



Presents
**Everything You Ever Wanted To Know About Online Scams
AND HOW TO AVOID THEM!**

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Introduction

About this file, please read this!

Congratulations on taking a major step towards avoiding online scams! By reading this report you'll be in an excellent position to choose your business opportunities wisely.

If you enjoy the free scam-busting information in this report, **please** pass it on to your friends, family members and associates. **You could prevent them from falling victim to cyber-crime.** If we can educate everyone, there will be fewer victims and less incentive for the scamsters to continue! By passing this report on to your friends you'll help to prevent them being scammed, drive the scamsters out of business and make the Internet a safer place for everyone! Not bad for sending a few emails, or putting a link on your website! On the other hand, if you decide not to pass this report along, and your best friend gets scammed at an online auction, **how hard will you kick yourself?!**

The Internet is a **fantastic distribution medium.** If you pass the file to just **ten** people, and they do the same, very soon everyone online will be better educated (and that's hundreds of millions of people). In fact, **you are just six people away from distributing one million copies, so your friends are just five people away!** There's no way that I could reach millions of people on my own, so please help! Here are a few distribution ideas...

1: Forward this file as an email attachment to your friends, associates and relatives. The file can't do any harm as it cannot contain viruses, plus it's a very short file, so your friends won't mind. Please, **do not send the file to anyone you don't know.** Spam is one of the worst aspects of the Internet, and I don't want to be part of it.

2: Put the report on your website in a prominent position. You'll add great free content and be doing a good thing for your visitors (which will build up your karma...always a good thing ☺). If you don't want to put the file on your site, just link to it at the ScamFreeZone by pasting this code into your webpage(s)...

Don't Be The Next Scam Victim!
Click Here For A
Free Online Scam Report

3: Put a link in your email signature file like this...

Free Online Scam Report. Don't Be The Next Victim!
Download from: <http://scamfreezone.com/>

4: Put up our banner. The banner can be found at :

<http://scamfreezone.com/scaminfo.gif>

Where can I find :

I ask that you link the banner to www.scamfreezone.com where the report can be downloaded. Linking directly to the PDF file will lead to confusion.

To put the banner on your webpage(s) just copy and paste this code:

```
<a href="http://scamfreezone.com/">  
</a>
```

Many thanks for participating in the distribution this report. As it's free you could regard distributing it as a way of "paying" for it. Also, you will have the satisfying feeling that you have helped prevent people from falling victim to online scams.

Best Regards,
Neil Shearing



<http://ScamFreeZone.com/>
feedback/comments: scambook@scamfreezone.com

Where's the Scam? Online!

If I could sum up this e-report in one word it would have to be "**beware**". As the owner of the ScamFreeZone, the "only place to find "ScamFree" opportunities", it continually amazes me when people send me emails saying "**please look at this page, is it a scam?**" When I visit the page it has a crass sales pitch on a free server suggesting you send \$5 to 5 friends and earn \$50,000 in five days (or some such rubbish). The page has maybe a few broken images, several obvious spelling errors (only today I was going through this routine and saw a spelling error in the main title...would you believe "**CANADIEN**". Seriously. Add to that the fact that there were no contact details, not even an email address, and I hope you can guess what I wrote to the guy who asked "is this a scam"!

Scope of this report: Online Scams

In order to **decrease** the number of people who fall victim to online scams I have decided to write down **everything I've learned** in nearly four years investigating the online world of cybercrime. If you use the information in this report in conjunction with the advice and opportunities at the ScamFreeZone, you'll be almost certain to avoid the online scamsters! This report is only concerned with the scams you are likely to meet online. An examples of each scam is given, with pointers to look out for.

ps. Don't miss the bonus article at the end of this report!

Let's get started...

Definitions, Examples and Tips

Many people are totally bewildered by the number of scams online. While it's true that there are numerous different scams, they are basically just digital versions of scams that have existed offline for many, many years. Once you understand the terminology of the scam-world, you'll be better prepared when you come across scams on bulletin boards, websites or in your inbox.

