she added.

The bail scam is usually pulled by traveling con artists, Sacramento bounty hunter Leonard Padilla said.

"These are con artists who run around the state, hitting different cities at different times," he said.

Each successful scam hurts the image of legitimate bail-bond agents, all of whom seek to stop the crooks, Padilla said.

"Local bail-bond companies don't want anyone to think that their companies are involved in this," he said.

Lofton, meanwhile, said she's out more than \$900 - including a \$78 fee that Western Union charged to wire the \$840.

Before wiring the cash to a Western Union office in Modesto, Lofton provided a secret code to "Garcia" so he could claim the money.

For Lofton, the greatest mystery is how the phony "Sean" managed to emulate the voice of her real grandson and obtain his name.

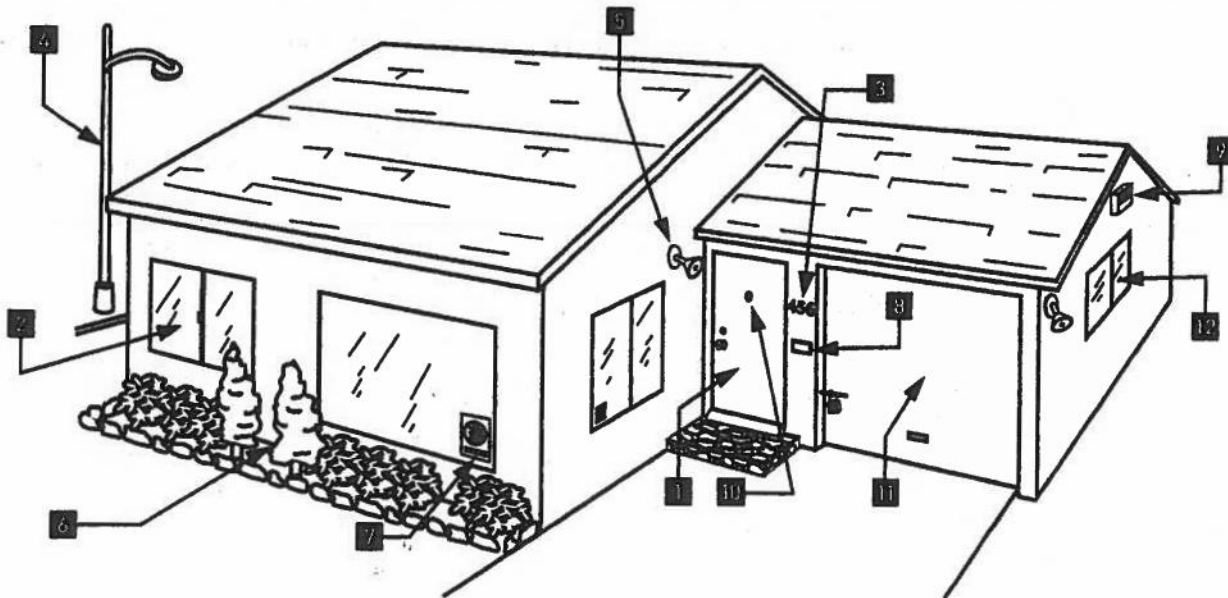
"I really did think I was talking to my grandson," she said.

Her grandson, Lofton said, is an outstanding young man who's never been in trouble with the law.

"They were brilliant," Lofton said of the con men. "I just hope they get caught.

"If I ever faced them in court, the bailiffs would have to handcuff me, because I would want to choke these people to death."

# Burglary Prevention: Front Of House



## Protect Your Dwelling By Following These 21 Steps

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### 1 . D o o r s

The doors are one of the most common means of entry for burglars. Burglars prefer entering through doors because they arouse less suspicion than entering through a window. Your doors should be locked at all times: whether you are in the house or not. for instance in the backyard. etc. For complete details on securing your doors - see Pages 11-12.

### 2 . W i n d o w s

Always lock your windows as many a burglar has simply entered the victim's dwelling by going through an unlocked or opened window. Conventional locks that come with the windows should not be relied upon as they can be easily defeated. See pages 13-14 for complete details on how to secure windows.

**SAFETY NOTE:** Remember, every bedroom window (both up and downstairs) should have a fire exit if there is no other means of exit from the building. Never install anything. security device or not. that would prevent an emergency exit from a bedroom window. Always comply with your local laws and ordinances and if in doubt. check with the fire department.

