

Gow to avoid being ripped off by online companies

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Gow to avoid being ripped off by online companies

By Andre Plessis

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This month newsletter is in fact special as I want to share VERY SELDOM EXPLAINED FACTS AND A TOPIC that deeply concerns me and, I'm sure, you as well.

Over the past couple of years, I have spoken with many of you and I have found out that too many have suffered financial losses from companies that do not provide the services they charged they for. The companies I am referring to are:

- List and lead providers
- Email marketing companies
- Search Engine Optimization

DEFINITION:

LIST COMPILER:

An individual or company that specializes in gathering names, addresses and information from a variety of sources to produce a customized list of prospective customers. Sources can include directories, newspapers, public records, trade show registrations, etc.

LIST BROKER:

A company that resells mailing, telemarketing lists and e-mail addresses from list compilers. They usually get 20% off from retail pricing.

MAILING LISTS:

Have you ever purchased lists from list provider companies and BEEN disappointed TO have been given bad OR OLD data?

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FACTS: Serious companies will guarantee their mailing lists to be at least 90% deliverable. This can be done by updating their lists monthly using NCOA (National Change of Address). **HOWEVER**, telemarketing lists are usually never guaranteed since phone numbers are self reported. If you buy a telemarketing list, you may get up to 25 to 30% wrong or disconnected phone numbers.

HOW COULD YOU END UP GETTING INCORRECT LISTS?

SUPPOSE you order a list from a list broker who has already bought data a few months ago for a previous client he could be reselling that list again to you. If the list broker does not have to buy an updated list from a compiler and can resell you that list multiple times he can make more profit selling you a list that has not been updated. After a few months many things change. People move, get married, die; homeowners may have refinanced their homes; businesses may have moved or closed.

Those list brokers do not think long term but short term profit.

DEFINITION:

LEAD GENERATION:

Proceeding in two steps; involves an offer where the viewer is asked to call a toll-free number for more information on a product or service. An inbound sales rep captures the name, address, and phone number of the potential customer. Free information is sent in the form of letters, brochures, videotapes and/or product samples

This process can also be done via online advertising where a consumer can fill out an online application requesting a quote for a particular product or service. The third way could involve a telemarketing campaign where telemarketers contact consumers or businesses to offer them a product or service.

There are many lead generation companies who supply mortgage leads, Business opportunity, insurance, debt , home improvement , auto warranty leads, travel, payday loan leads etc...

HOW COULD YOU END UP GETTING BAD LEADS?

PROBLEM 1: The biggest problem I've observed so far is the fact that Internet leads are sold **TOO MANY TIMES**. Most of the time lead brokers are too greedy and resell leads 2, 3, 5 or even 10 times. When you call the leads they are very upset because they have received too many calls. There is a **HUGE PROFIT** being made by lead brokers when they resell leads many times.

PROBLEM 2: If leads are generated via unsolicited email you will get people who fill out the application but put bogus information since they do not like to get **SPAM** email. You obviously waste a lot of time chasing those bogus leads.

PROBLEM 3: Some companies will sell you what they call leads but in fact they are not leads. They may use email co-registration from partner sites to generate leads that they will sell you. See sample of opt in & opt out email co-registration at:

<http://contests.about.com/gi/dynamic/offsite.htm?site=http://www.surveynetworks.com/survey.cfm%3Fr>

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ef=8960%26AID=10285983%26PID=307536

They use a form to collect online visitor's information and at the bottom of the form they have some offers with boxes already checked. The online visitors who do not pay attention will then be receiving information on products/services from companies like yours but in fact they have no interest AT ALL.

CO REGISTRATION: OPT OUT is when the box is already checked. Visitor must actually un-check a box not to be subscribed or receive the offer. This is in fact a deceptive practice.

CO REGISTRATION: OPT IN offers where visitors need to check a box to receive an offer.

DEFINITION

Co-registration is a tool allowing marketers to acquire permission-based information from a consumer during the registration process on web sites. See sample: <http://www.newslettersforfree.com/>

BEWARE INCENTIVES: Some services will offer their visitors incentives such as free "points", enter to win FREE DVD player or even real cash to encourage them to sign up for offers. This is in fact a

deceptive practice to generate QUALIFIED leads.

BANNER/POP ADVERTISING/EMAIL MARKETING:

Some of you may be skeptical using a company that is supposed to deliver banner, pop up advertising or email marketing. After all, how can you verify if they will deliver?

