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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Advice for Web Purchasing

By Richard Lowe

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I recommend that you be very cautious about purchasing anything on the internet. Why? The internet is large, new and unprotected in many cases. It is incredibly easy for a fly-by-night schemer to set up shop, defraud some people, then move on without getting caught. And it's often difficult to determine who is the good guy and who is the bad guy.

Not to mention the problems of credit card fraud, privacy invasion and other unseemly attacks on your money and good name. Some of the dangers include:

- Your credit card numbers can be stolen by any number of means. These credit cards will then be charged up as high as they will go. You are legally protected from this kind of thing, but you have to report it quick and you will not be able to use the disputed amount while it is being investigated.
- Spammers can get hold of your email address and send you undesired advertisements.
- Unauthorized people can get your personal information and use it against you in some way.
- In extreme cases, people may use your social security number (and other numbers) to gain credit in your name. This is called identity theft.

Here are some suggestions to help fight some of these things.

- Make sure you are using a secure link. This is easy to determine, as you will see the "https" in the site address. Your browser may also display a locked symbol.

Advice for Web Purchasing

- Do not ever use your debit card. Some banks say you will not be liable for fraud, but that won't help in the short term with your checking account empty. Use a credit card so that liability is covered with the banks money, not yours.
- Get a small, \$500 credit limit card for internet purchases and pay it off each month. This way, your maximum exposure is \$500. If someone uses it fraudulently you won't be liable anyways as long as you follow the reporting rules, but it's nice to limit even that small liability.
- Always use a credit card for purchases on the internet. If your number is stolen it will be protected.
- Be sure you are on the site that you think you are on. Check the address (URL) and make sure you've spelled it correctly.
- Don't give out more information than needed to complete the purchase.
- I'd keep a notebook with a list of what was purchased when. This would be valuable if the product did not arrive as expected.
- Be sure to save receipts to your disk drive.
- Be careful of scams. If it looks too good to be true, it's probably a lie.
- If you are purchasing anything substantial, you might try checking out the company's customer service first. You can call their 800 number or send an email and see how long it takes to respond.

Richard Lowe Jr. is the webmaster of Internet Tips And Secrets. This website includes over 1,000 free articles to improve your internet profits, enjoyment and knowledge. Web Site Address: <http://www.internet-tips.net> Weekly newsletter: <http://www.internet-tips.net/joinlist.htm> Daily Tips: <mailto:internet-tips@GetResponse.com>

In Need Of Life Insurance Advice?

By Elizabeth Newberry

You've finally made the decision to purchase a life insurance policy. Good for you! And good for your family, too. Making the decision to purchase a life insurance policy may seem like the hardest part, but it's actually just the first step in the decision-making process.

You see, there isn't just one kind of life insurance policy available. Purchasing a life insurance policy

Advice for Web Purchasing

can be much different from purchasing, say, an auto insurance policy in which case you can decide on purchasing simple liability coverage, or full coverage, and a high enough amount of auto insurance to cover damages resulting from everything from car accidents to theft.

With life insurance policies, while there are also two main kinds - term life insurance policies and whole life insurance policies - the two are very different in what kind of coverage and extra benefits they offer. Term life insurance policies cover you for a certain period of time, while whole life insurance policies cover you for the duration of your life - and that's just the tip of the iceberg when it comes to the differences between term life insurance policies and whole life insurance policies.

The bottom line is, once you're ready to choose the kind of life insurance policy you want to purchase, you're probably going to need some advice.

There are a few ways to get good advice when it comes to purchasing a life insurance policy. First, do some research on both term and life insurance. Find out exactly what each kind of policy offers and make notes.

Next, talk to friends and family members about which kinds of life insurance policies they've purchased. They'll tell you what works for them and why, and this will help you determine what might work for you.

Finally, talk with insurance agents who specialize in selling both types of policies. Agents are trained professionals who can offer advice based on the coverage you need.



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