### 3 . S t r e e t A d d r e s s

Your house's street address should be on the front of your building and/or curb. These street numbers should be sizable enough (at least 3 inches in height) so they can easily be observed from the street or a distant location. Also. it is suggested these street numbers be reflectively illuminated. so they can be more easily recognized during the night. Having these street numbers readily visible will enable your police or fire department to quickly locate and respond to an emergency at your house.

### 0 . S t r e e t L i g h t s

Good. well functioning street lights are an important deterrent to burglary as they illuminate the streets and exteriors of the neighborhood houses. Remember to **IMMEDIATELY REPORT** any broken, non-functioning, vandalized or poorly functioning street lights to your city's or county's appropriate maintenance agency.

### 1 . E x t e r i o r L i g h t s

Good exterior lighting of a house and surrounding area is an excellent deterrent to burglary. vandalism and for criminals such as prowlers, "peeping toms." etc. The purpose, from a burglary prevention standpoint, is to have a sufficient amount of lighting surrounding your house so as to expose and illuminate any potential points of entry a burglar might find convenient for his /her purposes.

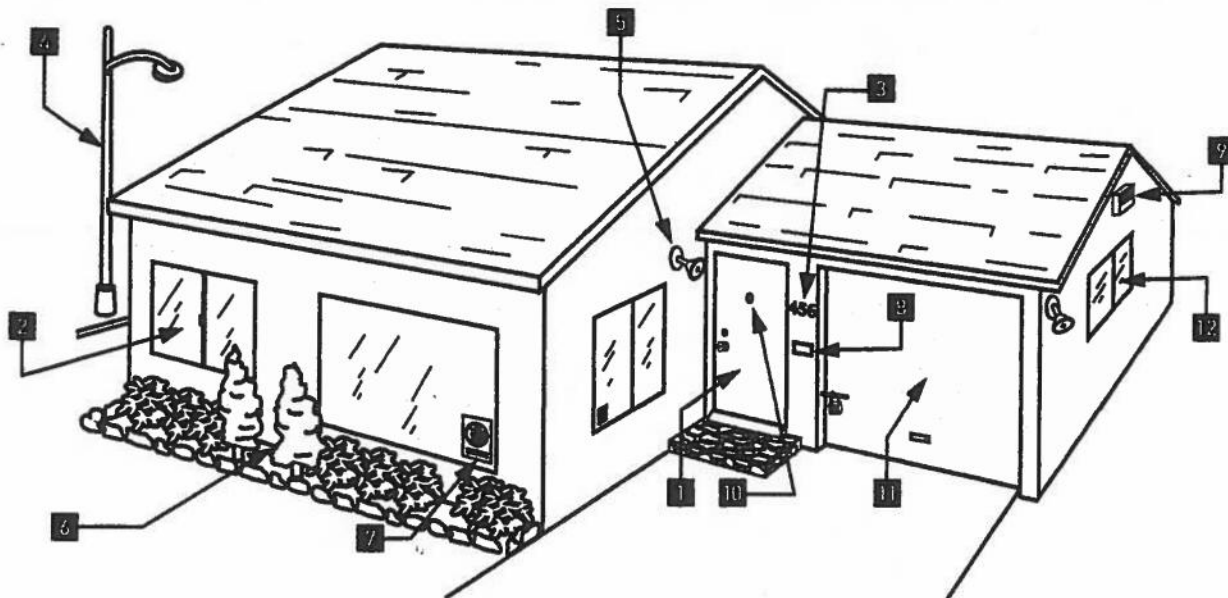
### 2 . L a n d s c a p e & S h r u b b e r y

Make sure to trim or cut away from any window or other place of entry any landscaping, trees, shrubbery or plants that would provide a burglar with an area or place of concealment in his attempt to gain entry. Some windows that are concealed by shrubbery, plants, etc. are favorite hiding places for burglars.

### 3 . S i g n s , D e c a l s & S t i c k e r s

Have anti-burglary warnings such as Neighborhood Watch or

# Burglary Prevention: Front Of House



EMI

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## 8. Mailbox

Your mailbox should be big enough to handle all the mail you receive. The mailbox should be located where it can be seen and observed by your neighbors. If you have an outside box or street mailbox, make sure it contains a good locking device. If possible, place only your street address on the mailbox and not your name. If you must place your name, use only your first initial and last name. (i.e., J. Smith).

