Fraud risk: It can be reduced

BY KIM KEMSKE
SPECIAL WRITER

POLICE CRIME PREVENTION Farmington Hills

A Farmington Hills man was recently contacted by a marketing company offering a guaranteed prize of up to $7,500 cash or a new Cadillac. He was assigned a confidential code number and his credit card was billed with a request that a credit card receipt be signed and returned. His purchase of $598 was for 50 packets of anti-drug literature for children — something he could have received free from the police department.

In June, a Clarkston woman received a call from a business claiming to be an investigative firm. The caller told her the firm had inspected the books of Meijer's and had discovered that she had been overcharged and asked for her credit number to make an adjustment to her account.

These are two examples of credit card fraud that is becoming more widespread. In fact, one major creditor reports that losses have doubled 1989-1990.

An estimated $1-$3 billion is lost to credit card fraud industry-wide. These losses result in higher annual fees, higher interest rates and higher prices to the consumer for goods and services.

This crime can take many forms, including cards never received, mail and telephone order fraud, counterfeit cards and fraudulent credit card applications. By following these suggestions from the National Bank of Detroit, you can protect yourself from becoming a victim:

- When you're in the store, keep the salesperson in sight, making sure he or she runs only one sales slip. Before signing, check your sales slip for accuracy, destroying it if it is inaccurate. Take your carbons with you or watch the salesperson destroy them. Thieves often memorize account numbers, so make sure no one is watching or staring at your card when you use it.
- Avoid giving your credit card number over the phone even if the person says he or she is from your bank or credit card company and wants to verify your account number. Don't give your number unless you initiate the call and are sure the company you're dealing with is legitimate. Check beforehand with local consumer organizations if you're not sure. If you receive a call from someone saying that you've won a fabulous prize, but your credit card number is needed to hold the prize, don't give your number. It could be just a ploy to get your account number or to sell you something you don't want.
- Memorize your personal identification number. Your PIN is your secret access code that allows you to get cash from an automatic teller machine. Be sure to keep it in a safe place, separate from your card.
- Check your credit card statements every month. Make sure there are no unauthorized charges and that the amount on each transaction matches with the amount of your receipt. If you find discrepancies, call your credit card company immediately and follow up with a letter to protect your rights. If you feel that you have been the victim of fraud, write down as many facts as you can remember and contact your credit card company. The company may be able to charge back any purchases related to the incident.
- Sign your credit cards in ink to prevent someone else from signing your card if it's lost or stolen. This protects you from fraudulent users forging your signature because the signature on the sales slip can be compared to the one on the card.
- Keep your cards in a safe place as you would your cash, especially when you travel. Avoid leaving your cards in your luggage, briefcase, car or your hotel room when you are not there. If you carry a purse or wallet, always hang on to it. Approximately 70 percent of stolen credit cards are taken from women's handbags.
- Destroy your cards when they expire. If you don't have your new card by the expiration date, contact the card issuer immediately. Cut up your card and return it to the card issuer when you close an account.
- Keep an inventory of your credit cards, including your account number and expiration date, as well as the emergency number to call in case your card is lost or stolen. Keep this information in a safe place and call the card issuer immediately if you find that your card is missing. You are not liable for unauthorized use of your card after you notify the issuer, but you may have some liability for fraudulent use of your card before it's reported.
- Be sure to file a police report if your card is stolen. Be careful if you receive a call from someone who says he or she has your card and will return it. It could be a ploy to keep you from reporting your lost card.

Kim Kemske is a crime prevention specialist with the Farmington Hills police.

Interim director named for DDA

Assistant city manager Robert Schultz will serve as interim director of Farmington's Downtown Development Authority until a permanent director can be chosen.

The appointment was made at a Wednesday morning meeting of the DDA board, at the recommendation of city administration. The board is seeking to permanently replace Wendy Strip-Sittsamer, who offered her resignation on July 7 to move to a similar position in Southfield.

Schultz said during the interim period he will track major projects, including the final phase of the streetscape program and the Summer Fun Series, and propose other promotional activities for the fall and winter to the board. Other routine issues will also be handled, including changing the downtown banners.

Schultz handled many downtown issues for the city prior to, and leading up to, the formation of the DDA.

The board has received more than 100 applicants for the position, which will pay in the mid-$30,000 range.

MID SUMMER SALE
GOLF - WATER - BASEBALL EQUIPMENT

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Canton Corners
Ford Rd. at Lilley
981-2660

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Sat. 10-5, Sun. 12-5

NOVI
Pine Ridge Center
Novi Rd., north of 10 Mile
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NEW ceramic tile 5 ft. over tub and 4 ft. high in balance of bath (up to 100 sq. ft.) NEW ceramic floor (up to 25 sq. ft.) NEW white tub, NEW toilet, NEW vanity and sink, NEW medicine cabinet - includes NEW faucets for sink and tub. Includes rip out of all existing tile!

ALL LABOR AND MATERIAL COMPLETE $2499.00

Your Choice of 15 Ceramic Colors

TUB RECESS SPECIAL — 3 walls, 5 ft. High Over Tub — All Labor & Materials $399.00

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Let us update your kitchen with new cabinets and countertops. You'll be Delighted with the low, low price.

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We will furnish and install 8' x 8' Ceramic Tile in a 9' x 12' Kitchen for $675.00

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347-4570		459-1566

CITY OF FARMINGTON HILLS
31555 ELEVEN MILE ROAD
FARMINGTON HILLS, MICHIGAN 48336-1165
(313) 474-6115

ADVERTISEMENT

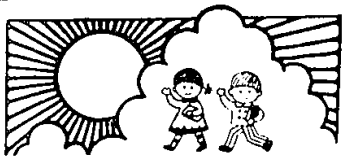
The City of Farmington Hills Purchasing Division will solicit sealed bids during the next forty-five (45) days for the following products and/or services.

