

You Think YOU'VE Been Scammed?

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By Pamela Geiss

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Boy was I scammed! It was my first try at an Internet business. I saw an ad that you could get your own casino. Please do not confuse this with one that is going around new where you can sign up to be an affiliate at a group of casinos. This one was one where you paid them to make your casino. You chose your own casino name. They registered it and made the casino on a theme that went with the name you chose. I paid them a pretty penny to do it, too. In return, I would advertise it and collect 55% of the profits.

I spoke with them, we emailed, we did a contract. I saved every email that they sent and I sent to them. I felt I had covered everything, reading every word in the contract, etc. and asking 25 zillion questions. So, I went to the bank and borrowed the money, as according to statistics, I should be able to pay it back the first year.

Well, the first thing that happened was it took a lot longer to get the site finished than they had said it would. But, in the meantime I went about scouring the Net for places to advertise so I would know where the best places were when the site was ready. By the time they had it up, I already had had to make my first payment on my loan; so I set about advertising with a vengeance! I found ways that worked well and by the 3rd month, we had made a profit and I got my first check! Not a large one, but the exciting thing was we had made a profit!

The fourth month came and my check was larger and just about covered my loan payment. The casino was growing all the time and I was one excited person! The fifth month, I was due to get a check for over \$8000! Now I was REALLY excited! What happened? It never came. Oh, there was this excuse and that excuse, but I never got my check. Did I ever get anymore money from them? No. Did I want to sue them? You bet! But did I sue them? No. Why? Because they are in Costa Rica and I am in the United States. Attorneys said their laws are different than ours, plus I had a choice of hiring a Costa Rican attorney and hoping he was honest and would do his job or paying someone from the States to go over there. It was going to be very expensive and there was no guarantee whatsoever that we would prevail. Their advice? Don't put bad money behind bad money. Cut your losses now.

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Why have I told you this? I have several reasons for sharing this with you.

1. First of all, be **EXTREMELY** careful about who you do business with. If you do business with someone in another country, be sure to check out their laws and be sure you are covered if things don't go the way they are supposed to. Things are better now, but in there are still many scammers out there.

2. See if they have testimonials. If they do, write to the people who gave testimonials. They should be linked on the site. If they are **NOT** linked and you don't see a way to contact them, be wary. They may not be real.

3. See if the business has a contact. See if they give you an address and phone number. If they have no address and phone or just list a post office box, go somewhere else. Post office boxes can easily be closed, and there goes your money and your contact with them.

4. If you have been scammed (and I think there are few of us who haven't been scammed), don't think that everyone on the Internet is dishonest and give up. The Internet is just like the rest of the world: there are honest and dishonest people everywhere. Take what you learned and make something good come out of it. I learned so much about advertising online that I decided to start my own business for marketing and advertising. In other words, make lemonade out of the lemons you got.

It **IS** realistic that you can be successful online. I'm proof positive of that. All you have to do is be determined and don't let the "bad boys" get you down. If you get scammed, just focus on your goals and work that much harder. We need all the honest business people we can get!

How To Protect Yourself From Work At Home Scams

By Tina Barraclough

You have decided to start a home based business, but you want to find a honest, legit home based business. With all the scams out there, you are unsure of how to go about finding one that is not a scam. Before starting a home business, there are many factors to consider. Many work at home opportunities are honest and will not rip you off, but also, some are scams. By learning to research work at home opportunities and the companies will protect you from the people that are scammers. Many people think about starting their own home business, but are apprehensive because they are afraid of being scammed.

You can protect yourself, and find an honest and legit home based business. The first thing you must do before you make any decisions about joining any work at home business, is research the opportunity and the company thoroughly. This will be your best defense against being scammed. One thing to remember, If it sounds too good to be true, more than likely it is a scam.

Here is some places that you can check and do research on any work at home business. If you have been scammed I have listed where and how to file a complaint.

Research: check for listings with National Fraud Information Center at:

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Contact your local Better Business Bureau:

There you will find a link to locate the BBB in your area. Also you will find information on work at home opportunities and scam.

You can also conduct researches on business opportunities on NewsGroups. If someone has been scammed by a work at home business, they will most likely post this information on these forums.

Google Groups

Yahoo Groups

Scam Busters: helps people protect themselves from Internet Scams.

WorldWideScam: offers funny insight into some of the more outrageous scams today.

The United States Postal Service: has several web pages on their website about scams including work at home schemes, multi-level-marketing schemes, and how to file a mail fraud complaint.

inspectors/

The Federal Trade Commission: Find information on work at home scams, and business opportunity schemes.

The National Consumer League's: National Fraud Information Center: Offers information on pyramid schemes, MLM, and how to report a fraud.

Remember, You should always research any company or work at home business before you decide to join. Never jump right in and join without looking into work at home opportunities, because you may find that you have been scammed. Not all work at home businesses are legit, and this is why you need to protect yourself from them.

If you have been scammed by one of these schemes, here is what you can do to get your money back and stop them from scamming anyone else:

1) Contact the National Fraud Information Center at 1-800-876-7060 or visit their website at:

2) Contact the Attorney General in your local state.

3) File a complaint with the Better Business Bureau in the fraudulent business's state. You can find contact information for each state at the BBB website at:

4) List them with the Internet Fraud Complaint Center at:

5) Report it to the Federal Trade Commission. Call them at 1-800-876-7060 or visit their website at:

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Tina Barraclough is a stay at home mom and owner of

Visit

her website for Business Opportunities, free e-books, Business Articles, etc.

How To Protect Yourself From Work At Home Scams

Affiliate Program Scams To Watch Out For

Tips on Avoiding Scams

When a Prospect Isn't Worth Your Time

Lotto's – It Is All About Trust, and Honesty !



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