Chain Letter

Chain letters are a very good illustration of a scam updated and turned digital. I remember solicitations through the mail (snail mail, that is) to send \$5 to five different people, move your name to the top of the list and wait for thousands of five dollar bills to come floating through the mailbox. Then, more recently, the same letter has flooded my inbox. Of course, the scam still involves sending money to strangers and hoping to get a windfall when your name reaches the bottom of the list and 10,000 people send you \$5! **Wouldn't that be great?** Very recently, in fact in the last few weeks, I've seen this chain letter "go totally digital". Making use of the fact that a new Internet bank will give you \$5 for signing up, the scam email suggests you join the bank and send your \$5 **digitally** to the person on the top of the chain and move your name into third place. Now you don't actually have to take \$5 out of your pocket because it was only ever in your account online, so it looks as if you haven't lost anything! The scam takes place much more quickly too because it's all digital. Here's an example of the scam as it looked in my inbox...all chain letters look pretty much like this, so you'll know what to expect in your inbox soon!

Start

From: cbr1900@ureach.com **To:** Friend@public.com
Subject: HOW WOULD YOU LIKE TO MAKE ALOT OF MONEY???

Here's Some Money ..Use It If you need to make a few thousand dollars REALLY FAST, then take a moment to read the simple program I am sharing with you.

THIS IS THE FASTEST, EASIEST PROGRAM YOU WILL EVER DO!

Complete it in 1 hour and you will never forget the day you first received it! Oh, did I say FAST? "The speed of the Internet". The Newsletter and all Payments are made up on the Internet By E-Mail. The very first thing you need to do is Go to PayPal and sign up. It takes 2 minutes and PayPal will deposit \$5.00 in your account That makes this program FREE!!!

Hree's the Link>>>>>>

<https://secure.paypal.com/>

Then, E-Mail the \$5.00 from your PayPal account to the FIRST name on the list (#1) along with a note

to "Please Add Me To Your Mailing List".

BE PREPARED TO GET EXCITED... YOU WON'T BE DISAPPOINTED!!!

Read the following and you will agree this is a very exciting opportunity. Only invest a little bit of time, and your reward could mean thousands of dollars!

IT'S OUTRAGEOUS!!! With two hours of work I have made over US \$11,000 in the last three weeks, and my investment was just \$5.00 !! I LOVE IT! Thank You 11,000 X's! Julie M., St. Louis

ARE YOU IN NEED OF MONEY RIGHT NOW? HOW DOES \$20,000 IN TWO WEEKS SOUND? Don't laugh! Try this for a change while you wait for your other programs to start working. One hour of work to get started and no mailing lists!

Esquire Marketing Newsletter Gift Club This service is 100% legal (Refer to US Postal and Lottery Laws, Title 18, Section 1302 and 1341, or Title 18, Section 3005 in the US code, also in the code of federal regulations, Volume 16, Sections 255 and 436, which state a product or service must be exchanged for money received)

Here's How It Works Unlike many other programs, this three level program is more realistic and much, much faster. Because it is so easy, the response rate for this program is VERY HIGH AND VERY FAST, Internet E- Mail FAST and you will see results in two weeks or less! Just in time for next month's bills! You only e-mail 20 copies (not 200 or more as in other programs). You should also send them to people who send you their programs, because they know these programs work and they are already believers in the system! Besides, this program is MUCH, MUCH FASTER and has a HIGHER RESPONSE RATE! Even if you are already in a program, stay with it, but do yourself a favor and DO THIS ONE as well. START RIGHT NOW! It's simple and takes NO INVESTMENT!!! It will pay off long before other letters even begin to trickle in! Just give ONE person a \$5.00 gift. That's all! Follow the simple instructions and in two weeks you will have US\$20,000 in your bank account! Because of the ZERO INVESTMENT, SPEED, and HIGH PROFIT POTENTIAL, this program has a VERY HIGH RESPONSE RATE! Just one (1) US\$5.00 bill That you get FREE at PayPal !!!!

Follow These Simple Instructions

1)E-Mail the \$5.00 from your PayPal account to the FIRST name on the list (#1) along with a note to "Please add me to your mailing list". Only the first person on the list gets your name and a five-dollar gift.