## 9. Alarm System

If your dwelling is equipped with an alarm system, it should be properly mounted and located so your neighbors can hear it. The alarm should, however, be concealed and out of public view. For more details on alarms see pages 19-20.

## 10. Peep Hole

A peep hole should be installed on the front door to provide a view of any person at the door. Once installed, be sure to use it and never open your door to a stranger. See page 28.

## 11. Garage Door

Make sure your main garage door is closed and locked at all times. When a burglar sees an open garage door with no car or vehicle inside, it is an open invitation for him to assume that nobody is home and burglarize your house. Make sure your garage door is equipped with a good lock and that you use that lock both when you are at home or away.

## 12. Garage Windows

Make sure any adjoining door(s) between the garage and your house are locked at all times. A good deadbolt lock(s) should be installed on this adjoining door. It is a common method used by

burglars to gain entry through the garage and through an unlocked adjoining door to gain entry to the rest of the house. When possible do not have garage windows.

## 13. Tool Shed Or Other Structures

All outside structures such as tool sheds, storage containers or bins, etc. should be locked. All items that could assist a burglar to break into or gain entry into your house i.e. ladders, tools, etc. should always be stored in a locked garage, tool shed or other secure location.

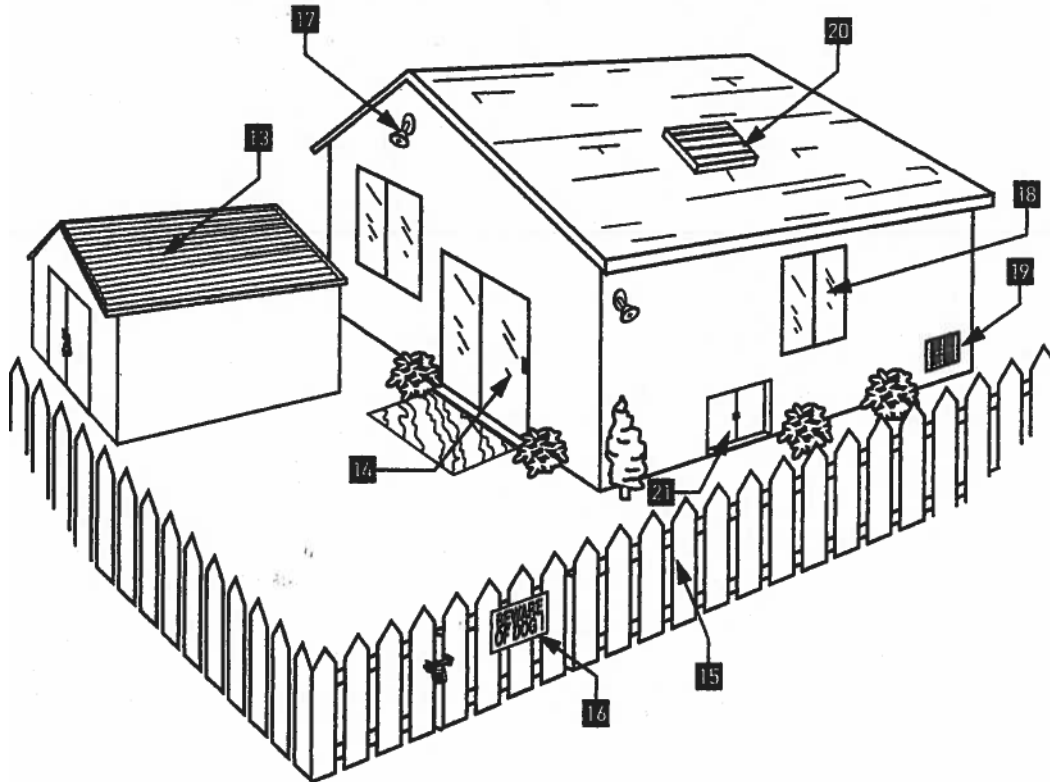
## 14. Sliding Glass Doors

Sliding glass or patio doors are a favorite way burglars break into and gain entry into their victim's house. Always make sure your sliding glass door(s) is locked and reinforced. Further, sliding glass doors must be secured from being forced open (sideways) or being lifted or pried out of their tracks. For complete details see page 12.

