

# Just Say No

By Bob Osgoodby

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This is what we tell our kids if they are offered drugs. Well there are a lot of instances in which we as adults, should "just say no" as well.

Let's stick with the drug issue for a minute. The "pushers" lead someone into their addiction, by making it easy and attractive for them. At first they might give away free samples. They try to lure them into their fold with the promise of easy money. Getting hooked however, has serious consequences for anyone. Before they know it, they will do anything to get their "daily fix".

The smart "pushers" however, don't use drugs. They recruit others to do their dirty work. The recruits take all the risks, while the "kingpin" stays well hidden in the background, raking in his profits.

The advent of the internet, has created similar situations, referred to as "Dot.Cons", that we face everyday. Our mailboxes overflow with get rich schemes, and the lures they use are quite similar to that of the drug pusher. The promise of easy money without work is high on their list of tactics.

There are many schemes hatched to separate people from their money. There are some general steps however, that can save you a lot of money and heartache.

First, you should be wary of extravagant claims about performance or earnings potential. Get all promises in writing and review them carefully before making a payment or signing a contract.

Before entering into any agreement, read the fine print and explore all relevant links on their web site. Fraudulent promoters may bury the disclosures they don't want you to know about, by putting them in an obscure place, where you're unlikely see them. If challenged they cite those pages that you had access to as their defense. Be skeptical of any company that doesn't clearly state its name, street address and telephone number.

The most popular "Dot.Cons" typically are targeted toward retiree's or people who need to supplement their income.

Multilevel Marketing Plans/Pyramids, unfortunately are a fertile field for the scamsters, and give the legitimate companies a bad image. Many people buy into programs, whose only customers are other distributors and not the general public. Some multi-level marketing programs are actually illegal pyramid schemes. When products or services are sold only to distributors like yourself, there's no way to make money.

You should avoid plans that require you to recruit distributors, buy expensive inventory or commit to a minimum sales volume. Beware of shells -- "decoy" references paid by a plan's promoter to describe their fictional success in earning money through the plan. This is commonly called "check flashing" and is usually done in an "opportunity meeting", or other high-pressure situation. Never be pressured into making a decision to join at one of these meetings, and take your time to think over the offer.

Business Opportunities are also high on the list of potential scams - "be your own boss and earn big bucks". Don't be taken in by promises about potential earnings, many consumers have invested in a "biz op" that turned sour, as there was no evidence to back up the earnings claims. You should get all the promises in writing, and study the proposed contract carefully before signing.

Credit Card Fraud is something everyone should be aware of, and you should never share your credit card number to prove you are over 18. You should provide your credit card information only when buying from a company you trust.

Many people want to get their own web sites for their business. Avoid Web Cramming where you are promised a free custom-designed website for a 30-day trial period, with no obligation to continue. Many companies charge their services to your telephone bill, and continue the service after the trial period, making it difficult, if not impossible to stop. You should review your telephone bills and challenge any charges you don't recognize.

Internet Access or Long Distance Services where they offer free money, simply for cashing a check should be studied carefully. Without realizing it, you may become "trapped" into long-term contracts for Internet access or long distance service, with big penalties for cancellation or early termination. If a check arrives at your home or business, read both sides carefully and look inside the envelope to find the conditions you're agreeing to if you cash the check.

Don't get hooked in buying a discounted computer if you sign up with an internet service provider. Usually it is a long term contract, and if you are unhappy with their service, you are stuck for the term of the agreement.

These are just a few of the more popular "Dot.Cons, floating about the Internet. When confronted by offers like this, "Just Say No".

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