

Telecommunications Fraud

Due to limited funds, job layoffs, and emergencies a lot of people are looking for a financial miracle. Some business and telemarketers capitalize upon this situation. Therefore, there is sometimes fraud in the mail and on the telephone. The National Association of Attorney's generally estimates that telemarketing fraud (telephone swindles) alone cost consumers anywhere from \$10 to \$40 billion every year (the range is because many victims don't report their losses). Worse, consumers who have been conned stand very little chance of ever seeing any of their money again, even if the con artist is caught-which makes recognizing and avoiding these types of fraud crucial. Above all remember, if it sounds too good to be true, it is. Despite the image of con artists as charming rascals, most at pitiless, though clever. Recently, the FBI, in an undercover sting called Opera-

Free trips and Vacations: To reserve your free vacation you must pay a "handling" or "membership fee" of anywhere from \$50 to \$400, and/or buy a second ticket for the "regular" price, by giving them your credit card number.
 Gifts: A caller asks for your credit card number because their "marketing company" has a free gift for credit card holders." If they can just verify your number, the "gift will be on its way."
 Health Products: Overpriced vitamins, useless skin care products, and household repairs are frequently pitched via telephone, often with expensive sounding but worthless prize. Sometimes the pitch involves phony health claims or scare tactics.
 There are sympathy cons that will ask for a donation for a needy person or family and they will give a depressing story about those involved.

Mount Sinai to Host 71st General Assembly

The 71st General Assembly of the Glorious Church of God, Inc. will convene at the Mt. Sinai Glorious Church of God, 2717 Manchester Street, Winston-Salem, Nov. 3-7. Bishop J.L. Hines serves at the President Prelate of the international organization.

The commencement gavel will sound at 1 p.m. Wednesday with affiliate participants form the Carolinas, Virginia, Tennessee, Washington, D.C., New York, New Jersey and the Republic of the Philippines in attendance.

Highlighting the Convocation will be Dr. Raphael Morgan from Brooklyn, New York, the president of Insight for the Family, Inc. Dr. Morgan holds a Ph.D in Bio Physics



Bishop J.L. Hines
from Columbia University. He is both a former research scientist with United Cerebral Palsy and associate



Dr. Raphael Morgan
professor at Columbia University. Morgan will conduct sessions Thursday and Friday on Health

Management

Other participants will include the Bishop S.D. Johnson of the True Vine Organization; Evangelist Shirley Graham, Internationally traveled Church of God in Christ Evangelism Chairlady from Piscataway, New Jersey; Rev. Jeffrey Reaves from Colonial Heights, Va., and William Thompson, CPA and financial consultant.

The music ministry will feature the Macedonia Mass Choir, Coptic Worship Center Choir (Greensboro, NC) and the WSSU Gospel Choir.

Seminar sessions will be held at 10:30 and 2:30 daily; worship service at 7:30 nightly. For additional information, contact the church office at 722-2624.



HOME ECONOMICS

By JOANN J FALLS

tion Disconnect, arrested more than 200 persons for telemarketing fraud. Later, the Director of the FBI had to issue a warning that swindlers were calling victims of the apprehended con artists to offer help in getting their money back-from FBI "covered money pool" for an advance fee.

Telemarketing and direct marketing fraud is often aimed at those who can least afford the loss: the elderly, living on fixed incomes, and low-income consumers, especially immigrants struggling to build a life in their new land.

The following are some of the fraudulent practices:

Prizes: A postcard or letter says you have won a free prize and call either a 900 number or an 800 number which asks you to call a 900 number to claim the prize. You may pay for the call but receive nothing. Or, you are required to pay the shipping and handling for the prize, e.g., you pay \$300 or more to ship a "boat." If you get anything at all, the "boat" turns out to be a rubber raft. Or, the cash prize you have won turns out to be a certificate that cannot be redeemed until you buy hundreds of dollars worth of overpriced merchandise.

If persons are selling light bulbs, trash bags or other household products be sure you know what organization they represent and find out specific information about the organization. Be sure to ask them information about the company if you've never done business with them. If they won't, don't buy.

Check the telephone directory or call directory assistance to find out if the company is listed. Often con artists won't bother to obtain a listing.

If the telemarketer is asking for a charitable contribution for a charity, make sure the charity is registered with your state charitable solicitation office or the Better Business Bureau before you donate.

Never do these Things:
 Allow a salesperson to rush you into buying. Frauds want to get your money as quickly as possible.