## 15. Fences

Burglars don't like fences since they provide an obstacle for them in the event they need to escape quickly. Also, fences prevent burglars from carrying away large or bulky valuable items. A wire woven or mesh fence would best satisfy your needs as this type of fence provides visibility of your house and yard that a solid fence (brick fence, etc.) does not. Make sure that your fence gate(s) is locked at all times, even if you are at home.

# Burglary Prevention: Back Of House



Page 7

## 8. Mailbox

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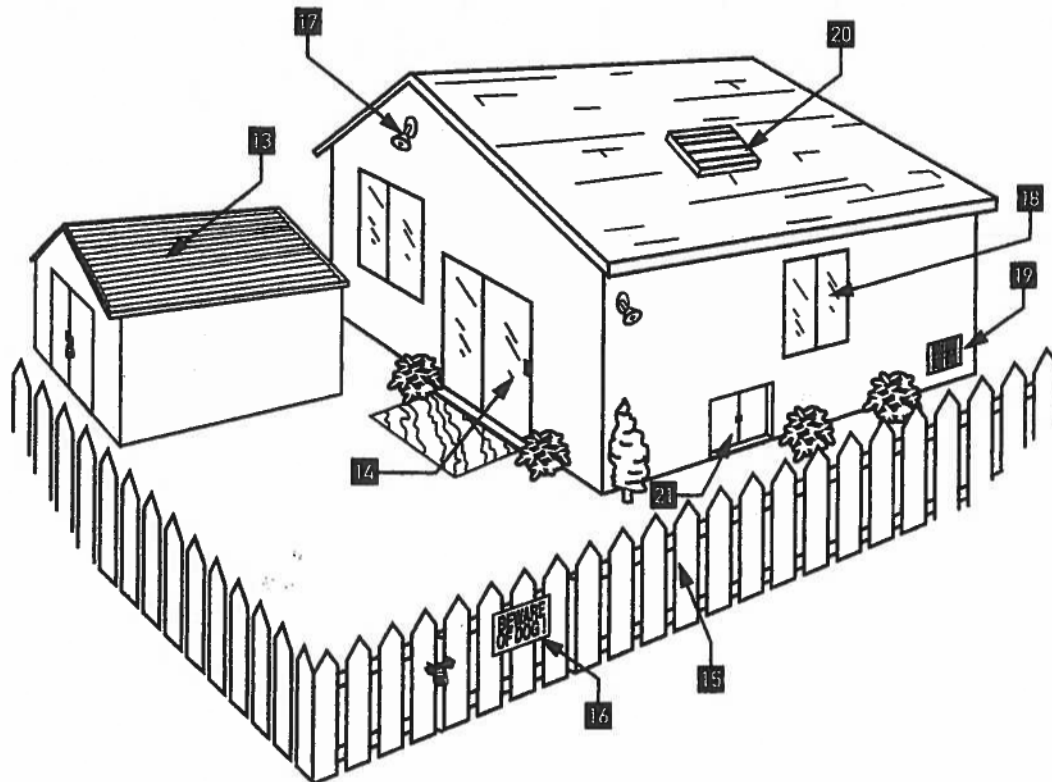
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# Burglary Prevention: Back Of House



Page 7

## 16. Dog Sign

Dogs scare away many burglars but if you don't have a dog, signs such as "BEWARE OF DOG" are a very helpful. Place any warning signs in a conspicuous location so it can be seen from a distance.

## 17. Backyard Lighting

Good backyard lighting (flood lights work well) and motion lights serve as a good deterrent for burglary and also enhances the safety of the backyard area. Backyard lighting should illuminate the entire area and any vulnerable areas, potential points of entry, such as backyard entrances and passages, also areas beside or in the back of the house.

## 18. Rear Windows

Rear windows are a favorite place of entry for burglars. First, make sure all back windows are locked all the time and secured as explained on pages 13-14. Additional security measures are recommended for these back windows, such as installing iron bars or grills or installing burglar resistant glass. Also, the placing of burglar alarm decals and other warnings on these back windows would be a good idea.

## 19. Vents

Any vent(s) that lead to a cellar or basement should be reinforced with metal bars, grilling or screens so nobody (even a child) is capable of getting through the vent(s) and then gaining entry to the cellar, basement or other parts of the house.

## 20. Roof Entrances

Any roof skylight, or potential ceiling entrance should be reinforced, barred, screened, etc. so as to prevent a burglar from gaining entry through the roof location and ultimately to the rest of the house.

