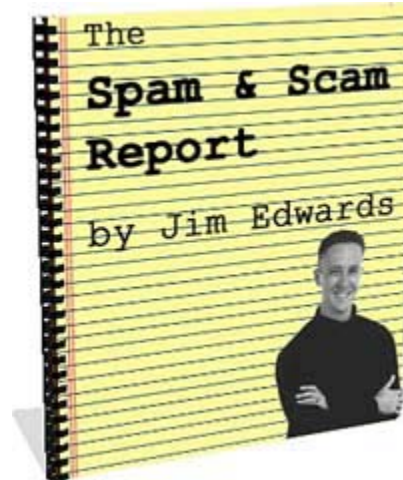


“The Spam and Scam Report”

by Jim Edwards



How to deal with the biggest online time-waster and recognize the most common rip-offs!

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About the Author



Jim Edwards

Jim Edwards is a dynamic and entertaining speaker who has developed, marketed and operated outrageously profitable online businesses for both himself and his clients worldwide since 1997.

Jim publishes a **FREE no-holds-barred, "tell it like it is" multi-media newsletter at www.IGottaTellYou.com - listen and watch online as Jim teaches you the secrets to making "real" money online!**

Jim also operates one of the most successful ebook affiliate programs online at www.ebookfire.com

Jim is a frequent guest speaker nationally at conferences and seminars on such subjects as search engine and directory traffic generation, "shoestring online marketing" and more.

He is the author and co-creator of numerous highly successful ebooks and "info-products", including:

- **["Turn Words Into Traffic"](#)**
Finally, the secret to Non-Stop, FREE, Targeted Website Traffic! How to write and publish articles online that bring an "avalanche" of website visitors and customers!
- **["eBook Secrets Exposed"](#)**
How to make massive amounts of money with your own ebook... whether you wrote it or not!
- **[The Lazy Man's Guide to Online Business](#)**
How to Work Less... get Paid More... and have tons more Fun! Learn the Super "Lazy Achiever" Mindset!
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- [**Affiliate Link Cloaker Software**](#)
Keeps Internet “Pickpockets” from stealing your affiliate commissions!
- [**Selling Your Home Alone**](#)
Sell your house yourself and save THOUSANDS in Realtor commissions!
- [**The TEN Dirty Little Secrets of Mortgage Financing**](#)
How to save THOUSANDS in fees and unnecessary interest on your next mortgage loan!
- [**Immediate Money Immediately**](#)
"Finally... Here's What You REALLY Need To Make FAST CASH on the Internet!"

Jim lives in Williamsburg, Virginia with his wife, daughter and four dogs.

He enjoys writing, walking, softball, playing video games and listening to Elvis, Frank Sinatra, and Willie Nelson.

A Note from Jim Edwards:

Thank you very much for your time and attention!

This report is meant to help you make sense of the spam and scams that bombard all of us everyday and literally threaten to shut down the Internet if it doesn't get brought under control soon.

The #1 thing you can do to protect yourself from the tidal wave of spam and the relentless onslaught of scams that crowd your email in-box is to get educated and stay current on how you can avoid trouble.

My hope is that this simple report will open your eyes and get you thinking about how you can keep yourself safe from the “evil doers” out there on the ‘Net.

To your success!

Jim

Jim Edwards

PS – If you know of a good “Spam or Scam” related resource link would you mind taking a minute to let me know about it at <mailto:jim@ebookfire.com> Thanks!

Spam and Scam Related Resources:

1. www.mailwasher.net - free program to cut out spam
2. <http://www.sunbelt-software.com/product.cfm> - “I Hate Spam” filtering program
3. www.spamarrest.com - filtering service
4. www.spamcop.com - report spammers
5. www.spamhaus.org - report spammers
6. www.ftc.gov - report email scams. Look for the “File a Complaint” option.

Top 8 Ways to STOP Junk Email

Nothing makes me angrier than opening my email in-box to find over 150 messages, wading through them all, and discovering that 135 of the messages rate as nothing more than junk.

The problem with junk email or “spam” (the popular slang for unsolicited commercial email) only seems to get worse with each passing day.

Luckily, we can fight back in ways that will actually cut down significantly on the amount of spam we receive on a daily basis.

Does this sound familiar?

You open your e-mail program and before reading the important messages you must sort through and delete thirty or forty junk mail messages. If you spend only five minutes a day sorting through the spam, that translates into 30.4 hours a year.

That equals almost an entire workweek spent deleting unwanted e-mail!