If they send email, they should have a tracking system that will show you what has been delivered.

In regards to online advertising, mailing lists and lead generation I believe business owners should be more concerned with quality than price. There is always cheaper out there but you should find out what you are getting for your money. I am always surprised to hear people calling me and tell me "Oh I found cheaper". Sometimes I even here people saying "How come you are so expensive" But strangely I never people say "How come you are so cheap? What's wrong with your product or service?"

Well I think that if a company offers you something at a very low price you should find out the reason. Why is it so cheap? There is always a reason why things are cheap. Is it because it is your lucky day or did you just find a great deal? If something is more expensive find out the reason instead of thinking that someone is trying to rip you off. I would have a tendency to think that if something is cheap there may be something wrong.

SEARCH ENGINE OPTIMIZATION:

DEFINITION:

The process of choosing targeted keyword phrases related to a site, and ensuring that the site places well when those keyword phrases are part of a Web search.

It is an interesting service I do want to talk about.

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You have probably been contacted by companies that promise to place your web site on top of the search engines. Right here, let me give a little tip: why isn't that company on top of the search engines itself? When I say on top of the search engines, I mean on top. When typing a major keyword, that is highly competitive. (i.e.) mortgage, marketing, law, accounting, credit card, credit repair, shoes etc...

Keep in mind that being on top of search engine is a lot of work since search engines like Google change their algorithm all the time. It is a constant battle to be on the top 10. I can only tell you that it is much easier to put you on top of search engines on secondary keywords. (i.e.) account in Los Angeles, shoe stores in Beverly Hills, restaurant in San Francisco. Those are secondary keywords because they are not as frequently used by online users to find something on the Internet as opposed to primary keywords.

They will in fact tell you that they can give you 8 top positions. Now what does that mean? They are about 10 major search engines and directories. Google, Yahoo, AllTheWeb, MSN Search, AOL Search Ask Jeeves, Hot Bot, Lycos, Teoma, Inktomi, Looksmart & Open Directory.

So let's assume that you have 20 keywords to place on top of search engines it would mean 20 keywords on top of 10 search engines & directories would mean 200 top positions. And they tell you that they will give you 8 top positions. How difficult that is? NOT difficult at all I can do it you and you can do it.

A serious and trusted search engine optimization company would charge often thousands of dollars and most likely would have you rank high on major search engines under major keywords. To find those companies just type, search engine optimization, search engine marketing, search engine placement. Those companies who rank high on those keywords, most likely know what they do.

IF YOU WANT TO BE ON TOP OF SEARCH ENGINES use PAY PER CLICK SEARCH ENGINES. If you bid enough on keyword searches you will be among the top sites listed and most importantly you take **NO RISK**. The higher your bid the higher your site will rank.

HOW TO PROTECT YOURSELF FROM IT ALL:

First of all, check their websites. Make sure there is A business address on it, a phone number that works and a way to email them. You may as well find out who owns the domain name by checking who register the domain name at www.qwho.com. I personally feel uncomfortable doing business with a company that hides their whereabouts.

Check their ranking, and traffic on their site by downloading the Google [http:// toolbar.google.com/](http://toolbar.google.com/) and/or Alexa toolbar <http://www.alexa.com/>

For example, if someone tells you that they have been in business for many years, and there is no or too little traffic on their site, then, if **THEY** cannot help themselves, they certainly won't be able to help you.

Now, it is not because a company receives a lot of traffic to their site that it will automatically deliver great services or that it is safe to do business with it.

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Find out if they are members of the Better Bureau Business www.bbb.org.

If they are, it is definitively positive and again it does not mean that you will be 100% satisfied. It may be an indication that they are serious. When you visit the Better Business Bureau web site you may check if the company you want to deal with has any complaint against it.

Again, be a member of the Better Bureau Business and not having any complaint against you doesn't mean you're honest. Unfortunately, victims of rip offs do not always take the five minutes necessary to file a complaint, which allows unethical individuals and businesses to continue their wrong behavior. Do not hesitate to report businesses that steal from you, either at the www.bbb.org or at www.RipoffReport.com.

The last point I want to discuss is very important as well. Always pay for services with your credit card. If a search engine optimization company, lead generation company, list provider, email marketing company does not accept credit cards then be very cautious. I have noticed that most individuals and businesses, including me, have been ripped off mostly by companies insisting on being paid by checks, ACH or Paypal. If you use those 3 last form of payments **YOU WILL HAVE NO RECOURSE** if you are not getting what you paid for.