## 21. Cellar Doors

Make sure your cellar door(s) is always locked. Many times cellar doors are out of sight by your neighbors. Burglars take advantage of this lack of visibility, knowing they will have more time to work on the cellar door as compared to other more visible entrances. Secure your cellar door(s) with a good deadbolt or padlock. If the cellar door hinges are located on the outside - make sure these hinges cannot be removed by installing non-removable screws.

# 11•111111EL

Do not leave a schedule of your times away from home on your answer phone.

Check who is at the door before opening and be sure if it is a repair person ask for photo identification. If you have any doubt, call to verify employment.

NeVer give personal information to telephone solicitors.

Consider having a \*SAFE ROOM which is a separate telephone line or cell phone and strong locks. If someone breaks into your house, you can go there and call for help.

# How Neighborhood Watch Operates

Neighborhood Watch operates in two basic ways. The Neighborhood "Watchers" (citizens involved in Neighborhood Watch) carefully watch and observe their neighborhood IMMEDIATELY NOTIFYING THE POLICE of any suspicious or criminal activity. In addition, members utilize crime prevention measures to make it much more difficult for criminals to perpetrate crime within their community.



**YOU SEE A CRIME OR SUSPICIOUS ACTIVITY IN YOUR NEIGHBORHOOD.**



**YOU IMMEDIATELY REPORT WHAT YOU HAVE OBSERVED TO THE POLICE.**



**POLICE RESPOND TO YOUR CALL AND INVESTIGATE OR APPREHEND THE CRIMINAL.**

5

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## OTHER NEIGHBORHOOD WATCH ACTIVITIES

The following are other kinds of Neighborhood Watch programs and activities that may be incorporated in the Neighborhood Watch Citizens involvement program. Just think of how beneficial they would be for your own community.

- Distribute Anti-Crime information to citizens within your neighborhood or community regarding how to prevent and deter crime.
- © Hold public meetings with your local law enforcement agency about crime in the community and what can be done about it. These meetings could educate the community about suspicious activities and preventive measures to take.
- C.I) Conduct home security checks to help detect and prevent fellow citizen's homes and residences from being burglarized or broken into.
- ® Welcome new members to your neighborhood and encourage them to join in the Neighborhood Watch Program.
- ® Set up a special watch or escort for senior citizens or other potential victims.
- 0 Provide "Safe Houses" for young people to go to after school or in time of an emergency to avoid being hurt or mistreated.
- 0 Develop a special "Vacation Watch" program where specific attention and observation is placed on the residences, apartments, or houses that will be vacant when the occupants are on vacation.
- Monitor special CB EMERGENCY FREQUENCY such as Channel '9' NINE for call of help by citizens in need.
- Contact the local newspaper and/or media for public attention regarding the crime prevention efforts in your neighborhood or community.
- Aid victims of crime with both emotional support and other assistance that may be needed.
- Post Neighborhood Watch Warning Signs and Decals on citizen's windows, street corners and other conspicuous locations letting the would be criminal know this is a Neighborhood Watch Community.
- a Contact elected leaders and demand that stronger laws be enacted to punish drug dealers, robbers, rapists, child molesters and all other kinds of criminals.
- a Have an "OPERATION IDENTIFICATION" Program where citizens within the community mark their valuables with identifying markings so they can be recovered if stolen.
- Start a SCHOOL WATCH PROGRAM which is just like Neighborhood Watch but designed especially for schools.





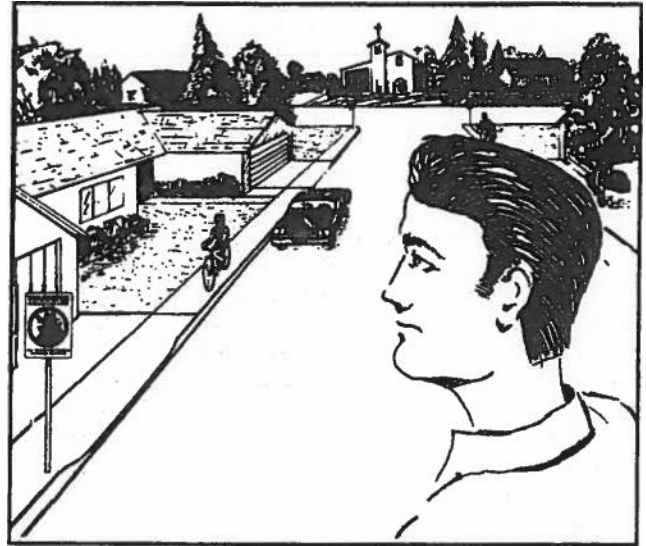
# OBSERVATION

## INCREASING YOUR POWER OF OBSERVATION

Learning to become an effective Neighborhood "Watcher" starts with your knowing **HOW TO OBSERVE** your neighborhood for suspicious persons or situations. The observation of suspicious situations is a learned skill, effectively developed by the guidelines put forth in the following pages.