2) Edit only the list, removing the FIRST (#1) NAME FROM THE LIST. Move the other two names UP and ADD YOUR NAME to the list in the THIRD (#3) position. Note: do not forget to replace the PayPal referring URL in the body of the letter with you own PayPal referring URL.

3) Send out 20 copies of this letter. NOTE: by sending this letter and the payment via EMAIL, the response time is much faster-- INTERNET E-MAIL FAST. Consider this, MILLIONS of people surf the Internet everyday, all day, all over the world! Fifty thousand new people get on the Internet every month! An excellent source of names is the people who send you other programs and the names listed on the letter they send you. Your contact source is UNLIMITED! It boggles my mind to think of all the possibilities! Mail, or should I say Email, your letter and payment TODAY! It's so easy. One hour of your time, THAT'S IT!

To send your newsletter by Email:

- 1) Go to "edit" and select all
- 2) Go to "edit" and "copy"
- 3) Start (compose) a new Email message
- 4) Address your Email and Subject blocks
- 5) Go to "edit" and "paste"

After you have pasted this article to your new Email, delete the old header and footer (Subject, Date, To, From, Etc.) Now you can edit the names and addresses with ease. I recommend deleting the top name, adding your name and address to the bottom of the list, and then simply changing the numbers. Note: do not forget to replace the PayPal referring URL in the body of the letter with your own PayPal referring URL. THERE'S NOTHING MORE TO DO. When your name reaches the first position in a few days, it will be your turn to collect your gifts. The gifts will be sent to you by 1,500 to 2,000 people like yourself, who are willing to invest one hour to receive US \$20,000 in cash. That's all! There may be a total of US\$20,000 in US\$5.00 bills in your mailbox in two weeks. US\$20,000 for one hours work! I think it's WORTH IT, don't you?

GO AHEAD--TRY IT. IT'S FREE EVEN IF YOU MAKE JUST 3 OR 4 THOUSAND, WOULDN'T THAT BE NICE? IF YOU TRY IT, IT WILL PAY!

TRUE STORY Cindy Allen writes: I ran this gift summation four times last year. The first time I received over \$7,000 in cash in less than two weeks and over \$20,000 in cash in the next three times I ran it. I can't begin to tell you how great it feels not to have to worry about money anymore! I thank God for the day I received this letter! It has truly changed my life! Don't be afraid to make gifts to strangers-- they'll come back to you in ten- fold. So, let's keep it going and help each other out in these tough and uncertain times. CAN I DO IT AGAIN? OF COURSE YOU CAN- this plan is structured for everyone to send only 20 letters each. However, you are certainly not limited to 20. Mail out as many as you can. Every 20 letters you send has a return of \$20,000 or more. If you can E-Mail forty, sixty, eighty, or whatever, GO FOR IT! THE MORE YOU PUT INTO IT THE MORE YOU GET OUT OF IT. Each time you run this program, just follow steps 1 through 3 and everyone on your gift list Benefits! Simple enough? You bet it is! Besides, there are no mailing lists to buy (and wait for), and trips to the printer or copier, and you can do it again and again with your regular groups or gifters, or start up a new group. Be sure and pay the first person on the list this is proof that you paid to get put on a list which is the service rendered to make all this legal!!!! Why not? It beats working! Each time you receive an MLM offer, respond with this letter! Your name will climb to the number one position at dizzying rates. Follow the simple instructions, and above all, PLEASE PLAY FAIR. That's the key to this programs success. Your name must run the full gamut on the list to produce the end results. Sneaking your name higher up on the list WILL NOT produce the results you think, and it only cheats the other people who have worked hard and have earned the right to be there. So please, play by the rules and the \$\$\$ will come to you!

--- -E- MAIL YOUR LETTERS OUT TODAY ---

\$\$\$ Together We Progress \$\$\$
Successfully,
deleted

Here are the Three
People to get started. Sign up and send \$5 to the
first person only!