Spam ties up hard drive space on your computer and clogs the system resources of your Internet service provider’s (ISP) mail server that stores your e-mail until downloaded to your computer. With millions of messages circulating every minute, spam decreases Internet transmission speeds as a whole.

Finally, spam’s biggest threat lies in its status as the preferred vehicle of online scam artists, thieves and cheats.

Unsolicited e-mail provides a cheap, fast, and anonymous means for ripping you off. The capability of instantly sending millions of slick, postage-free messages with the click of a mouse opened a whole new avenue for dishonest people.

Try these tips and see if they can’t cut the spam you receive down by at least half.

Don't Respond

Much of the spam you receive contains an “unsubscribe” link saying something like “To unsubscribe, click here.” Do NOT click that link. Clicking it lets spammers know they've got a live email address!

Use Mailwasher

Get a program like “Mailwasher” from Mailwasher.net that allows you to view the email you receive before you download it. The program makes it simple to delete dozens of emails, including viruses, before they reach your computer.

Use Your Filters

Your email program most likely contains filters you can use to weed out emails containing the usual spam words like “opportunity, \$\$\$, sex, viagra” and a host of others. You can set the filters to delete messages containing these words before ever downloading them to your computer.

Use An “Assassin”

Spam “killer” services offer users high-powered filtering, often requiring a sender to prove their identity before an email gets sent to the recipient. One such service, Spam Arrest, forces email senders to go to a website and type in a random word before their email gets delivered. This service has gained a lot of popularity lately and seems reasonably effective.

Use a Temporary Email

Maintain a public and private email address and never give your private email to anyone other than family and friends. Go sign up for a free email account with Hotmail.com or mail.yahoo.com to use whenever you subscribe to a newsletter or request a free report. That way, if the spam ever gets too bad, you can simply abandon the free account and open another. Your private email address should remain safe because nobody will know it except the people you trust.

Never Post Your Email

Never post your private email address in forums, guest books, news groups or on a website. Spammers use little robots that comb the Internet looking for email addresses they can collect and sell to others. Always use a free account or set it up so you can shut off the exposed email address once the spam gets too bad.

Abandon Ship

Shut down your current account and just start over! This may seem a drastic move, but it may represent the best course of action if your sanity or your email box can't handle another offer for sexual enhancements, a great business opportunity, or a free cruise. Notify everyone you want to know your new email address and get on with life.

Call the “Spam” Cops

Log on to SpamCop.net and you can report spammers for their dastardly deeds and, hopefully, put a stop to their activities. Spamcop.net will try to track down the offending party and encourage them to stop their activities by applying some pressure.

Now, let's talk about something you can do immediately to cut down on the spam you must deal with daily...

SPAM Killers - Filters Eliminate Junk E-mail

Anyone using e-mail for more than a day knows junk e-mail forms a part of everyday life on the Internet. Unsolicited advertisements (called SPAM because of a Monte Python skit) show up on millions of computer screens costing thousands of dollars in lost time, bandwidth and resources. The majority of e-mail users don't realize that a highly effective solution to the problem of SPAM already exists within their current email programs.

Most e-mail programs have “filters” allowing users the flexibility to control the types of messages and senders reaching their inboxes.

Suppose you get e-mail from a certain person or company that always seems a complete waste of time. In Outlook Express, the email program that comes on all computers running Windows98 and later, you can click “Message” on the tool bar and then click “Block Sender”. Your e-mail program will now block all messages from that sender by directing them to the “deleted items” folder as they come in. This filter also gives you the option of blocking all senders from a certain domain name.

Assume you regularly receive e-mail messages from a certain source that you want to keep, but only look at periodically. This would include email messages such as specific industry information, jokes, newsletters, etc. Your e-mail program lets you create rules to direct this e-mail to specific folders for later review.

Let's say you receive frequent e-mail from several different sources regarding a hobby or special interest such as woodworking. You can set up rules in Outlook Express by going to “Tools”, then “Message Rules”, and then “Mail” to direct those messages to a specific folder that holds all of your woodworking and related information. You can even apply those rules to e-mail message you've already received to help you get organized.

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To further aid you in organizing your information, set your filters to automatically direct new e-mail based on the words contained in the subject or message body. I personally use this feature to filter messages containing the following words: business opportunity, investment opportunity, sex, advertisement, adv (short for advertisement), MLM (multi-level-marketing), special offer, don't wait, make money, money making opportunity. These words in the subject line or the first few paragraphs of a message usually indicate one thing – SPAM! By filtering them I don't waste time sorting and deleting them.