### VALUE OF OBSERVATION

In police work it has often been said that a police officer's greatest asset is his/her **EYES**. In short, it is the police officer's ability to observe his surroundings for suspicious activities or potential trouble. The same holds true for citizens involved in Neighborhood Watch. What you **SEE** and **OBSERVE** is of **GREAT IMPORTANCE**. For example, in the course of one week a citizen will see many different things and situations. Most of what is seen will be normal and not of a suspicious nature. Understand, however, that most of what a citizen sees will not be directly observed by his local law enforcement agency but only by the citizen himself. The Neighborhood "Watcher's" observations are the missing link between the suspicious activity and the police department. Through your observation you will obtain the facts necessary to determine whether you should or should not call the police.



9

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### HOW TO IMPROVE YOUR OBSERVATION

Observation is simply defined as someone paying close attention and fixing his mind on anything. Proper observation is a learned skill. You can become more proficient with practice and motivation. It is important that you practice proper techniques. This Neighborhood Watch Handbook offers many such techniques. Practice every day and soon it will become a habit well worth the effort.



### USE YOUR HEAD

Just one's ability to observe is not in and of itself sufficient to detect suspicious situations. You must **THINK** about what you are observing. Remember, you are a thinking creature, having the ability to evaluate, deduce, reason, organize, analyze and make judgments. You must use your head together with your observations of what is happening to determine what action, if any, should be taken under the circumstances. Observation and thinking go together and must be applied at the same time.

### KNOW YOUR NEIGHBORHOOD

Your ability to detect suspicious activities first starts with your knowing the neighborhood or block. You should know such things as: who (what person) belongs where, who owns what, who lives where, who is moving in or out of your block, who is on vacation, who are the "trouble makers" on the block. You should take notice of family problems like family fights, marital problems, delinquent children, drug, or alcohol dependency, etc. By knowing all you can about your neighborhood, you should be able to focus in on potential trouble. Knowing your neighborhood does not mean that you are invading the privacy or "snooping" on your neighbor. It means that you are well-informed about what is going on in your neighborhood and for that reason on guard against potential trouble. Remember, anything that could be trouble or dangerous to your neighborhood is **YOUR BUSINESS**.

### OBSERVE SECRETLY

You should conduct your observations of your neighborhood as **SECRETLY AS POSSIBLE**. For example, say you see something suspicious happening in your neighborhood, try to observe what is going on as **SECRETLY** as you can under the circumstances. Try not to let the suspicious person know you are watching them. Remember, you are the **EYES** and **EARS** of your police department, but are not acting in the role of the police.

# Description Of Suspect

## How To Get A Good Description Of A Suspect

It is important that Neighborhood "Watchers" be able to give the police the most accurate description of the suspect or suspicious person as possible.

Height \_\_\_\_\_

Sex, Age, Race, Complexion.  
Nationality

Mustache, Beard.  
Sideburns

Weight, Build.  
Posture

Right or Left  
Handed

Type of Gun (see  
back)

Any Physical  
Disabilities?

### • MEMORY HELPER

You can easily recall 10 of the most important things to remember about the suspect's description by remembering this simple sentence: "Neighbors Should Always Remember We Have Had Enough Criminal Madness." Just associate the first letter of each word in the above sentence to the feature of the suspect you are remembering.

Hair, Wig, Color.  
Cap, Hat, etc.