Light Bars and Sirens
1992 New Subdivision Tree Planting Program
Computers, Software and Accessories

Specifications may be obtained by contacting the Purchasing Division. All bids must be submitted in accordance with the bid specifications.
The City of Farmington Hills reserves the right to accept or reject any or all bids, either in part or in whole, to waive any formalities and to accept the bid which it believes to be in the best interest of the City.

KATHRYN A. DORNAN,
City Clerk

Publish August 6, 1992



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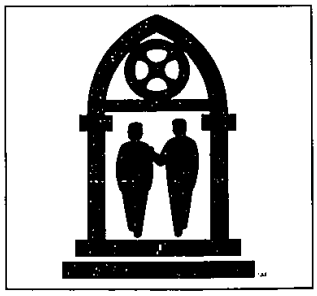

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RIAA Ad Council

CITY OF FARMINGTON HILLS
OAKLAND COUNTY, MICHIGAN

CITY COUNCIL PUBLIC HEARING NOTICE
ZONING MAP AMENDMENT

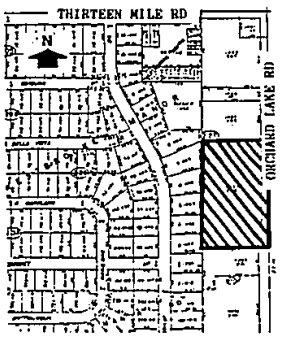
DATE: AUGUST 24, 1992
TIME: 7:30 P.M.
PLACE: Farmington Hills City Hall
31555 Eleven Mile Road
Farmington Hills, Michigan 48336

ITEM: Rezoning Request 5-5-92

PLEASE TAKE NOTICE that the Farmington Hills City Council will give formal consideration to a proposed amendment to the official Zoning Map of the City of Farmington Hills by amending Section 34.32 of the City Code by changing the zoning classification of the following parcel of property as follows:

Rezoned from LI-1, Light-Industrial District classification to B-3, General Business District classification.

23-10-227-035
T1N, R9E, Section 10, City of Farmington Hills, Oakland County, Michigan, having a property address of 29199 Orchard Lake Road, located on the west side of Orchard Lake Road, south of Thirteen Mile Road.



CROSSHATCHED AREA IN BOLD DENOTES PROPERTY TO BE REZONED

The proponent in this matter is Mark S. Cohn, Esq., who seeks this rezoning for development of a retail sales facility.

Any person who is interested in this proposed zoning map amendment is invited to participate in the discussion of the proposed zoning change at the public hearing above mentioned. Copies of the Zoning Text, Zoning Map, and Application for Rezoning may be observed at the Planning Office, Farmington Hills City Hall at 31555 Eleven Mile Road, Farmington Hills, Michigan on any business day between 8:30 a.m. and 4:30 p.m.

DALE A. COUNTEGAN, Director
Planning & Community Development
City of Farmington Hills

Rezoning: May 5, 1992
Phone: 473-9565
Publish August 6, 1992

REPORT OF CONDITION

Consolidating domestic and foreign subsidiaries of the MICHIGAN NATIONAL BANK of FARMINGTON HILLS in the state of Michigan, at the close of business on June 30, 1992, published in response to call made by Comptroller of the Currency, under title 12, United States Code, Section 161, Charter Number 16600 Comptroller of the Currency Midwestern District.

Statement of Resources and Liabilities

ASSETS	Thousands of dollars
Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	440,976
Interest-bearing balances	140,035
Securities	1,205,773
Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBFs:	
Federal funds sold	464,600
Securities purchased under agreements to resell	38,500
Loans and Lease financing receivables:	
Loans and leases, net of unearned income	6,067,610
LESS: Allowance for Loan and Lease Losses	161,719
LESS: Allocated transfer risk reserve	0
Loans and Leases, net of unearned income, allowance, and reserve	5,905,891
Assets held in trading accounts	234,984
Premises and fixed assets (including capitalized Leases)	166,928
Other real estate owned	144,060
Investments in unconsolidated subsidiaries and associated companies	0
Customers' Liability to this bank on acceptance outstanding	1,314
Intangible assets	182,586
Other assets	261,546
Total assets	9,283,193
LIABILITIES	
Deposits:	
In domestic offices	7,415,454
Noninterest-bearing	1,343,935
Interest-bearing	6,071,519
In foreign offices, Edge and Agreement subsidiaries, and IBFs	68,285
Non-interest bearing	0
Interest-bearing	68,285
Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBFs:	
Federal funds purchased	302,180
Securities sold under agreements to repurchase	359,388
Demand notes issued to the U.S. Treasury	145,001
Other borrowed money	63,521
Mortgage indebtedness and obligations under capitalized leases	5,683
Bank's liabilities on acceptances executed and outstanding	1,314
Subordinated notes and debentures	13,600
Other Liabilities	233,715
Total Liabilities	8,608,121
Limited-Life preferred stock and related surplus	0
EQUITY CAPITAL	
Perpetual preferred stock and related surplus	0
Common stock	84,915
Surplus	179,201
Undivided profits and capital reserves	410,956
LESS: Net unrealized loss on marketable equity securities	0
Cumulative foreign currency translation adjustments	0
Total equity capital	675,072
Total Liabilities, Limited-Life preferred stock, and equity capital	9,283,193

We, the undersigned directors, attest to the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief has been prepared in conformance with the instructions and is true and correct.
Directors

I, MARGE BAUER
Name
1ST V.P. & DIRECTOR OF FIN. REPT.
Title
of the above named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

Signature
July 30, 1992
Date

Publish August 6, 1992