

## Mail Fraud

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The Mail Fraud Statute, first enacted in 1872, protects consumers from any type of fraudulent scheme that uses the mail in any way to further the fraud, including contacting potential victims or to receive payment. It's important to realize that not all-misleading advertising is fraudulent. However, federal law does protect consumers from anyone who deliberately misrepresents products or services, makes false promises, or fails to disclose important information. Postal inspectors have successfully used the Mail Fraud Statute to prosecute phony vacation offerings, nonexistent foreign employment offers, bogus medical insurance supplements, exotic real estate and time-sharing scams, and diverse investment frauds including precious gems, penny stocks, oil wells, "limited edition" art work, and prospecting schemes.

Mail order con artists don't necessarily lie, but they are true artists when it comes to stretching the truth. Here are some examples cited in a Modern Maturity (April- May 1992) article on mail fraud.

- "Hide-A-Swat," guaranteed to kill flies and pests for only \$90.95, turned out to be a rolled up newspaper.
- People who order a "solar clothes dryer" got an old-fashioned clothesline and clothespins.
- A 10-cent nail was advertised as a "universal coat hanger" for only \$3.99.

Mail swindlers often use official looking forms (look-alike invoices or government documents) and bold graphics to lure victims. They may promise a prize (the vacation for two could turn out to be a voucher for a budget motel for attending a sales presentation for land or timeshare sales. And the mail also works for most scams conducted by telephone – free vacations and contest prizes, low-risk with high-return investments, sweepstakes, and bogus charities, and name a few.

Playing on consumers' guilt, some scams send people items – a good luck charm, mailing labels, greeting cards, and a key chain – that were never ordered. Most consumers don't know they are under no legal obligation to pay for unsolicited merchandise; they can return it, throw it away, or keep it.

Contact the Better Business Bureau before you decide to purchase any item or decide to donate any money. Go to their web site at <http://www.bbb.com/>. They are in business to help prevent you from becoming a victim. Report all scams or unethical businesses to the Better Business Bureau. In most cases, they will contact the business to fight for you. Call them before you enter into a contract with any contractor to perform work for you. Ask the business or contractor if they are a member of the Better Business Bureau.