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Recognizing And Avoiding Con Artists On-line And Off

By Bill Wallmuller

CHARITY FRAUD

Charity fraud can do and does a lot of harm. Lately it seems to be rampant on the Web. The con artist takes advantage of people's good will and takes their cash - money that was meant for people in need. You can make sure that any money you give gets into the right hands. Just remember these tips when somebody asks you for a donation.

- Ask for identification - the organization AND the solicitor. Find out what the purpose of the charity is and how funds are used.
- Ask if contributions are tax deductible.
- If you're not satisfied with the answer - don't give.
- Give to charities that you know.
- Check out the ones you've never heard of before, or others whose names are similar to a well-known charity.
- Don't fall for high-pressure tactics. If solicitors won't take no for an answer, tell them NO way - BUT DON'T GIVE THEM YOUR MONEY.
- Be suspicious of charities that only accept cash.
- Always send a check made out to the charity and not the individual requesting the donation.

It is also probable that you will come across charity schemes on the Internet. They are most evident online after a major man-made or natural disaster has occurred and there is a swelling of the public's desire to help out whatever way it can. There have been cases where the con artist has developed an email or Website that mimics a known charitable organization but your contribution ends up going to the con artist instead of the charitable organization he claimed to have represented. More on this scam

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know as "phishing" in just a bit.

Below are two [2] more scenarios that have been commonly used by con artists in the past and one [1] that has been running rampant on the Internet.

THE PIGEON DROP

A person approaches you and says that he just found a large amount of money. What should he do with it? Maybe his "boss" can suggest something. He then leaves to check with his "boss" and comes back a few minutes later. His boss said to divide the money, but first, each of you must put up some, "good faith money". Once you hand over your share, you'll never see it or the con artist again.

THE BANK EXAMINER

A con artist will contact you and tell you he is a bank official or police officer and that he needs your help to catch a dishonest bank teller. All you have to do is withdraw your savings and give the money to him so he can check the serial numbers. IF you do, you've been "stung". A real bank official would NEVER ask you to withdraw your money.

Is it hard to believe that people fall for such tricks? Con artists may be the greatest actors you'll ever meet. The pigeon drop and the bank examiner schemes are two of the most successful con games around. Don't be fooled. CALL THEIR BLUFF BEFORE IT'S TOO LATE.

PHISHING

Con artists and scammers have been busy on the Internet too. In many cases the fraud is accomplished by the con artist stating that he is asking for donations on behalf of some charitable organization when in fact he is working for himself or herself.

"Phishing" has become a major problem on the Internet in the last couple of years. You receive an email from a fraudulent source that has created an email with a Web page that looks like it is a legitimate email from a bank or other organization that is well known that you may have had some dealings with. Quite often the bogus email states that it is updating records or trying to correct some error made by the firm. The scammers attempt to get you to supply some personal information such as social security number, account numbers and the like. If you do supply that type of information the "phisher" is apt to use it by assuming your identity and cleaning out your accounts.

The bogus Websites and emails have been becoming increasingly believable and have copied legitimate Websites so closely that it sometimes takes a trained eye to spot them. Of late, there has been decent anti-phishing software on the market that you could use to help you discern the good emails and Websites from the fraudulent ones. I would recommend that you use this software, especially if you have problems discerning the good guys from the scammers.

There are many times when an appeal to you for money just doesn't sound or sit right. When this occurs, walk away from the appeal.

You need to be able to recognize these scams on the onset so you can protect yourself, your resources and identity.

The author is the founder of Merokee Enterprises. You can find out more about self defense and safety technology by visiting:

<http://www.personal-defense-technology.com/>

The truth about Smokers 'Concentration Con'

By Neil Stelling

Smokers make many excuses for not quitting. One of them is the 'concentration con'. How many times have you heard a smoker say, 'I'd like to quit, but it helps me concentrate'. Maybe you've said it yourself ?

In reality, smoking doesn't help concentration from a medical viewpoint. So the idea that smoking helps concentration is just a perception, or an imagined positive reason for not quitting.

It's true that withdrawal symptoms, starting not long after your last cigarette, cause feelings of irritability and restlessness. These feelings started because of cigarettes, and it's strange that another cigarette should be the way to relieve them.

In fact, smoking makes concentration much harder, not easier. Although another cigarette temporarily relieves the symptoms caused by the cigarette in the first place, the cigarette is not the aid to concentration which many smokers wrongly choose to believe.

Truth is, smoking another cigarette will make concentration progressively harder. With any drug, you eventually need more and more of it to produce the same effect. A smoker will never be able to concentrate as well as a non-smoker. The more he smokes, the less relief he'll get from each cigarette.

Let's look at the medical side of the 'concentration con'. Clogged arteries, caused by smoking, starve the brain of oxygen and reduce our ability to concentrate. Carbon monoxide, produced by cigarettes, is well-known as a poison... not an aid to concentration.

The 'concentration con' is an example of the psychological addiction that makes a cigarette slave of so many people.

Among the many reasons Smokers use to justify their habit, the 'concentration con' stands up to the least scrutiny. But it must be exposed as a con. Once it's exposed, then it's no longer a threat. Once the smoker is shown proof of the 'concentration con', and once he believes that proof, then this self-fulfilling belief disappears for ever.

This article has shown that lack of concentration is actually caused by smoking in the first place, and can be only temporarily relieved by another cigarette. One of the greatest benefits of quitting smoking

is a return to a clear head, and the ability to properly concentrate again. Once you see the 'concentration con' for what it really is, you're much closer to finally quitting smoking.

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<http://www.QuitSmokingWithNLP.com/concen>

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