

Beware of Internet Fraud & Scams

Millions of people are traveling the electronic superhighway called the internet. The internet is an electronic world whose image appears on your computer screen. Sometimes it is called a "virtual" world to indicate it's not actually real. However, anywhere you travel has risks so no matter where you go, even if you don't actually leave your home, common sense and knowledge are your best travel companions.

There is so much to do on the internet and so many "sites" to visit that you may wish you had a tour guide. Chances are your Internet service provider offers a lot of information on its website from news to shopping to games to ways to protect yourself online.

For your own protection while "traveling" on the internet follow these simple guidelines:

- **Keep private information private.**
- **Get to know online merchants before you buy.**
- **Verify security & encryption before you do business.**
- **Question out-of-this-world claims, they probably are out-of-this-world!**
- **Know who's who because online anyone can be anyone, anywhere.**
- **Watch the .exe files; they may carry viruses, worms. Trojan horses or worse.**
- **Run filtering software to protect you & your family from inappropriate sites.**

Even if you follow the guidelines above it doesn't always protect you from scammers. That's a problem, according to the Federal Trade Commission, because many of these scam offers sound like legitimate opportunities. Here are the FTC's top 12 scams:

1. *Business opportunities:* The scam: Many of these are illegal pyramid schemes masquerading as legitimate opportunities to earn money.

- 2. Bulk email:** Few legitimate businesses, if any, engage in bulk email marketing for fear of offending potential customers.
- 3. Chain letters:** The scam: Chain letters, traditional or high-tech, are almost always illegal, and nearly all of the people who participate in them lose their money.
- 4. Work-at-home schemes:** The scam: You'll pay a small fee to get started and then you'll learn that the email sender never had real employment to offer.
- 5. Health and diet scams:** The scam: These gimmicks don't work. The fact is successful weight loss requires a reduction in calories and an increase in physical activity.
- 6. Effortless income:** The scam: If these systems worked, wouldn't everyone use them?
- 7. Free goods:** The scam: Most of these messages are covering up pyramid schemes, operations that inevitably collapse. Almost the entire payoff goes to the promoters and little or none to consumers who pay to participate.
- 8. Investment opportunities:** The scam: Ponzi schemes eventually collapse because there isn't enough money coming in to continue simulating earnings. Other schemes are a good investment for the promoters, but not for participants.
- 9. Cable descrambler kits:** The scam: The device that you build is illegal and won't work.
- 10. Guaranteed loans or credit, on easy terms:** The scams: The promised credit card never comes through. The home equity loan turns out to be useless lists of lenders who will turn you down if you don't meet their qualifications
- 11. Credit repair:** The scam: The scam artists who promote these services can't deliver.

12. Vacation prize promotions: The scam: The cruise ship you're booked on may look more like a tug boat, the hotel accommodations are shabby and any upgrade or schedule change requires you to pay big dollars

While traveling the electronic super highway remember to be careful so you'll: "**Be SAFE**"!