

CREDIT CARD THEFT DISCUSSED IN ARTICLE ON CRIME IN TEXAS

SUBSCRIPTION RATES
\$3.64 per year in Foard and
adjoining counties.
\$5.20 elsewhere.

(Editor's note: This fourth in series of stories dealing with organized crime in Texas continues credit card theft and mob infiltration into legitimate business. The Texas Organized Crime Prevention Council, co-chaired by Attorney General John Hill and Col. Wilson E. Speir, Director, Texas Department of Public Safety, compiled the statistics used in this story. This series is a part of a public information program developed by the Texas Organized Crime Prevention Council with assistance from the Texas Criminal Justice Council, the Law Enforcement Assistance Administration, the Texas Department of Public Safety, the Office of the Attorney General of Texas and local law enforcement agencies.)

than-honest "godfathers." Within recent years organized crime has gained a foothold in the legitimate business world in Texas. Credit card theft, criminal "monopolies," extortion and stock fraud are beginning to get their share of attention from law enforcement officials at all levels. The Texas Organized Crime Prevention Council co-chaired by Attorney General John Hill and Colonel Wilson E. Speir, Director of the Department of Public Safety, is mapping an all-out campaign on this relatively new organized crime endeavor in our state. Credit card companies and innocent merchants are feeling the pinch of organized criminal rings as well as individual operators. Illinois recently completed an exhaustive three-year investigation into the criminal field. Estimates there are that illicit credit card practices cost companies in that state more than \$20 million during the period under study. One high-rolling crook bragged he "averaged out around \$50,000 a year" and boasted various credit card companies would verify he had "beat them out of \$30,000 to \$40,000 in cash." There are no corresponding loss

figures for Texas available at this time. The Illinois investigation was under a legislative mandate. But there is no doubt Texas credit card firms are being bilked, as newspaper stories verify almost daily. In a North Texas city not long ago, police officers seized between 500 to 700 credit cards and identity documents which had been stolen. Credit card theft is an all too frequent occurrence, as court records throughout the state will show. The underworld price for a credit card ranges from \$25 to \$100—depending on its origin. Cards stolen from the U. S. mails and bank cards go for the top price. Stolen cards procured by pickpockets, burglars or prostitutes who "roll" a client are in the cheaper price brackets because their loss is more quickly noticed. These cards usually are good for a buying spree lasting from two days to a week. Typically, a thief will either purchase merchandise or sell the card outright. When a card gets "hot" it often will be left in some public place. Smooth operators pick a neighborhood where the finder usually would not be inclined to turn in the card anyway. When the unsuspecting—and dishonest at heart—finder tries to make a purchase he may not only get caught on his own fraud attempt but may also be left holding the sack for all the previous illegal buys. Organized crime has eagerly reached into this type of professionalism, adding the aspect of collusion as it refines the process. One shyster explains "some companies are so interested in giving you credit, they very seldom go into a really thorough check of a card applicant's background." A credit card obtained through a fraudulent application is considered the "safest" by business crooks. Merchandise obtained with fraudulent credit cards is especially valuable to the thief's "fence" (dealer in stolen goods.) A "fence" doesn't ask where the goods came from. Television sets, shotguns, clothes — items such as these make up the bulk of hot merchandise found on the fence's shelves. Fraudulent credit cards are used to maintain luxury living habits, to gain funds for legal advice and bail bonds. Stealing and selling a credit card is a common means for a drug addict to obtain funds to support his habit. Fraudulent — and legitimate — credit cards often are used by criminals to do everything from settle a gambling debt to keeping his automobiles running. Some credit card abuses involved collusion with employees or even the merchants themselves. A store clerk will write a fraudulent