1. deleted
2. deleted
3. deleted

You probably are skeptical of this especially with all the different programs out there on the Web but if you don't try this you will never know. That's the way I felt. I've been watching this type of

program for years and this is about as easy and fast as you can get it and it can even be free to try now with Paypals help, no stamps, no envelopes, no copies to be made just a little effort and faith!

Hello.

This is not a spam. We both belong to the same mailing lists, or you have sent or requested business opportunity information. To be removed please put "Remove" in the subject of your reply.. Thank you

End

Quick Point:

Anyone notice the glaring spelling error "**Hree's the Link**". As I mentioned above, this is always a dead giveaway of classic spam and a scam!
End Quick Point.

So with the above chain letter you just send \$5 to one person electronically, and make a fortune! Unfortunately, this chain letter will be as (un)successful as all the others. I want to make another point about this email, and all the others like it. They usually proclaim "**legality**" because a "service or product" is being "purchased". I've had several people email me asking how they can find out whether or not the scheme is legal. My belief is that a **scam is a scam is a scam**. Whether it's technically legal (it's not) is irrelevant because only people who participate in it care, and there's no reason at all to participate, unless you want to throw your money away. Believe me, no-one makes money through chain letters!

Envelope Stuffing

This scam is another "**golden oldie**". Nowadays it's sent by email, posted on bulletin boards and plastered over web-pages, but it's still a scam. Basically, the scammer proposes sending you materials (envelopes to stuff and mail out, toys to assemble, kits to put together etc) which you stuff/assemble and send back. For each item stuffed/assembled you earn a certain amount. Here's the hazard light: you are asked to send in a dollar amount (\$20/\$50) for a "starter kit" (or similar wording). The company will then send out initial materials which you stuff/assemble, send them back and get paid. Invariably, one of three things happens...

- 1: You send in your money and get nothing (most common)
- 2: You get the materials, stuff/assemble, send them back and then never get paid.
- 3: You're sent a letter saying to mail the same "envelope stuffing scheme" letter to a few thousand others and earn money from them! Bingo, you're in business...scamming others!

To paraphrase George Bush...

"Read My Lips: I've never heard of a genuine envelope stuffing opportunity and I doubt I ever will!"

Here's an example, just plucked off the Web at random...

Start

Make \$1.00 Per Envelope Stuffed

In order to get you started immediately, we must require a one-time registration fee of \$14.00 plus a \$1.00 shipping and handling to become a permanent independent Home-Mailer in our association. This covers our expenses in materials and showing you what to do so you can work as long as desired.

There is nothing else to ever buy from us in order to get started in this program. In as much as we would like to send our program without the small registration fee, we must protect ourselves from those few who are not serious and have no intention other than to satisfy their curiosity. Naturally, No business can afford to send out costly materials to everyone.

Now it is all up to you! Start now by printing and mailing the order form IMMEDIATELY, and start taking those first important steps on the road to working from the comforts of your own home! Don't put off another minute because our quota for mailers may soon be filled. All request must include full payment. We will refund your registration fee after you send us your first 100 envelopes, this is in addition to your regular rate of \$1.00 per envelope. 100% fully GUARANTEED!!

We appreciate your helping us, and I'm sure you'll enjoy your extra income. Please print and complete the registration form and mail it today! We are looking forward to helping you get started.

Name _____
Address _____
City _____ State _____
Zip _____
Phone _____
Signature _____
Amount of money I would like to earn each week:
\$500.00 ____ \$1000.00 ____

End

That last line really cracks me up! Think to yourself before considering this "opportunity", "If a machine can stuff envelopes (or assemble toys) 100 times faster than me, why do they want me to do the work?" The answer is, they don't, **they just want your money.**

MLM (Multi-Level Marketing)

MLM by itself is not a scam, it is simply a method of marketing by which people can earn money on sales generated by people they recruit as well as by sales they make themselves. It's an interesting fact of Internet marketing that as a consequence of **no-one being able to reach everyone**, the marketing paradigm online revolves around using networks of resellers. A prime example is the army of resellers that Amazon pays 10% of any sales generated from their websites. Even the ScamFreeZone has an associates program whereby you earn 50% of each sale (a bit more generous than Amazon). The fact that the programs only pay out based on **sales** makes

them legitimate. When most people hear the term MLM they think of pyramid schemes which are illegal scams. The difference between MLM and pyramid schemes is explained in the next section...

