

Scams and Rip-offs: Beware of the Vultures!

Imagine you are walking through the desert. You are hot. You are tired. You are thirsty, very thirsty. You've been walking for what seems like days. Suddenly, you look overhead and notice something that disturbs you- vultures! They appear to be circling you, patiently waiting...

Imagine now that you are sitting at home. You are tired. You are comfortable. You are relaxed, very relaxed. You have been working for what seems like weeks. Suddenly, you look out your window and notice something that disturbs you- vultures! They appear to be hounding you, persistently soliciting...

There are two types of vultures that I am aware of- those that want your remains and those that want your money. Fortunately, I haven't had much experience with the first type of vultures. I have, however, had too much experience with the other type. It seems I can't go anywhere without someone trying to get a hold of my hard-earned money.

As consumers, we are constantly bombarded with advertisements, business opportunities, and product offers that are, quite frankly, appealing. After all, wouldn't you like to know how an individual can "earn money stuffing envelopes at home?"

It is often difficult trying to weed out the legitimate offers from the scams and the rip-offs. Here are a few of the scams and rip-offs that I have come to recognize over the last few years (I've chosen those that typically target parents, especially stay-at-home parents):

Child Modeling Scams

Sure, there are legitimate ones out there, but they are few and far between. Stay away from any "agency" that recruits by placing an ad in the newspaper or by sending a "scouter" out to the mall. These companies are looking to line their wallets with your money by charging you outrageous up-front fees for photos, classes, or training. They promise jobs and lead you to believe that your child is the next "big thing." Fact is, they tell this to all of the parents and never do they deliver.

My wife took our daughter to one such agency in Scottsdale, Arizona called Starbiz. This company is a perfect example of a vulture. We were told that "only three children would be picked" out of the fifty or so that were there. We were told to call back the day after our initial meeting. When we did, we were told that our daughter was chosen and that we could get her started by purchasing a \$600 photo package. We were wise to the scam before we went in, but I'm sure there were a lot of parents that were not. Many of these parents dished out several hundred dollars for nothing more than a set of mediocre photos. Oh, by the way, every child is "picked" as long as the parents are willing to pay for the photos. Do your research before handing over ANY money to these so-called agencies.

Door-to-Door Magazine Sales

I'm sure you know the drill by now- a young, well-dressed teen knocks at your door and asks you to "sponser" or "vote" for him so that he can earn a trip to Europe. All you have to do to vote for him is to purchase a magazine subscription. He charms you by mentioning that your friendly neighbor purchased two subscriptions. He also notices that you have toys in your front yard so he asks you if you would like a parenting magazine or a children's magazine. Before you know it, he has walked away with a chunk of your last paycheck and you're still standing there wondering why you purchased a three-year subscription to a magazine that you have no interest in.

Here are a few things you should know about these magazine pushers:

1. They are almost always from another state.
2. They are well-trained and aggressive in their approach.
3. They often lie or manipulate customers into purchasing overpriced magazines.
4. The "sales kids" are often exploited and mistreated by companies that hire them.
5. Many, not all, have criminal histories and are hired as a "second chance."

I highly recommend saying NO the next time one of these magazine hustlers lands at your doorstep.

Other Scams/Rip-Offs

Envelope Stuffing: Pay \$30 for them to send you a letter telling you to place the same ad in a newspaper. Now you are the scam artist.

Assemble Products at Home: Spend several hours assembling a "simple" product then find out it didn't meet their "specifications." You basically paid a lot of money for a bunch of cheap craft items.

Paid Online Surveys: I actually paid \$30 for a list of web sites that I could have found by searching the web myself. The promises were unrealistic. If you're looking to make an extra \$10-\$20 per week, then go for it! I thought it was a waste of time.

Invention Submission Companies: They make you feel like your product is the best invention since the light bulb. They then take your money, a lot of it, and basically send you numerous pages of official looking paperwork- not much else. If you have an invention that you are proud of, contact a patent attorney.

Many times, people are ripped off and don't even know it. Do your research on scams and rip-offs and do what you can to be a smart consumer. Be skeptical of anyone and everyone who tries to offer you a "deal."

There are so many scams and rip-offs out there, I couldn't begin to make a dent in exposing them. There is, however, a great resource out there for consumers wishing to avoid them: www.ripoffreport.com. Check it out!