sales invoice on a "hot" card, then give his cohort half the value of the merchandise which is left on the shelf. Later, that same crooked employee sells the merchandise to a legitimate purchaser at full value . . . or sells it to an out-of-town friend or gives it to another merchant at a lower price. Forgetful customers will go off and leave their credit cards at times, opening the door for dishonest employees to haul in the loot. This is especially true at service stations where such items as tires or batteries can be charged without knowledge of the credit card owner and later sold to a "fence" for cash. Crooked transactions such as these are punishable under state laws. Most Texans are credit card holders from one or more major companies. Each of these companies has simple reporting systems for lost or stolen cards. Every card holder should maintain his own file of card numbers separate from the cards themselves so that he will have this information for reporting in case his cards are lost or stolen. Missing cards should be immediately reported to the card issuing company to insure minimum risk to the rightful cardholder. Less easy to pinpoint and reprimand than credit card abuses are some of the more subtle tactics practiced through underworld circles to gain footholds in legitimate business enterprises. Mob infiltration of the business community appears in many disguises. According to the U. S. Chamber of Commerce, an industry or firm may serve as a front to camouflage the presence of criminal individuals or syndicate operations. Specifically, organized crime uses commercial enterprises as sources of reportable income. Business fronts are used to siphon-off profits through legal and illegal means and to clothe the criminal entrepreneur in an aura of semi-respectability. Such "legitimate fronts" also are used as a dodge to cover tax gimmicks. Ultimately, of course, the criminal executive is interested in making money just like his honest counterpart. He just goes about it in a different manner utilizing scare tactics and sometimes "muscle." Two common racketeer schemes involve criminal monopolies and extortion. A national task force on organized crime points out the difference in the two methods. A criminal monopoly is a "pure racket" employing strong-arm tactics to keep competition destroyed or scared away to gain business success. Protection money to the mob once was a way of life—and still is sometimes—for small businessmen in the large cities of the East. Fail to pay and you get a brick through the window or your store burns down. This type of extortion doesn't seek to destroy competition as is the case with criminal monopoly. There are no indications, said the Organized Crime Prevention Council, that Mafia families are operating as such in the Lone Star State. However, direct links between "home grown" Texas hoods and the organized underworld do exist. One particular scheme which has shown up in Texas is the planned bankruptcy fraud. A corporation will be set up as a going legitimate concern. It promptly buys all sorts of equipment through credit and then quickly takes voluntary bankruptcy. The illicit gains are converted to cash quickly and the mob has pocket money. This particular device was one of the favorite methods of supplying "family" members with their every need during the heyday of the Mafia in New York and Chicago over a period of three decades. The mind-boggling, whirlwind high-finance arena of stock fraud and stock manipulation really doesn't touch the life of the average Texan—unless he has his life savings invested in a company which is involved. There is evidence of some link to organized crime in specific cases, but for the most part dishonest businessmen are able to operate because there always are potential investors with ideas of quick wealth. Where organized crime does directly become involved in corporate swindlings, strong-arm tactics are often employed. It is not unknown for a mobster to actually take over a legitimate business and freeze or scare the owner out. One classic case came to light in South Texas several months ago where the owner of a small incorporated business became involved in creation of a new conglomerate through a legitimate

friend. A "friend" of his friend convinced him to put his business into the conglomerate "because it will double your profits." To the lasting regret of the honest businessman, he discovered the conglomerate was mob-controlled. They milked his assets bone-dry, even threatening violence at one point, then walked away. This short-term exploitation of the small businessman in Texas is not prevalent, but it can happen to anyone unless prospective new partnerships are carefully checked. Recognition of the enemy is the best weapon against organized crime for the average Texan. The public must be constantly aware of and educated to the fact there is organized crime in the areas of theft, prostitution, narcotics, gambling, illegitimate takeovers of businesses, credit card abuse and all the other by-products of criminal activity. Colonel Speir says "the best defense against organized crime is an educated public, a public unwilling to be victimized." He urges "recognize organized crime for what it is and what it stands for and then illegally-based criminal operations won't stand a chance in Texas if the tax-paying citizen is willing to strike with us at the economic threshold of mobdom and help us keep our state clean."

Two Minutes with the Bible

Grace and Debt

"Now to him that worketh is the reward not reckoned of grace, but of debt." "But to him that worketh not, but believeth on Him that justifieth the ungodly, his faith is counted for righteousness" (Rom. 4:4,5). As we look back at all the Old Testament types, the narratives, the sacrifices, the physical types, we exclaim: "The cross was not an accident, nor an afterthought on God's part: He had it in mind all the time." Surely Paul was right when he said of believers that God "hath saved us and called us with an holy calling, not according to our works, but according to His own purpose and grace, which was given us in Christ Jesus before the world began" (II Tim. 1:9). It is on the basis of the cross, typified all through the Old Testament, that God now saves us by grace through faith alone, and the types show that this was His eternal purpose. Furthermore salvation should be by grace through faith. As our text above declares: If man could earn his salvation it would be the payment of a debt, not the bestowal of a gift—and God will never be indebted to anyone. He will never be in a position where He owes us sinners a debt. Nor will He ever allow us to disgrace ourselves and annoy others by our boasting about how we earned eternal life. But He can, on the basis of the penalty paid at Calvary, bestow salvation as a free gift. This is why we read: "The wages of sin is death; but the Gift of God is eternal life through Jesus Christ our Lord" (Rom. 6:23). "It is the Gift of God, not of works, lest any man should boast" (Eph. 2:8,9). God owed Abraham nothing, but seeing His faith He said: "This man believes Me; I will account his faith for righteousness" (Gen. 15:6). And this He still does for those who trust Him, only He has now revealed the basis for this action: Christ's payment for sins at Calvary. This is why, in Romans 4:5, He forbids works for salvation and declares that the



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Jack Welch, Agent

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NOTICE!