Eye Color &  
Eyeglasses

Mask, Color, Type

Dress, Color, Type

Any Double Clothing  
to Be Used After the  
*Escape?*

Marks, Scars,  
Tattoos, Jewelry

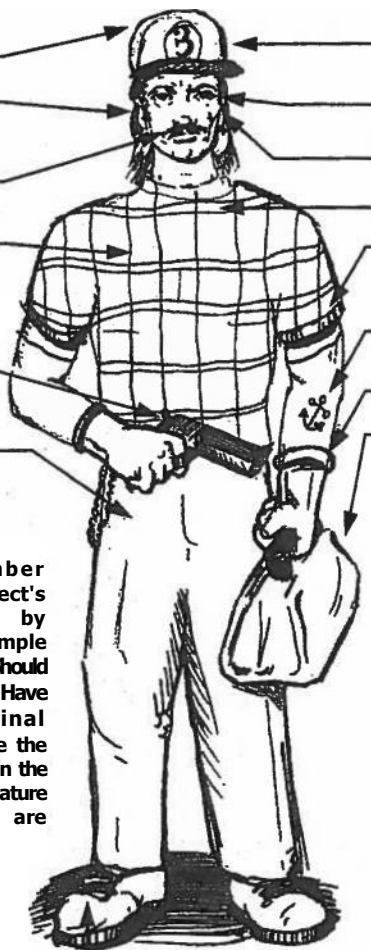
Gloves

Was Anything  
Carried?

Keep repeating this sentence  
until you have committed it to  
memory.

Name -- Neighbors  
Sex.....Should  
Age.....Always  
Race.....Remember

Height.....Have  
Hair.....Had  
Eye.....Enough  
Clothes---..--Criminal  
Marks---.....Madness



Color & Type of  
Shoes

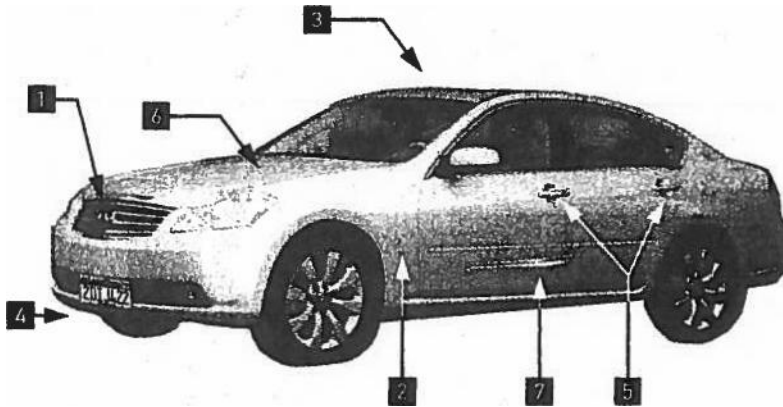
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# VEHICLE DESCRIPTION

## How To Obtain A Vehicle's Description

When you observe in your neighborhood a suspicious or criminal act involving a vehicle, it is VERY IMPORTANT that you obtain the BEST DESCRIPTION and the LICENSE PLATE NUMBER of that vehicle. You must be as accurate as you can in describing the vehicle, so the police will be able to locate it and the suspicious person(s) involved.



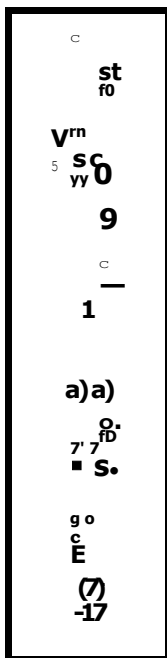
1. Make - Chevy, Ford, Chrysler, etc.
  2. Model - Mustang, Accord, Camry etc.
  3. Auto Type - Truck, Sports Car, SUV, Van, etc.
  4. License Plate #. What State?
  5. Two Door, Four Door, Sedan, etc.
  6. Color - What Shade Of Color?
  7. Other Identifying Features - Dents, Broken Windows, etc.
- Year - Estimate If You Don't Know, i.e New, Old.

## MEMORY HELPER

You can remember a car or vehicle description by learning this simple word: 'CLAMMY'. Here's how you will remember: Just say the word, 'Clammy' and remember to associate each letter of that word with these values:

"CLAMMY" = C -1Color I L -License Motel A -Auto Type' M -IMake I M -IModel

Y IYear I



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L = LICENSE PLATE  
 (See pages 23 & 24)

C = COLOR

Try to be as specific as you can regarding the color. For example, if you see a car that is blue in color, remember if it is light or dark blue. Also, describe, if you can, whether the vehicle is multi-colored or two-tone in color.

