

Investigate business opportunities that sound too good to be true

By Bruce A. Love

I recently received an e-mail asking about the legitimacy of home-based business opportunities advertised on television. The ads usually run late at night and use such alluring lines as, "Be your own boss!" "Set your own hours," "Great Money," and "Lose the commute." All of these claims sound very appealing.

I decided to look into these companies advertising carefree, self-employed, lifestyles. I started my investigation by visiting the websites posted on the television commercials. Who knows, maybe they would be my ticket to fame and fortune.

It didn't matter which domain name I plugged into my browser - all domain names advertised on the various home-based business commercials led to identical websites. Each had an adequate layout of pictures and text, but lacked useful business information. The websites echo all the buzz phrases used in the television commercials, and are designed to appeal to would-be business owners. Pictures on the website show happy couples who evidently became successful (rich) following the advice of the business guru running the website.

The main feature of the home page is a form that visitors must fill out (in great detail) before they receive additional information. The only other link on the homepage is to the website's Privacy Policy. This link is easy to miss because of its placement and the tiny font used on the link. The Privacy page gave me clues as to the true nature of this home-based business opportunity.

A website's Privacy Policy page states how personal information will be handled. Few people bother to read these lengthy pages, and are therefore clueless as to what happens to their information. The privacy policies on these web pages clearly state, "... this information will be shared with third parties who engage in home based business opportunities.... We will also share your personal information with selected third parties so that you may receive special offers and promotions from them.... We are not responsible for the privacy practices or the content of such Web sites or for the privacy policies and practices of other third parties."

The home-based business opportunities I investigated are "strictly legit." They are just not the business opportunities we believe them to be. The business guru who developed the site will not be contacting you. Your name and contact information are sold to third parties who are looking for

people ready to buy into their programs. With a bit more digging, I discovered the side of these businesses not advertised on television. They sell your information, and the information of other "qualified leads" to anyone willing to pay \$200 per 15 names.

In the interest of investigative journalism, I submitted my contact information to see where this would lead. Not surprisingly, a multi-level marketing company contacted me. All I had to do is send them \$10 to cover the postage for their free packet (if I didn't return it in 14 days, I'd be billed \$39). It's not important to identify which pyramid schemer jumped on this "hot and interested" lead (as the list sellers described me). All I can say is, I am not interested in selling herbal diet products of any kind, nor am I interested in selling the selling of such products!

I felt a little guilty that I cost a pyramid scheme member \$13.33 just by filling out a form, but that is just one example of the hidden costs of doing business in a multi-level marketing organization. Very few people prosper in multi-level marketing organizations, and those that do, have done it on the backs of people who haven't.

If you are truly interested in becoming self-employed, I recommend contacting the Small Business Development Center at Saint Francis University (814-472-3200). They will help you gather information on starting and running a small business, and focus your efforts in pursuit of that goal. From my previous experience running the SBDC in Bucks County, I can assure you that these people will give you sound advice and steer you away from "get-rich-quick" pyramid schemes and scams. Building a successful business takes a lot of time and effort. There is no shortcut to success, and the only secret to success is hard work.

Now that "third parties" have my contact information, I am bracing for the inevitable onslaught of spam that will hit my inbox. When that occurs, I will drop that disposable e-mail address. Who needs such garbage? Two weeks ago I read a story where Russia's biggest spammer was bludgeoned to death. Sadly, I could not muster up a tear. In the words of a popular country song, "my givadam was busted." The trafficking of personal information belonging to unwilling victims is reprehensible, and bound to make a few enemies. So too, is the use and abuse of people at lower levels of a pyramid, who have invested their life savings.

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