

Home-based ‘business opportunitites’ often scams

Dear Attorney General Kline: Recently responded to an advertisement from a Florida business offering me the chance to make several thousand dollars each month just by putting gift certificates into envelopes and mailing them. I sent a \$59 money order to get started but have not received any materials, and the business has ignored my repeated attempts to contact them. Will I be able to get my money back?

Dear Kansas Consumer: The chances of this company returning your money are not particularly good. Many home-based business opportunities promoted by companies located outside of Kansas are, too often, nothing more than a scam, and this appears to fall in that category.



phill
kline

• attorney general

Unfortunately, these home-based business scams are far too numerous to be properly policed by state governments, especially since most are also quite unresponsive to out-of-state subpoenas. The advertisement for this particular company is extremely enticing with a bold headline proclaiming “Earn Good Money!” and offering the chance “to earn up to \$6,000 and more each week” for simply mailing certificates as part of the promotion of a “large national company,” which is never identified.

This flyer also attempts to assure consumers of the legitimacy of the offer by stating that both “current and past mailers keep telling us that they’ve never been associated with a more honest company” and that “everything you read in this letter is the honest truth.” The reality is that this and other similar offers of great financial reward requiring little, if any, work are scams. Here are some tips to help you avoid becoming a victim of one of these scams:

1. Deceptive offers are made to cause a consumer to act on impulse, so take the time to research companies before sending any money.
2. Research by calling the Better Business Bureau to check on the

company’s standing. You can further investigate by calling the Consumer Protection Division of the Attorney General’s office in Kansas and the state in which the business is located. If you have Internet access, you can also perform a “Google” search for additional information.

3. Be wary when asked to send money up front to an out-of-state business you have not dealt with in the past. A money-back guarantee is difficult to enforce from afar.
4. If they do not trust you to pay with a personal check, you should not trust them to deliver product after receipt of a money order or wire transfer.

Payment by credit card is the best path to protecting yourself should the deal be a scam. Credit card providers are required to permit you 60

days to dispute a charge if you discover that there has been fraud.

5. “Get rich quick” scams will usually have a few people listed in their literature who have “found how easy it is” to make money. Anyone can promise claims of certain success, and deceptive businesses have no problem advancing false claims. Never doubt that any successful business is going to require plenty of skill and hard work, regardless of how “easy” it may sound.
6. Remember the old adage that if something sounds too good to be true, it probably is. In most cases, the only person getting rich in a get-rich scheme is the scammer. In many cases, all that they send you, if they send you anything at all, is a plan for you to scam others as you have been scammed.

Finally, please remember this sure thing: preventing fraud is always more effective than trying to repair the damage done by fraud. Your constant vigilance as a consumer guards not only you and your family, but the entire Kansas community as well.

Attorney General Phill Kline offers this public service to help you avoid becoming a victim of consumer fraud. Although some of the details have been changed, the cases appearing in this column are based on actual complaints or questions.

For further information or to file a complaint, please write Attorney General Phill Kline, Consumer Protection Division, 120 SW 10th Ave., 2nd Floor, Topeka, Kansas 66612, or call the toll-free Consumer Hotline, 1-800-342-2310.

matters of record

District Traffic

The following fines were paid in the Sherman County District Court: **May 20** — James M. Moore, 57, Jefferson, Md., \$144 for speeding and \$10 for no seat belt. Kevin Reif, 21, Englewood, Colo., \$120 for speeding. Matthew S. Turner, 25, Louisville, Ky., \$150 for speeding. Lauren M. Ritchie, 19, Littleton, Colo., \$168 for speeding. Jerome P. Vessels, 50, Mt. Washington, Ky., \$150 for speeding. **May 23** — Joseph P. Ennis, 22, Manchester, Conn., \$120 for speeding. Daniel V. Wallace 57, Prairie Village, \$181 for speeding.

Fatima G. Mackie, 28, N. Hollywood, Calif., \$138 for speeding and \$20 for no child restraint. Bary P. McCoy, 23, St. Charles, Mo., \$186 for speeding. Robin L. Gray, 34, Colorado Springs, \$150 for speeding. Mircha G. Sushinskiv, 48, Spokane, Wash., \$265 for over weight limit on wheels and axles. Christopher D. Bruns, 19, Marion, Ind., \$138 for speeding. Ruben R. Espinoza, 26, Pomona, Calif., \$138 for improper parking. Thomas J. Murphy Jr., 43, Cincinnati, Ohio, \$138 for speeding. Jason I. Penrose, 23, Sonera, Calif., \$138 for improper parking.

