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How To Avoid Classic Work-At-Home Scams

By Marketing Basics

How To Avoid Classic Work-At-Home Scams by Marketing Basics

"Be Part of One of America's Fastest Growing Industries!
Earn Thousand of Dollars A Month From Your Home...Processing
Medical Billing Claims!"

You can find ads like the above everywhere—on telephone poles, in your newspaper, on television and on the Internet. While you may find these ads appealing, proceed with caution. Not all work-at-home business opportunities deliver on their promises.

And its been our experience that nearly all of them are scams!

Countless work-at-home schemes require you to spend your own money to place newspaper ads; make photocopies; or buy the envelopes, paper, stamps, and other supplies or equipment you need to do the job. The companies sponsoring the ads may also demand that you pay for instructions or "tutorial" software. Consumers deceived by these ads have lost thousands of dollars, in addition to their time and energy.

Here are examples of several types of classic work-at-home schemes:

1. Medical billing: Ads for pre-packaged businesses—known as billing centers—are in newspapers, on television and on the Internet. If you respond, you'll get a sales pitch that may sound something like this:

"There's a severe crisis in the health care system, due partly to the overwhelming task of processing paper claims. The solution is electronic claim processing. Because only a

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small percentage of claims are transmitted electronically, the market for billing centers is wide open!"

The promoter may also tell you that many doctors who process claims electronically want to outsource or contract out their billing services to save money. Promoters will promise that you can earn a substantial income working full or part-time, providing services like billing, accounts receivable, electronic insurance claim processing and practice management to doctors and dentists.

They also may assure you that no experience is necessary—

that they will provide clients eager to buy your services or that their qualified salespeople will find clients for you.

The truth: You will have to sell! These scam artists rarely provide experienced sales staff or contacts within the medical community.

The promoter will follow up by sending you materials that typically include a brochure, application, sample diskettes, a contract (licensing agreement), disclosure document, and in some cases, testimonial letters, videocassettes and reference lists. For your investment of \$2,000 to \$8,000, a promoter will promise software, training and technical support.

And the company will encourage you to call its references. Make sure you get many names from which to choose. If only one or two names are given, they're probably "shills"—individuals hired to give bogus testimonials.

If at all possible, it's best to interview people in person, preferably where the business operates, to reduce your risk of being misled by shills and also to get a better sense of how the business works.

Very few consumers who purchase a medical billing business opportunity are able to find clients, start a business and generate revenues—let alone recover their investment and earn a substantial income. Competition in the medical billing market is fierce and revolves around a number of large and well-established firms.

2. Envelope stuffing: Promoters usually advertise that, for a small fee, they will tell you how to earn money stuffing

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envelopes at home. Later, when it's too late, you find out that the promoter never had any employment to offer.

Instead, for your fee, you're likely to get a letter telling you to place the same "envelope-stuffing" ad in newspapers or magazines, or to send the ad to friends and relatives. The only way you'll earn money is if people respond to your work-at-home ad, and pay the same fee that you did.

3. Assembly or craft work: These programs often require you to invest hundreds of dollars in equipment or supplies. Or they require you to spend many hours producing goods for a company that has promised to buy them.

For example, you might have to buy a sewing or sign-making machine from the company, or materials to make items like aprons, baby shoes or plastic signs. However, after you've

purchased the supplies or equipment and performed the work, fraudulent promoters don't pay you. In fact, many consumers have had companies refuse to pay for their work because it didn't meet "quality standards."

Here's the catch: In order to get out of paying workers, their work is NEVER deemed to be "up to standard,"—leaving workers with relatively expensive equipment and supplies and no income. To sell their products, these workers must find their own customers.

Legitimate work-at-home program sponsors should tell you – in writing what's involved in the program they are selling. Here are some questions you might ask a promoter:

- * What tasks will I have to perform? Ask the program sponsor to list every facet of the job.
- * Will I be paid a salary or will my pay be based on commission?
- * Who will pay me?
- * When will I get my first paycheck?
- * What is the total cost of the work-at-home program, including supplies, equipment and membership fees? What will I get for my money?

The answers to these questions may help you determine whether a work-at-home program is appropriate for your circumstances, and whether it is legitimate. To our

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knowledge, nearly all are scams!

You also might want to check out the company with your local consumer protection agency, state Attorney General and the Better Business Bureau, not only where the company is located, but also where you live. These organizations can tell you whether they have received complaints about the work-at-home program that you're interested in.

But be wary: The absence of complaints doesn't necessarily mean the company is legitimate. Unscrupulous companies may settle complaints, change their names or move to avoid detection.

If you have spent money and time on a work-at-home program and now believe the program may not be legitimate, contact the company and ask for a refund. Let company representatives know that you plan to notify the authorities about your experience. If you can't resolve the dispute with the company, file a complaint with the following organizations:

- * The Attorney General's office in your state or the state where the company is located. The office will be able to tell you whether you're protected by any state law that may regulate work-at-home programs.

- * Your local consumer protection offices.

- * Your local Better Business Bureau.

- * Your local postmaster. The U.S. Postal Service investigates fraudulent mail practices. The advertising manager of the publication that ran the ad. The manager may be interested to learn about the problems you've had with the company.

In addition, the Federal Trade Commission (FTC) works for the consumer to prevent fraudulent, deceptive and unfair business practices in the marketplace and to provide information to help consumers spot, stop and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357)

4 Tips to Avoid Internet Scams

By John Lynch

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4 Tips to Avoid Internet Scams

If you are new to the internet you will come across numerous programs offering promises of riches. You may know about people who have become rich on the Net but you have also heard about the scams.

How do you distinguish between the genuine and the con men? Here are a few points to keep in mind when assessing any opportunity.

1) How do you recognise a Scam?

Usually a scam offers a lot of money in a short space of time for a small fee. You must must pay something to make hundreds of thousands. The job that you will be offered will be easy, not requiring any previous internet experience and it will require a maximum of only two hours work a day.

You will be given descriptions of the glamorous lifestyle you will lead in a short time. Exotic foreign holidays will be yours , and expensive cars, a bigger house, and a permanent end to the hated day job.

This income will be achieved usually through recruiting other unsuspecting people into the program as your sub-affiliates , who will generate passive income for you.

2) Are there any genuine Internet jobs?

Nobody wants an employee by their computer in another part of the world performing routine tasks such as placing advertisements, typing etc. when you can get someone who is local just as offline businesses

do.

Genuine jobs can be applied for on the internet in the usual way through filling out application forms, sending off c.v.'s/resumes. These jobs are usually offline.

3) What can you do if you are scammed?

Usually nothing. Scammers are clever. They demand fees which are not big - usually less than \$100. In this way they do not attract the attention of the Police who have more urgent crimes to deal with. However, bigger scams are stopped by the Police when large sums of money are involved.

4) What can you do to avoid Internet Scams?

Be careful. Anyone can have a website under a false name and false postal address. Anybody can start an internet business for a short time and swindle money. Then disappear only to open up again under another name on another website.

What characterises a genuine website?

A genuine website does not offer money for nothing.

It has a clear contact address

There are products or services for sale.

A useful site to visit if you have suspicions about any opportunity is

<http://www.scamfreezone.com>

It contains many articles about the more popular scams.

If you are scammed, there is little point in approaching the Police unless the sums of money are big. Instead learn from the experience and educate yourself about scams so as not to make the same mistake twice.

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(John Lynch is an affiliate of the Internet Marketing

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