If you use your credit card to pay for the service and they deliver a poor service, you will have the recourse to dispute the payment, by calling your bank that will do a chargeback.

DEFINITION: CHARGEBACK

A credit card transaction that is billed back to the merchant after the sale has been settled. Chargebacks are initiated by the card issuer on behalf of the cardholder. Typical cardholder disputes

involve product delivery failure or product/service dissatisfaction.

In addition, businesses accepting credit cards tend to be more attentive, because credit card processors do not like charge backs. Too many charge backs will place the company on the Terminated Merchant File, preventing them from ever being able to accept credit cards again or it will be extremely difficult

The T.M.F. is the credit card processing's "black list".

When can you do business with a company that does not accept credit cards? When you know and trust the company, if you were referred by someone or if the amount involved is very small. You may be willing to risk \$200, but maybe not \$1,000.

Now, there may be out there honest companies that do not accept credit cards, but they are the exceptions. It is not very complicated to get approved to accept credit cards all you have to do is apply for it.

Be also very suspicious about nice sales people who insist on selling you something and who praise their services. They may be nice over the phone but they want to sell you their services or products as

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this is how they make a leaving. May be this is the only thing they want to accomplish.

TIP OF THE DAY:

By the way for all of you who have been deceived by companies I would also suggest you to join a company like pre paid legal <http://www.prepaidlegal.com/>.

BENEFITS:

For a low monthly fee, you can have access to valuable benefits that cover the most common legal needs that you will encounter. Remember than when a company cheats you they can steal hundreds, thousands or tens of thousands of dollars. Why not invest in a tax deductible service that will only cost you \$25 to \$75 per month depending on the level of service you need

CONCLUSION:

Real businesses will want to build a long-term relationship with you and will want to see you benefit from their services.

I have decided to write this newsletter because I truly feel aversion for individuals and businesses that cheat hard working people and steal their money. Plus, it complicates every body's lives and work.

I hope that this newsletter has given you valuable information that will help you find the companies you can trust and avoid you the aggravation of being ripped off.

Regards

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The History Of Pai Gow

By Adel Awwad

Tracing its roots to ancient Chinese gaming, Pai Gow is literally translated as "make nine". Pai Gow is a Chinese game, believed to be thousands of years old, and played with Chinese domino tile sets. The beauty of Pai Gow has attracted the curiosity of gaming audiences in cities such as Nevada and California.

In ancient Chinese, the translation of p'ai is a term designated both for cards and dominoes. The reason for the use on both objects is that there is no main difference between dominoes and cards in

China. During the early Chinese dynasties, dominoes are precisely used as cards. Dominoes are packed and treated the same way as cards.

Prior to the birth of Pai Gow, there were already two old Chinese gambling games that may have been the reason for the development of Pai Gow. They are yu-p'u and yeh-tza. Some players consider the two games as card games. There are others, however, who consider that the game of yu-p'u to be similar to a modern poker dice or something similar to it. Only the game of yeh-tza might be considered as a card game since it literally means leaves. Many authors believe that the possibility of using leaves as cards is very apparent.

The movement of time and the availability of new materials paved the way for the formation Ku P'ai, which curiously resembles a game using dominoes. It is further believed that yu-p'u, the ancient form of gambling considered as poker dice game, is the root of Chinese domino games. A domino, after all, is nothing but a pair of dice placed side by side. Chinese dominoes, which could be traced from the writings during Song Dynasty (1120 AD), have developed since then. They are used in several tile-based games, namely, Pai Gow, Tien Gow, Gwat Pai, Che Deng, Tiu U, Kap Tai Shap.

Pai Gow today is played very similar to many existing card games. The only main difference is that domino tiles are used instead of cards. The similarities to card games such as poker could make Pai Gow something to be enjoyed as a recreational card game. There is no doubt about it; those who begin to learn Pai Gow often end up becoming more than enthusiastic about the game. After all, it only takes a very short time to realize the beauty and ease in playing this popular Chinese game.

The popularity of Pai Gow has ushered into the development of Pai Gow Poker, an American version of the popular Chinese Pai Gow. It is a game played using cards, instead of the traditional dominoes, and is growing in popularity in various casinos as a source of amusement and fun.

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