Pyramid schemes.

There are tell-tale signs for when you should be suspicious that a MLM scheme is really a pyramid. Firstly, you are expected to **pay to join** with some of that money given to the people who recruited you. Secondly, there appears to be **no product being sold**, or the product that is being sold appears to be "false" such that emphasis is put on recruiting people, not selling product. As far as I understand it, and I'm not a lawyer, if the program generates most of its money through recruiting people, not selling product, and you would earn your money by recruiting others, then the scheme is most likely an illegal pyramid scheme. One of my golden rules is that **it is not necessary to pay to join an opportunity**, especially online. Hence, you can avoid all pyramid schemes by following that one rule. Actually, the chain letter described above is a good example of a pyramid. There are several levels, you 'earn' money by recruiting others, there's no "real" product and you'll never make any money!

Internet Auctions

Online auctions account for nearly **90% of online fraud**. Basically, people who put items up for sale at online auction sites are rarely vetted. Usually anyone can sign up and purport to sell anything. It's only after you send in your money, and receive nothing in return, that you realise you've been scammed. Some sites list the number of "comments" received about a seller, but these **could have all been faked** using different free email addresses and are no guarantee to credibility. Obviously, you can investigate the validity of auction items from businesses by calling the business directly, talking to the local consumer protection agencies and asking for customer references. If the seller is an individual not only are you more likely to be scammed, but you're **less likely to be protected by laws** that govern the sale of items from businesses to consumers. So be doubly careful. Other ways to protect yourself are:

Get informed. Ask about the physical location of the seller, their telephone number, delivery date/time, guarantees, refund/return policy, service agreements.

Pay by credit card for added protection. Alternatively, ask if you can pay by cash on delivery whereby you pay when the goods arrive at your door. Another option is to use an escrow account, someone who holds the money until the goods arrive, then releases it to the seller.

Investment Scams

As every opportunity you invest time or money into is, by definition, an investment, anything that robs you of that time or money is an investment

scam. It is therefore necessary to narrow the definition for the purposes of this report. What I'm talking about are online scams that prey on people who invest in **stocks and shares**, a very popular activity. The most common problem is that it's very difficult to determine the validity of an online source. **Anyone can build and host a respectable website** with their own dot com name for under a hundred dollars so you need to carefully pick the websites you trust. Furthermore, most websites whose topic is stocks and share advice will have message/bulletin/web boards where people post "tips". These are **notoriously untrustworthy**. Several individuals have been prosecuted for promoting stocks that they had shares in. They simply artificially boosted the share value and sold their shares at a tidy profit. Subsequently, everyone who bought shares based on the "tip" sees the share go down through the floor because not only was the reason behind the share-boosting tip **bogus**, but now the shares have had **adverse publicity** and fall because of it! The same thing can happen with newsletters sent out by websites and "regular" newsgroups such as usenet, so be careful who your trust.

Quick Point:

By the way, it's illegal according to federal securities law to hold shares and recommend (tout) them without disclosing that you own the stock, or are being paid to recommend it.

End Quick Point.

Email is also used to solicit for investors. One of the most famous scams, which doesn't involve stocks and shares, but illustrates my point is the famous **Nigerian fee scam**. Only the other day I received this message from someone who thankfully found out about the scam before it was too late...

"msg: Received this email on 18 July 2000 (details followed of Nigerian Fee scam email). Used your site to confirm it was a scam. Thank you for your service."

Basically, the scam boils down to someone claiming to be from the Nigerian Central Bank or Nigerian Government requesting your bank account details under the pretext that they have a huge amount of money in Nigeria and need to "salt it away" in foreign bank accounts. They will deposit the money into your account and come back for it later. You get to keep either the interest accrued, a percentage of the deposit or a flat fee (this varies). Once they have you interested in the venture, they announce **unforeseen fees or taxes** which you need to pay before the money can be released. Each fees/tax is said to be the "last" one, but never is. By this method they milk your bank account.