**Obtain Details About The Vehicle**  
 The following is detailed information about the vehicle that you should try to obtain:

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# II LICENSE PLATE NUMBERS

## OBTAINING THE LICENSE PLATE NUMBER

Your ability to observe and remember the license plate number of a vehicle involved in suspicious or criminal activity is **VITALLY IMPORTANT** for your police department to know.



### I WRITE THE LICENSE NUMBER DOWN

When you first observe a suspicious vehicle **IMMEDIATELY WRITE DOWN THE VEHICLE'S DESCRIPTION & LICENSE PLATE NUMBER** on a piece of paper, your notebook, or Post-It. Write it down **EXACTLY** as you have observed it. Write the description of the vehicle (year, type, make, model, and color, etc.) Write down the license plate number starting from the **LEFT** and moving to the **RIGHT**. Do not transpose (change around the letters or numbers) when writing. If you can't get the license plate number give the police the best description of the vehicle you can.

### I STATE WHO ISSUED THE LICENSE PLATE

Make sure to remember and note the state that issued the license plate. Be familiar with your neighboring state's license plates and how to recognize them. If you observe an out-of-state plate, make sure you tell the police **WHAT STATE** it is from. If you can't tell what state, describe the color of the plate and any other things you can remember.

### I NO LICENSE PLATE ON VEHICLE

Sometimes suspicious vehicles are ones used in the commission of criminal activity (like a 'getaway' car) have no license plates. You should be suspicious of any vehicle that does not have license plates. In such a case, obtain the best description of the vehicle and occupant(s) and give this description to the police.

LEM 23

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## MEMORIZING LICENSE PLATE NUMBERS

It is important that you are able to memorize a license plate number quickly since you may **NOT HAVE TIME TO WRITE IT DOWN**. You can train yourself to do this with a little practice and the help of memorizing the 'Phonetic Alphabet Code' used by law enforcement.

Most license plates consist of a cluster of letters and numbers that constitute the full plate number. For example, the license plate number 'ADM 836' has an alphabetical cluster of 'ADM' and a numerical cluster of '836.' It will be easier for you to observe and recall the license plate number by breaking the plate down into these alphabetical and numerical parts. You would first observe the 'ADM' (from the left of the plate) and then moving to the right the numbers '836.' The license plate number 390 IZD would be read Three, Nine, Zero, I, Z, D, or phonetically, Thuh-ree, Nie-yen, Zero (not oh) Ida, Zebra, David.

Remember, when memorizing the license plate number to read it starting from the **LEFT** and move to the **RIGHT**. Also, try to remember license frames that have a personalized message and report that information to law enforcement.

## THE PHONETIC ALPHABETICAL CODE

The 'Phonetic Alphabetical Code' is used by law enforcement agencies for clarity of verbal communications and the avoidance of transmission errors. This 'Phonetic Alphabetical Code' will help you recall license plate numbers through the association of the license plate letters to the phonetic named person or thing contained in the code. The more your mind can associate something with something else, the better it will remember or recall. For example, the license plate number '176 MTW' could be easily recalled by stating to yourself 'One, Seven, Six - MARX TOM, WILUAM. You are associating the names of the letter (on the license plate) with the phonetic word. This makes it much easier to remember.

## PHONETIC ALPHABET FOR LAW ENFORCEMENT

A - ADAM	H - HENRY	O - OCEAN	V - VICTOR
B - BOY	I - IDA	P - PAUL	W - WILLIAM
C - CHARLES	J - JOHN	Q - QUEEN	X - X-RAY
D - DAVID	K - KING	R - ROBERT	Y - YOUNG
E - EDWARD	L - LINCOLN	S - SAM	Z - ZEBRA
F - FRANK	M - MARY	T - TOM	
G - GEORGE	N - NORA	U - UNION	

## BEWARE OF COVERED PLATES

Be suspicious when you can't read the license plate number of a vehicle because it is covered, dirty, damaged or has letters/numbers taped over the original plate. Obtain the best description of the vehicle and call the police. Tell them about the license plate, how it has been covered and **WHY** you can't read it.

## PRACTICE EXERCISE

You can become good at remembering license plate numbers with just a little practice. First study and memorize the 'Phonetic Alphabetical Code'. Do this simple exercise while you are driving your car or as a passenger. **OBSERVE THE LICENSE PLATE NUMBERS** of other vehicles, then say to yourself, this plate number is 'WVT 972' - William, Victor, Tom - Nine, Seven, Two. Do this exercise as often as you can until you can instantly recall any license plate number you see.