Give a telemarketer your credit card number unless:

You have done business with the company before and were satisfied;

You initiated the call to order something you had seen advertised by a reputable company; or,

You check first with your state or local consumer affairs office.

NOTICE OF PUBLIC HEARING REZONING OF PROPERTY CITY OF WINSTON-SALEM

The Board of Aldermen will consider requests to amend the City of Winston-Salem Zoning Ordinance by rezoning property as shown below:

DATE: November 1, 1993 TIME: 7:30 p.m.

PLACE: Board of Aldermen Chamber, City Hall

- Petition of Thomas D. Mincher and Warden, Inc.; property located off the north side of S. Stratford Road/US 158 between Westview Drive and Mission Road; more specifically, property is located on the north side of the Rock-Ola Cafe; from R-4 to B-3-S (Parking Areas), W-1846.
- Petition of Roy Swift for property owned by John J. and Geneva Frogg; property located on the north side of Bristol Street approximately 90 feet west of Mount Pleasant Drive; from R-4 to R-6-S (Manufactured Home not in a Manufactured Home Park; and Dwelling: Single Family), W-1848.
- Petition of Wendy's International, Inc. for property owned by Marguerite T. Wood (contract to purchase pending); property located on the northeast side of Reynolda Road/NC 67 approximately 175 feet southeast of Fairlawn Drive; from B-3-S (Stores or Shops, Retail; Service Stations; Arts and Crafts Production; Dental Laboratories; Medical Laboratories; Medical Offices; and Offices) to B-3-S (Eating Establishments), W-1850.
- Petition of Old Salem, Inc.; property located on the west side of Poplar Street between Washington Avenue and Walnut Street; from B-3 to R-2, W-1851.
- Petition of DFI Group, Inc. for property owned by William R. Clayton et al (contract to purchase pending); property located approximately 675 feet east of the intersection of University Parkway and Hanes Mill Road; from R-6 to B-3-S (Adult Day Care Center; Amusements, Commercial; Arts and Crafts Production; Broadcasting Studios; Cemeteries; Churches or Temples; Clubs or Lodges, Private and Fraternity or Sorority Houses; Colleges or Universities, Academic; Day Care Center; Dental Laboratories; Eating Establishments; Exhibition Buildings, Galleries or Showrooms; Flammable Liquids or Gases, Bulk Storage Below Ground; Funeral Homes; Golf Courses; Golf Courses, Par Three; Golf Driving Ranges; Habilitation/Rehabilitation Facility-C; Hospitals or Health or Welfare Centers; Laundries, Dry Cleaning or Linen Supply Service; Libraries, Public; Lumberyards; Medical Laboratories; Medical, Dental or Related Offices; Motels, Hotels, Tourist Homes or Rooming Houses; Motor Vehicles, Agricultural Implements or Heavy Machinery, Sale, Repair, Rental, or Storage; Neighborhood Service Centers; Offices; Park and Ride Lots; Parking Areas; Parking Structures, Commercial; Parks or Recreational Facilities; Police or Fire Stations; Postal Facility A; Postal Facility B; Printing or Binding; Schools; Nursery or Day Care; Schools; Vocational or Professional; Service Stations or Car Washes; Services; Shopping Centers; Signs; Ground (on premise); Signs; Projecting; Signs; Roof; Signs; Wall; Stadiums, Armories, Coliseums, Fairgrounds, Auditoriums or Meeting Halls; Storage Services, Retail; Storage Yards; Stores or Shops, Retail; Terminals, Bus or Taxi; Theaters, Drive-In; Utilities, Public or Private; Veterinary Offices or Hospitals, and Kennels; Warehouses, Bulk Storage, or Wholesale Distribution Centers; Warehouses, Tobacco Sales; Welding or Sheet Metal Working; Wholesale Storage and Sales - TWO PHASE), W-1852.

Prior to the hearing, interested persons may obtain any additional information which is in the possession of the City/County Planning Board in that office at City Hall on weekdays, 8:00a.m. to 5:00p.m.

Interested citizens will be given an opportunity to be heard. All requests for appropriate and necessary auxiliary aids and services must be made, within a reasonable time prior to the hearing, to 727-2056 or 1-800-735-8282 for Voice to TDD or 1-800-735-2962 for TDD to Voice.

THIS MEETING WILL BE BROADCAST LIVE ON CITY TV-13.

Marie Matthews, Secretary to the Board of Aldermen

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| 4. 301 Acadia Avenue | 8. Lewisville, 6499 Shallowford Rd. | 12. 4917 Country Club Rd. |
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