

Views on the news **up front**

E-MAIL

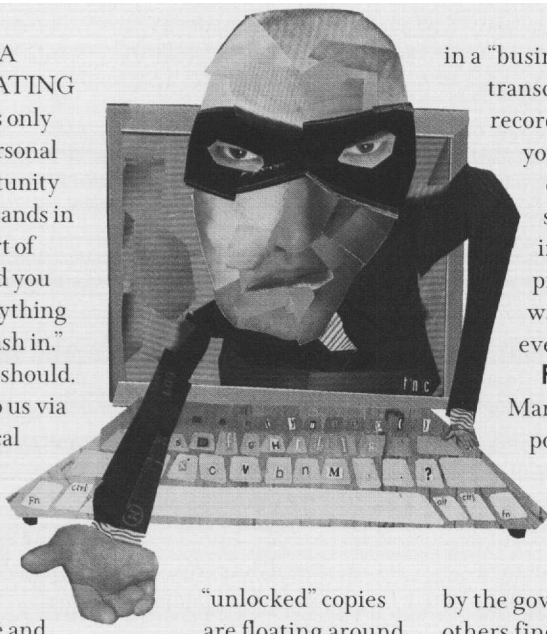
What Spammers Are Really Selling

MAKE YOUR PC A CASH-GENERATING MACHINE!!!! Cost is only \$5 for the ultimate personal home business opportunity on a disk! Make thousands in months in the comfort of your own home—and you don't have to know anything about computers to cash in."

Sound familiar? It should. This proposal, sent to us via e-mail, is a prototypical spam come-on—the sort of detritus that clogs up your e-mailbox every day. But instead of reflexively deleting this file and others like it, we decided to take a closer look and see what spammers really have to offer.

The above example, for instance, promises that if you "load this professional program" into your computer and follow some easy instructions, you will "cash in big!!" All you have to do is print out four purchase orders and send \$5 to each name on the printout and you will receive a code that gives you access to the "cash network!!"

Trouble is, when we ordered it, we discovered that this "business opportunity" is nothing more than a chain letter translated to disk. And it turns out that you don't need to know any secret codes; the program is easy to hack, and many



"unlocked" copies are floating around.

Don't look surprised: The National Consumer's League (www.fraud.org) lists cyberspace business opportunities and franchises among the 10 most common frauds. The overwhelming majority of online business opportunities are little more than "opportunities" for you to line others' pockets.

Here's a quick rundown of the most common scams.

Make money with your computer. This con comes in three flavors; the most common is getting you to use your computer to advertise pyramid schemes. Another approach tries to sell you useless software along with a marketing plan that has you reselling the same useless software and marketing plan. The final variation promises to set you up

in a "business"—perhaps transcribing medical records—that requires you to spend hundreds or thousands of dollars for incredibly overpriced "special software" and maybe even hardware.

Finder's fees.

Many fraudulent proposals claim to tell you how to make a living finding people who are owed money

by the government, helping others find college grants and loans, or buying seized property from the government for pennies. But all of these plans require you to pay for information that is freely available elsewhere.

At-home opportunities.

These schemes guarantee to help you make money at home by stuffing envelopes, assembling products, mailing catalogs, reading books, clipping ads, and so on. The catch? Each requires an initial investment you will likely never recover.

Own a 900 number. This scam requires you to buy/rent/lease a 900 number with or without recorded content. Once you've signed the check, the scammers are done with you and you're left to advertise and promote your "service" on your own.

—MICHAEL BANKS

FIVE 'N' DIME

CLIP AND SAVE Looking for an economical way to spruce up your Web site? Look no further. ScreenSaver.com and Xoom Software have joined forces to create Web Clips (www.screensaver.xoom.com), a new online library of offering more than 75,000 free, public domain images. And if you want a little sound, Web Clips also provide several thousand free sound clips.

CUFF YOUR COMPUTER

Safeware Insurance Company estimates that 600 desktop computers are stolen every day, and the FBI says computer theft costs businesses more than \$8 billion a year. If you haven't already invested in a security device, check out Kensington's Desktop MicroSaver (www.kensington.com), a cable-and-security-plate locking system that adheres to just about any surface. Priced at \$29.99, this unobtrusive system is virtually burglar-proof.

SOFT SELL The overwhelming success of Amazon.com has led to a slew of imitators, perhaps none more useful than Chumbo (www.chumbo.com). This software-only site offers low prices and product information on just about every software title in existence. If there's a particularly hot program you want to reserve—Windows 98, perhaps?—Chumbo allows you to preorder a copy. What's more, Chumbo's "shelves" are always stocked with the applications you need.