

# WE NEED YOUR HELP

Your help is needed in the following cases. If you have any information, no matter how insignificant, please notify the authorities.

## Missing Persons



**Name:** Tabitha Tuders  
**Age:** 13(at the time) **Height:** 5'1" **Weight:** 100  
**Eyes/Hair:** Blue/Sandy Blonde  
**Missing Since:** April 29, 2003  
**Reward:** \$10,000  
**Notify:** 1-800-THE LOST or JSO at 630-0500



**Name:** Yvonne Belcher  
**Age:** 25(at the time) **Height:** 5'1" **Weight:** 100  
**Eyes/Hair:** Blue/Blonde  
**Missing Since:** December 22, 2000  
**Reward:** \$10,000  
**Notify:** Green Cove Springs at (904) 529-2220



**Name:** John Patrick Rowan  
**Age:** 34(at the time) **Height:** 5'9" **Weight:** 220  
**Eyes/Hair:** Blue/Brown  
**Missing Since:** February 23, 2001  
**Reward:** \$11,360  
**Notify:** JSO at (904) 630-0500 or Det. McKean at 630-2172



**Name:** Joshua Bryan Smith  
**Age:** 23(at the time) **Height:** 5'10" **Weight:** 145  
**Eyes/Hair:** Brown/Black  
**Missing Since:** November 4, 2000  
**Reward:** \$10,000  
**Notify:** St. Johns County at (904) 824-8304



**Name:** Jackie Markham  
**Age:** 51(at the time) **Height:** 5'6" **Weight:** 150  
**Eyes/Hair:** brown/Blondish Brown  
**Missing Since:** December 14, 2000  
**Reward:** \$20,000  
**Notify:** Nassau County at (904) 225-0331



**Name:** Sandra Gann  
**Age:** 49(at the time) **Height:** 5'8" **Weight:** 137  
**Eyes/Hair:** Blue/Brown  
**Missing Since:** January 5, 2004  
**Reward:** \$1,000  
**Notify:** Bradford County at (904) 966-2276



**Name:** Rodney McIntyre  
**Age:** **Height:** **Weight:**  
**Eyes/Hair:**  
**Missing Since:** July 2, 2004  
**Notify:** JSO at (904) 630-0500



**Name:** Travis Pittman  
**Age:** 19 (at the time) **Height:** 5'11" **Weight:** 170  
**Eyes/Hair:** Brown/Brown  
**Missing Since:** January 1, 2003  
**Reward:** \$1,000  
**Notify:** Nassau County at (904) 225-5174



**Name:** Diane Hill Gaymon  
**Age:** **Height:** **Weight:**  
**Eyes/Hair:**  
**Missing Since:** October 15,  
**Notify:** JSO at (904) 630-0500

## Too good to be true...

Continued from page 13

companies rarely require any payment or purchase up front.

### TRAVEL SCAMS

Two Weeks in Hawaii for \$350! Maybe it's a "certificate" for a bargain vacation. Claims of inexpensive travel are easy to believe, because real bargains are available if you shop carefully. Check out all travel offers with a reputable travel agency; if they want your money right away before you can think the offer through, odds are it's a scam.

### RECOVERY ROOMS

Been Ripped Off? We'll Get Your Money Back! These "recovery rooms" get the names of people who have been defrauded in other scams and then call, claiming to be federal attorneys or agents who can get your lost money back for a fee. When the federal government sues scam artists, there is never a charge to consumers to return any money recovered.

### BUSINESS OPPORTUNITIES

Earn Big Money with Vending Machines! Or gain wealth by operating some other type of business that the promoter claims will produce big returns. These outfits promise all the support you need, and they may tell you to call others who have done well with their program. Too often the assistance is nonexistent and the references are "skills" who actually work for the company. Once consumers invest their money, they may learn that there is no market for the business. If the business is a franchise,

special disclosure rules apply. These disclosures give some useful background on the company, including substantiation for any earnings claims the marketers make.

### CHARITABLE SOLICITATIONS

Do you often donate money or items to a good cause? You may think you are donating to a good cause, but often the calls are from crooks. In many cases, these scam artists claim to be collecting on behalf of the police or the highway patrol officers. It's important to give money to charitable causes, but take all necessary steps to make sure the charity is legitimate. Get a phone number or look it up in the phone directory. Call the number at different hours to see who answers. Some swindlers start their own charity—that helps only them—to take advantage of people's goodwill. They will often use a name similar to a real nonprofit charity. An example is the use of the name American Cancer Association rather than the real American Cancer Society.

### NIGERIAN ADVANCED FEE SCAM

An unsolicited letter from Nigeria arrives purporting to be from a high government official or officer of the Nigerian National Oil Company asking if your company can help him (or them) move tens millions of dollars from a contract "overpayment" out of Nigeria. In return for the help, they offer to let you keep multi-millions of dollars. All you have to do is give them all your financial information and an "advance

fee" to pay for transfer costs. You will never see your "advance fee" again if you fall for this one. This scheme has been going on at least since the 1980s. Local authorities seem to be helpless to stop this fraud, as it is based in Nigeria or another West African country where the legal systems are corrupt, inept or controlled by dictatorship. The only recourse you have is to press your national and local governments to withhold business and investment from the countries sheltering this fraudulent scheme.

### JUST SAY NO!

The best defense against a con artist is to say no. Most successful con games are old schemes with new trappings. Things to look out for are:

- high pressure sales tactics
- requests for cash rather than check
- requests for credit card payment for services
- requests for information that includes your credit card number, social security number, bank card number or bank account number, especially if the request is made over the telephone.

Always ask for identification. Demand information in writing. Get a second opinion. Ask your family, friends, neighbors and local law enforcement what they think about certain offers.

The quicker you say no, the better. Most con artists know the longer they keep you on the phone, or stand talking to them, the higher their chances of success. They often prey on the trusting, polite nature of most people.

If you are a victim of a con or suspect that someone tried to con you, the most important thing you can do is to report it. REPORTING IS VITAL. Very few frauds are reported, which leaves the con artists free to rob other people. Many people do not report frauds because they are too embarrassed to admit they were duped, believe the police cannot do anything or think fraud is not a police matter. Some victims said that they thought since it seemed to be a civil matter, calling the police would do no good.

To get help and prevent others from being victimized, you should report con games to the police, city or state consumer protection office, Neighborhood Watch program or a consumer advocacy group.

Don't let the "too good to be true" con continue to prey on new victims.

All Military Approved

# Cars And Credit

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