This particular scam became very sinister when an American was **murdered** in Lagos, Nigeria in 1995 as a result of becoming involved in it.

Start

----- Original Message -----

From: To:

Sent: Thursday, March 23, 2000 2:20 AM

Subject:URGENT PROPOSAL

CONFIDENTIAL

DR. (Ph.D)
VICTORIA ISLAND TEL:234 904*****
FAX:234 904*****
e-mail:

22ND MARCH,2000.

ATTENTION:

Dear Sir,

INVESTMENT/PARTNERSHIP RELATIONSHIP.

First,I must solicit your confidence in this transaction.I am making this contact with you based on reliable information available to us,courtsey of internet business index and confirmed by our local chambers of commerce and industry,concerning your reputable organisation.Thus we are convinced you would be capable to provide us with a solution to a money transfer transaction of US\$36,400,000.00(Thirty-six Million,Four Hundred Thousand United States Dollars).

Source: During the last military regimes here in Nigeria,government officials set up companies and awarded themselves contract which were grossly over-invoiced.The current civilian government have constituted a Contract Review Panel, and as members we have identified a lot of inflated contract funds which are presently floating in the Central Bank of Nigeria.By virtue of our position as civil servants and members of this panel, we cannot acquire this fund in our names.We hereby solicit your assistance to help take delivery of this funds totalling(US\$36,400,000.00)into your custody,and you will be adequately compensated with 25% of the entire sum.

It is our intention therefore,having your understanding and co-operation to invest 70% of this funds in products for world-wide distribution,expansion of products manufacturing plant and importation of agricultural and oil prospecting equipment to sub-western region of Africa.While the balance 5% will cater for all local and foreign expenses incurred in facilitating the transfer of this funds.

Our projection is to conclude transfer of funds latest 5 to 9 working days from date of receipt of the following information by TEL/FAX:234 904**** (your bankers name and address,account number,your telephone and fax numbers).Our perfected modalities is remittance of stated funds as contract payment to your nominated account.The requested information,will enable us write letters of claim and job respectively.This way we will re-award the contract in your company's name and apply for payment of outstanding claims.

However,it may interest you to know a similar transaction by a colleague with a Turkish national ended up in a traumatic experience,as we would require a measure of guarantee,prior to commencement,as we are hoping to build our trust on sincerity of purpose and mutual understanding.

Please contact me immediately you receive this mail by TEL/FAX:234 904**** thus signifying your capability and willingness to enable me give you additional details on our proposed modus-operandi of getting this funds to you 100% riskfree.

Again we look forward to doing business with you and solicit your utmost confidentiality in this transaction.

Your faithfully,

DR. . e-mail:

(PLEASE DO NOT RESPOND BY EMAIL. RESPOND BY EITHER PHONE OR FAX YOUR RESPONSE AND INDICATE REF:YK/01).

End

Other types of investment scam include...

Spectacular returns! For a small initial investment you stand to gain high returns with low risk...I don't believe for a moment that anyone smart enough to be reading this e-book would fall for such a trick!

Offshore investments! Be very careful investing beyond your country's borders. The Internet makes such investments easy, but should you lose your money, the police in your country will have trouble catching villains in another.

What to look out for...

- 1: Promises of **quick profits**, “**insider information**” and **pressure to invest**.
- 2: People commonly use “alter egos” online. Look out for people giving information with **free email accounts** or promoting several investments.
- 3: High profit comes from a high risk investment. If anyone promises high return with low risk **be suspicious**.
- 4: **Research** companies thoroughly. Investigation before investing will pay off in the long run. Do business with companies you trust.
- 5: **Check** with the Better Business Bureau, and Securities and Exchange Commission for details on a company
- 6: **Get the details right**. Know what you’re investing in, how much it will cost, when the product (if any) will arrive and the guarantee/returns policy.
- 7: **Guard your own info**. Don’t give out social security numbers, bank account numbers or credit card numbers to people/businesses you don’t trust.
- 8: When you have to pay, **credit cards** are better than cash, checks or money order. For a start, the business has to be able to accept credit cards which gives it slightly more credibility. Secondly you can dispute charges if something goes wrong.
- 9: **Don’t trust giltz**. Anyone can build a glitzy website. It does not mean they’re respectable.
- 10: Any offer sent by unsolicited commercial email (UCE, **spam**) is bad news. For a start, it has probably been sent to six million other people. Also, anyone who sends spam is not likely to be in “business” for long as their ISP will terminate their service.

