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10 Simple Steps To Avoid Phony Telemarketers

By James H. Dimmitt

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by: **James H. Dimmitt**

Although telemarketing calls should diminish, especially if you've registered for the national do-not-call list, scam artists are still out there hoping to con you out of your hard earned money. Scam artists don't care about breaking telemarketing sales rules because most are fly-by-night operations that change names and locations quickly before they are caught by authorities.

Fraudulent telemarketers' favorite victims are the elderly and those on fixed incomes. Why? Because it's easy for the phony telemarketer to get them to let their guard down especially when they hear "you've won a prize!" After all, we all like to win things don't we? The problem here is that the caller asks you to send them money in order to claim your prize.

Don't send any caller money if they :

- 1) refuse to stop "selling" when you say "no".
- 2) ask for a credit card number in order for you to claim your prize.
- 3) offer to send a representative or courier to pick up a fee associated with winning a prize.
- 4) claim another company you dealt with went out of business but you can still claim your prize for a fee.
- 5) offer to recover money you've lost in a previous con for a recovery fee.
- 6) try to convince you that this is a once in a lifetime offer and that you must act now.
- 7) refuse to send you anything in writing to verify your prize.

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- 8) claim that the promised prize is guaranteed.
- 9) introduce you to a supervisor who congratulates you on being such a lucky person.
- 10) introduce you to a supervisor who verifies you as the guaranteed winner.

Anytime you are contacted by a caller and asked to send money in order to claim a prize, you should:

- 1) Ask them to remove your name and number from their contact list.
- 2) Answer any sales pitch or fee request by saying "no" and end the call immediately, even if the caller continues to talk.
- 3) Contact your state attorney general's office or your local better business bureau.
- 4) Contact your local police department and report any suspicious telemarketing calls.

Fraudulent telemarketers are criminals. You win the real prize when you don't fall for their phony telephone lines.

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. He is also author of

"Identity Theft – How to Avoid Becoming the Next Victim!" available at

Finding Success in Failure

By Marilyn J. Tellez, M.A.

Finding Success in Failure by Marilyn J. Tellez, M.A.

Finding Success in Failure

This title sounds contradictory and phony. It is a contrarian kind of word, but it is not phony!

No matter how hard we try in work or in business to keep from making mistakes or failing at something, we will have failures.

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Isn't it better to look at a business/work failure in the terms of moving towards eventual success, rather than flail around with oneself because success is not instantaneous?

How we look at failure is puzzling. We know that a failure is an event that will not last forever, but somehow we have a perfectionistic attitude that it is permanent. How to get around this "I won't fail attitude"?

I think that one of the best ways is to understand the impermanence of anything and dare to risk without looking for perfection, the first time out! Maybe there will be a failure today and a success tomorrow. It will eventually even itself out if we risk and trust in the outcome.

c, 2004 Permission is granted to reprint, not for commercial use Marilyn J. Tellez, M.A. Certified Job & Career Transition Coach Email: doitnow@nwinfo.net Web: www.doitnowcareers.info

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