

How to Protect Yourself: Internet Email

Source: The Florida Attorney General's Office

12 Most Likely SCAMS to Arrive Via Bulk Email

While junk email is a big nuisance for the Internet user, be wary, the Federal Trade Commission (FTC) believes that many of these email offers are scams. The FTC staff has found that more often than not, bulk email offers appear to be fraudulent, and if pursued, could have ripped-off unsuspecting consumers for billions of dollars.

According to the FTC, the 12 scams most likely to arrive in your email boxes are:

Business Opportunities

Email business opportunities claim that you can make \$150 a day, \$1,000 a day, or more, and that the business doesn't involve selling, meetings, or personal contact with others. Many business opportunity solicitations claim to offer a way to make money in an Internet-related business. The email messages usually offer a phone number to call for more information. In many cases, you'll be asked to leave your name and phone number so that a salesperson can call you back with the sales pitch. **The scam:** Many of these are illegal pyramid schemes disguised as legitimate opportunities to earn money.

Bulk Email

Bulk email solicitations offer to sell you lists of email addresses or software that will automatically send email messages to millions of customers. Still others offer to send bulk email solicitations on your behalf. Most of these offers claim that you can make a lot of money using this marketing method. **The scam:** Sending bulk email violates the service terms of most Internet service providers. Several states have laws regulating the sending of unsolicited commercial email, which you may violate by sending bulk email. Remember, very few legitimate businesses, if any, engage in bulk email marketing for fear of offending potential customers.

Chain Letters

You are asked to send a small amount of money - \$5 to \$20 - to five or more names on a list, then replace one of the names with your own and forward the revised message via bulk email. The letter may claim that the scheme is legal, that it has been reviewed by a lawyer, or it may refer to sections of the law that supposedly legitimize the scheme. Don't believe it! **The scam:** Chain letters, in any form, are almost always illegal, and nearly all of the people who participate in them lose their money.

Work-At-Home Schemes

Steady income for minimal labor!!! Envelope-stuffing solicitations promise you \$2 for each brochure you fold and seal in an envelope. Craft assembly work solicitations often require an investment of hundreds of dollars in equipment or supplies, and many hours of your time producing goods for a company that has promised to buy them. **The scam:** You will pay a small fee to get started in the envelope-stuffing business, and you will end up with instructions on how to send the same envelope-stuffing ad in your own bulk e-mailings. If you earn any money, it will be from others who fall for the scheme you are now perpetuating. In the craft assembly work business, after paying the initial investment and putting in the time on the crafts,

you are likely to find promoters who refuse to pay you, claiming that your work is sub-standard.

Health and Diet Scams

Pills that let you lose weight without exercising or changing your diet, herbal formulas that liquefy your fat cells so that they are absorbed by your body, and cures for impotence and hair loss are among the scams flooding email boxes. **The scam:** Gimmicks don't work. Successful weight loss requires a reduction in calories and an increase in physical activity. Beware of case histories from "cured" consumers claiming amazing results; testimonials from "famous" medical experts you've never heard of; claims that the product is available from only one source or for a limited time; and ads that use phrases like "scientific breakthrough," "miraculous cure," and "secret formula."

Effortless Income

The hottest get-rich-quick schemes offer unlimited profits trading money on world currency markets, newsletters describing various easy-money opportunities and the secret to making \$4,000 in one day. **The scam:** If these systems worked, wouldn't everyone be using them? The thought of easy money may be appealing, but success generally requires hard work. Remember, if it sounds too good to be true, it probably is.

Free Goods

Some email messages offer free computers, electronic items, and long-distance phone cards. The catch, you have to pay a fee to join a club, and sign up additional members to earn the free goods. **The scam:** Most of these email messages are covering up pyramid schemes.

Investment Opportunities

Promises of outrageously high rates of return with No Risk. Don't believe it. One opportunity seeks investors to help form an offshore bank. Others are vague about the actual investment, stressing the rates of return instead. Many are Ponzi schemes, in which early investors are paid off with money contributed by later investors. This makes the early investors believe that the system actually works, and encourages them to invest even more. However, the scheme will generally operate only for a short time. They will quickly spend the money they take in, close down before they can be detected, and then reopen under another name, selling another investment opportunity. **The scam:** Ponzi schemes eventually collapse because there isn't enough money coming in to continue simulating earnings.

Cable Descrambler Kits

You can buy a kit to assemble a cable descrambler that supposedly allows you to receive cable without paying any subscription fee. **The scam:** Once assembled, the descrambler probably won't work. Moreover, even if it worked, stealing cable service is illegal.

Guaranteed Loans or Credit-Easy Terms

Some emails promise home-equity loans that don't require equity in your home and guaranteed unsecured credit cards, regardless of your credit history. **The scams:**

The home equity loans turn out to be useless lists of lenders who will turn you down if you don't meet their qualifications. The promised credit cards never come through.

Credit Repair

Credit repair scams offer to erase accurate negative information from your credit file so you can qualify for a credit card, auto loan, home mortgage, or a job. **The scam:** The scam artists who promote these services can't deliver. If you follow their advice by lying on a loan or credit application, misrepresenting your Social Security number, or getting an Employer Identification Number from the Internal Revenue Service under false pretenses, you will be committing fraud. Only time, effort, and a personal debt repayment plan will improve your bad credit.

Vacation Prize Promotions

Your email congratulates you on "winning" a fabulous vacation for a very attractive price -- you have been "specially selected" for this opportunity. **The scam:** Most unsolicited commercial email goes to thousands or millions of recipients at one time. Often, the cruise ship you're booked on looks like a tug boat, the hotel accommodations are shabby, and you will be required to pay for an upgrade. Also, scheduling the "vacation" at the time you want may require an additional fee.

To File a Complaint

The Florida Department of Agriculture and Consumer Services, [Division of Consumer Services](#) may be reached at (850) 488-2221 or (800) 435-7352. You can also file a complaint with the FTC by contacting the Consumer Response Center by phone: 202-FTC-HELP (202-382-4357); TDD: (202) 326-2502; by mail: Consumer Response Center, [Federal Trade Commission](#), Washington, DC 20580; or through the Internet, using the online complaint form at <http://www.ftc.gov>. The FTC publishes free brochures on many consumer issues. For a complete list of publications, write for Best Sellers, Consumer Response Center, Federal Trade Commission, Washington, D.C. 20580; or call (202) FTC-HELP (202-382-4357); TDD: (202) 326-2502.