Credit Repair Cons

Companies offering to erase your bad credit or set up a new credit file for an upfront fee are **simply fraudsters**. The only information that can be removed from your credit report is false information and you can get it removed by yourself simply and for free. Contact the credit reporting agencies for details of how this is done. Negative information, if factually accurate, cannot be removed although, if you have good reason, you can insert a note in with your report detailing why there’s negative information such as you fell behind on a car loan because of documented ill health. If you do use a company to correct your credit report, **they have to bill you after making the changes**. It’s illegal for them to charge you upfront.

Online Job Opportunities

Several websites offer access to a database of “job opportunities”. In line with other opportunities, **be suspicious if asked to pay upfront**. Legitimate websites will earn money from the businesses offering jobs and will not need to charge visitors too. Double check any refunds policy. Sometimes they contain clauses which prevent you from getting a refund, such as having to show refusal from three applications within 30 days. Make sure you have a written contract, with all the clauses, sub-clauses and small print read and checked carefully. Get references from anyone who has used the service, preferably not directly from the company. Search the Internet using the

company name and see what you can discover...is there bad press on some websites?

Useful Additional URLs

<http://ScamFreeZone.com>

Business Opportunity Directory of "ScamFree" Opportunities. Some are 100% guaranteed by the ScamFreeZone, others are self-certified by the opportunity owner and monitored by the ScamFreeZone.

<http://ScamBusters.com>

Lists several prevalent scams and email hoaxes with information and contacts for what to do if you're scammed.

<http://BBB.org>

The Better Business Bureau. Offers reports on any US business.

<http://Fraud.org>

National Fraud Information Center. Information about scams, tips to prevent them and opportunity to report them. Also have a freephone number: 1-800-876-7060

<http://FTC.gov/>

Federal Trade Commission. Launches various consumer protection initiatives and reports findings

<http://SEC.gov>

Security and Exchange Commission. Consumer advocate for financial investment opportunities.

<http://Webassured.com>

Third party business certification service

Next... **Bonus Article:**

Six "Must Have" Resources To Start Your Online Business ...

Bonus Article: Six “Must Have” Resources To Start Your Online Business

In order to be successful online, you **absolutely must** have the six items detailed below, or equivalents. There's no getting away from it. Offline businesses need startup investment to buy the tools of their trade, and so do online businesses. It's **vital to your success** that you buy from the right sources. Getting **the right equipment for the least amount of money in the shortest amount of time** could end up saving you weeks of effort and hundreds of dollars. This list aims to help you accomplish that goal by asking you six questions. **To succeed online you must have good answers!**

★ 1: What's Your Name?

If you're serious about being online at all, you need your own domain name. I took ages to get a domain name, I thought it “just wasn't necessary”. Now I can see, looking back, I made a terrible mistake. If you won't spend \$30 per year on your own business name, then why should anyone trust you? Make your domain name **short, sharp and catchy**. Then register it. For all my domain names I use Registrars. See if your chosen name is available...
<http://scamfree.com/domain/>

★ 2: Where Do You Live?

You need to have your domain name and webpages hosted. The best hosting company on the Internet, in my opinion, is Virtualis. I host the ScamFreeZone and over 25 other domains on a Meta server costing me over \$200 per month. So **I have the experience necessary to recommend them to you**. Click on the link to learn more...
<http://scamfree.com/virtualis/>

★ 3: What Do You Sell?

You need to have something to sell online. Let's cut to the chase. The biggest profit comes from selling an **info product, music or software** because they're all **digital products** that can be downloaded. The best way to get started is to write your own info-product. My own e-book describes, in total detail, step-by-step, how to write and sell your own info-product...
<http://scamfree.com/ebook/>

★ 4: Can You Sell It, No, **Really** Sell It?