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You are urged to attend. W. M. KING, MGR.

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Local Women Attend Workshop at Graham

Four members of the Foard County Library Committee attended an all-day library workshop in Graham Monday which was conducted by the Texas State Library. Local members who went were Mmes. Clarence Garrett, chairman; Hubert Brown, secretary-treasurer; Ed Huskey, member; and Ray Shirley, Foard County Library trustee and president of the Foard County Federation of Women's Clubs. The workshop was based on problems of small libraries and stressed the need of meeting the reading needs of all age groups, particularly the young adult and senior citizen. The need of weeding out old books which are never read was emphasized. Libraries should do this every one or two years. Foard County Library is classed by the Texas State Library as a phase 3 library. Under the loan program, books or materials not available locally can be requested through the local librarian, to the Kimp Library in Wichita Falls, which is classified Phase 2. If not available there, the local librarian can contact the Phase 1 library in Fort Worth. Requests must go through the local librarian and library, however.

4-H Club Meeting

The seventh grade boys held their monthly 4-H meeting in Mr. Deets' room on April 12. The prayer was led by John Klepper; pledge was led by Andy Lopez. Paul Whitley read the minutes. Mr. Burkett read over the enrollment. The boys were given booklets on rattlesnakes, and they discussed snakes. This was the last meeting of the school year.

A special medical unit for stroke patients has been opened at the Veterans Administration's West Haven, Conn., hospital.

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U. S. Government Obligations 1,282,438.80	Undivided Profits and Reserves 254,992.80
Bonds and Securities 292,891.45	Deposits 5,036,328.65
Federal Reserve Bank Stock 12,000.00	Other Liabilities None
Loans and Discounts 2,457,039.29	
Banking House and Fixtures 31,944.00	
Total Assets 5,691,321.45	Total Liabilities 5,691,321.45

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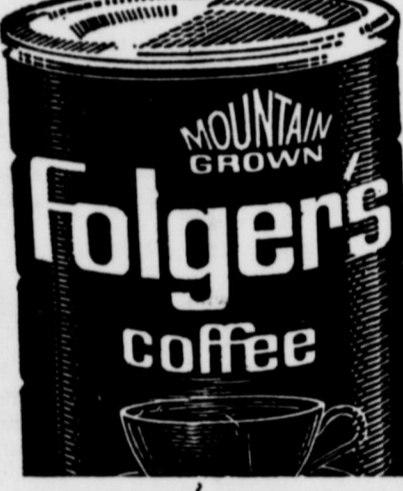
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Del Monte 46 oz. Can

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OUR DARLING

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PORK STEAK lb. **69¢** **PORK CHOPS** lb. **\$1 09**
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Celery **22¢**
LARGE GREEN STALK

HOLIDAY HAMS lb. **\$1 39**
FULLY COOKED—HALVES—3 TO 4 LBS.

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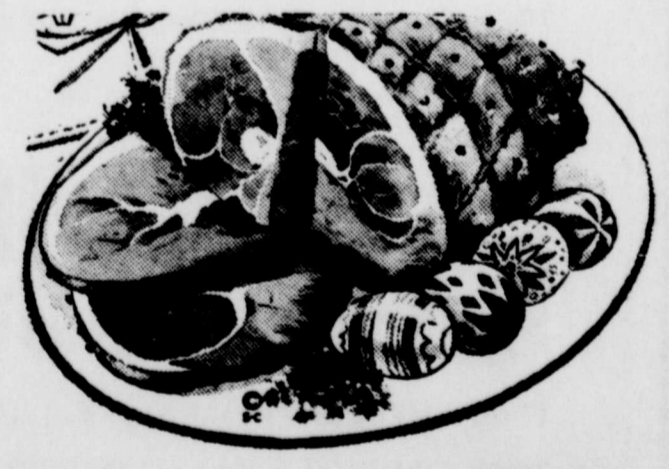
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Bananas 2 lbs. **25¢**
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