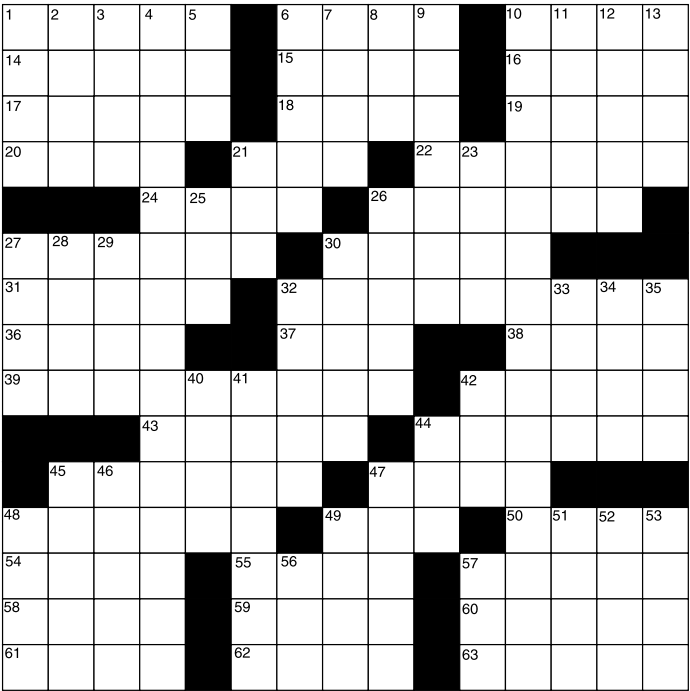
Johnathan B. Rich, 20, St. Louis, Mo., \$120 for improper parking. John A. Wilson, 51, North Port, Fla., \$102 for speeding and \$10 for no seat belt. Ryan A. Yeo, 18, Pismo Beach,

Calif., \$150 for improper parking. Corey A. Dunn, 26, Lenexa, \$144 for speeding. Kelly A. Shuma, 20, Buffalo Grove, Ill., \$168 for speeding. Guadalupe S. Soria, 47, Tustin,

Calif., \$120 for speeding. Lee A. Riggins, 48, Fort Lupton, Colo., \$170 for over weight limits on wheels and axles. James E. Lulf, 22, Owasso, Okla., \$138 for speeding.

John M. Linnenbrink, 35, Edwardsville, Ill., \$132 for speeding. Lunette K. Werth, 50, Quinter, \$132 for speeding. **May 24** — Anthony I. Fernandes, 19, \$114 for speeding.

CrosswordPuzzle



CLUES ACROSS

1. Old Testament queen
6. Quoth
10. Prove
14. Baseball slugger
15. Orchestra instrument
16. Fib
17. Glisten
18. Astringent
19. Helper
20. Engrave
21. Before
22. What Tiger Woods did
24. Mined metals
26. Cotton fabric
27. Flyer
30. Blend
31. Preen
32. Confusions
36. Secure
37. Expression of joy
38. Gust
39. Snared
42. Toothbrush brand
43. Crawling vines
44. Booths
45. Different sides
47. Smack
48. First month of Jewish calendar
49. ____ you!
50. To chop or cut
54. Ancient Indian
55. Quartet
57. Yogi
58. Duo
59. Exhort
60. Test
61. Glide
62. For fear that
63. Utilization

CLUES DOWN

1. Judicious
2. Stop
3. Little Mermaid's love
4. Defeated Serapis
5. Pest
6. Zooms
7. Skill
8. Note of debt
9. Japanese dish
10. Country music group
11. Island nation
12. ____ days, long ago
13. Unwanted plant
21. Type of pal
23. Exploiter
25. Type of music
26. Pondered
27. Niche
28. Bush concern
29. Crack
30. Heaps
32. Dummies
33. Expression of sorrow or pity
34. Egg part
35. Compass point
40. Affirm
41. Woeful
42. Lube
44. Essential
45. Last
46. Computer code
47. Cap
48. Crests
49. Embraces
51. Opera solo
52. Cliff
53. Cabbage cousin
56. Minor's goal
57. Energy unit

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Burlington - First National Bank of Burlington
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