Make sure you learn from the best sources. The biggest and best Internet Marketing course I know of is by Corey Rudl at the Internet Marketing Center. He's so sure you'll love his course, he'll give you back **double your money** if you don't!
<http://scamfree.com/corey/>

★ 5: Do You Take Credit Cards?

I love this question. Yes, **you must accept credit cards**. No, unless you do thousands of dollars a year in sales, **you don't need your own merchant account**. There are companies out there that accept credit cards for you. Some work for a flat percentage, which is excellent because you don't have to pay out any money if you don't sell anything! Other companies charge an

initial setup fee, then a lower percentage rate. I built a website that compares all the different services, it's at:

<http://nomerchantacct.com/>

★ 6: Does Your Counter Have Sparks Flying?

You need traffic, people, visitors and hits! At the moment, most of the search engines let you submit your web-pages for free. The "trick" is to get to the top of the listings. An online expert at search engine placement is Michael Campbell. He generated **\$700,000 in online sales** using just his search engine ranking tactics. I bought his e-book, "Nothing But 'Net", and it's superb!

<http://scamfree.com/nbn/>

Are You Rich Yet?

Probably not...it takes a **long time** to build a reputable business online. In that respect, it's no different to offline. However, if you put in the sweat, the hours and the effort online, the profit margins are huge! Literally. Where else can you make a product for nothing, sell it for \$50 and ship it for nothing? Amazing. I want to give you **one last tip for success**. As much as I'd like you to join my associates program, I have to mention another. No-one on the Internet helps their associates as much as this guy. His products are phenomenal, his associates program is fantastic and I just have to recommend him to you. By joining his associates program you'll learn a terrific amount about marketing online. Plus you'll get his products at a discount. His name? Ken Evoy. His site...

<http://scamfree.com/sitesell/>

Hint: Look for the affiliate link on the left-hand side of the page!

By the way, there are tens of thousands of associate programs online. I strongly suggested you sign up at Ken's site, but if you want to find out about other associate programs, the place to visit is Allan Gardyne's website. Allan has built a fantastic website with thousands of associate programs listed. If you want the "breaking news" from a highly respected authority on associate programs, sign up for his excellent newsletter...

<http://associateprograms.com/>

About the ScamFreeZone

Since late 1997 the ScamFreeZone has been compiling a 200-category directory of ScamFreeZone "Member Sites". Our "Member Sites" offer business opportunities that have been certified, by the owner, as 'Scam Free'. All Member Sites have pledged, on the honor system, that their business opportunities are honest and genuine; they then get a free listing in the directory.

*** If any negative comments are received about any site, it is investigated and its listing may be removed ***

We have carried out several investigations and all but two have been complete resolutions in favour of the customer. The other two sites have been removed from the directory. **Scamfree LLC** offers this service as a positive step to promoting real business opportunities on the Internet. We see this as preferable to the negative "all business opportunities on the Internet are scams" and hope this site will help people searching the Internet for home business opportunities.

If you like this e-book, why not sign up for our highly-regarded free newsletter "Advice + Opportunity" which contains Internet marketing advice and scam tip-offs. Simply send a blank email to:

mailto:scamfree_newsletter-subscribe@listbot.com

Best Regards,
Neil Shearing



<http://ScamFreeZone.com/>
feedback/comments: scambook@scamfreezone.com



Read the true story about Silly Goose, amongst others, who fell prey to one professional internet scamster - Dr Georg Adem (or whatever name he might be using this week) specializing in "Offshore Banking", "Second Passports" and "Internet Privacy" - from a convincing, professional looking website "Financial Privacy Consultants" (or whatever name he might be using this week)

<http://www.appleby.net/netscam/FPCscam.html>

If you already had the opportunity to learn a scam lesson the hard way, please tell us your story, and help to make this World Wide Web a safer place for all

scamstop@appleby.net

But if you are amongst those who are still waiting in line to make the same, or similar, expensive mistakes - rather READ and LEARN !!

[Quest for World Wide Web Knowledge](#)

*" Learning is not attained by chance,
it must be sought for with ardor and attended to with diligence"*