If by chance you create a rule and later wish to change it the operation takes about 20 seconds. Just go to “Tools”, “Message Rules”, “Mail”, select the rule you want to change, and click “Modify”. You will make your changes in the “Edit Rule” dialog box.

Overall, mail filters represent the most potent SPAM killers available because they require no interaction or cooperation from the person sending the junk e-mail. You can dramatically reduce the amount of junk email that crosses your computer screen with a little thought and effective use of the tools in programs you most likely already have.

Like I said earlier, spam represents the #1 preferred vehicle for online scammers looking to cheat you out of your hard-earned money.

Let's look at some of the more common games they play so you can spot a scam a mile away and avoid trouble...

Top 6 Scams in Your E-mail Box

Buying, sending money, or signing up for a service based on an unsolicited email (SPAM) you receive from a person or company you don't know rates about as smart as purposely dousing yourself with a flammable liquid and lighting up a smoke! Email makes it almost too easy for con men to separate you from your hard-earned cash using slick copywriting, basic human psychology and email - the cheapest message delivery system know to man or woman. If you'd like to hang onto your money, don't ever purchase anything as a result of SPAM. But, if you can't help yourself, be especially careful to avoid these “Top Six” scams.

1. Pump ‘n Dump

Watch out for this one as we experience continued stock market volatility! The “pump ‘n dump” represents an old stock scam whereby someone promotes a stock (called “pumping”) to find others interested in turning a quick profit. Using online bulletin boards and e-mail, these scammers circulate bogus “third party” information that appears to add credibility to their claims about a particular stock. Once more buyers drive up a stock's price, the promoter then “dumps” his shares and the price plummets before others have a chance to sell.

2. Travel “Prizes”

You receive a notification that you've won an exotic vacation at an unbelievably inexpensive price. The downside comes when you get whacked with travel taxes, expensive airfare, terrible accommodations far from your destination and, in some cases, a timeshare pitch that feels like a back-alley mugging.

3. The “Nigerian” Letter

Imagine getting a letter from someone in a foreign country claiming to need a way to get 21.5 million dollars out of the country (the first country used in this scam was Nigeria, hence the scam's name). He knows that you are trustworthy and if you'll just send him your bank account information he will deposit the money in your account and give you

15% of the deposit. Of course, after you give up the account information the scammer empties YOUR account.

4. Credit Repair Scams

A seemingly legitimate company offers to help you establish a totally new credit file that will enable you to get all sorts of loans and credit cards. Some even promise to help you populate your new credit file with legitimate “A+” credit references. By purchasing information from these companies and following their instruction you will usually violate several state and federal laws as well as commit multiple acts of fraud.

5. Diet and Weight Loss Scams

Promises of fast, safe weight loss have circulated for years. Most make empty promises that separate desperate individuals from their money in exchange for worthless and, in some cases, dangerous chemicals and concoctions. Beware promises of health and vitality that appear unsolicited in your e-mail box.

6. MLM “Opportunities”

Ever gotten e-mail with a first line that reads like this: “Look we don’t want to waste our time or yours. We’re looking for motivated individuals who want to make \$500 - \$2000...”? Multi-level marketing has proven itself a legitimate, albeit controversial, business model. However, if you find a multilevel company that pays for recruiting new members into the plan, run the other direction. Plans that pay for recruiting are illegal.

The following rules should provide useful guidelines for safeguarding yourself and your wallet online.

1. Most scams initiate through “spam” (unsolicited e-mail advertisements) that appear in your e-mail box. Maintain a highly suspicious attitude towards any unsolicited offers.
2. “Too good to be true” almost always is.
These scammers succeed because they can make your emotions override your

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common sense. Promises of instant riches, weight loss, or “insider” information usually lead to empty pockets and disappointment.

3. Always pay by credit card.

Your credit card company can prove invaluable should you need to get your money back if an online purchase goes sour. Never send cash through the mail.

4. If you must buy something that seems suspect, wait three days before you respond. Give yourself time to respond rationally rather than emotionally.

The moral of this story: If it seems too good to be true, it usually is!

As one scam gets old or starts to bring heat from authorities, the scammers just change e-mail addresses, switch Internet service providers and come at you again from a different angle.

Despite all the great advice you’ve received so far in this report, you may still end up getting into trouble!

If you do have a problem, here’s some excellent advice on how to get help as quickly as possible and with the least headaches for you...

How To Ask For Help Online

Anyone surfing the Internet for more than a week eventually needs help from someone else.

Whether regarding an online purchase, technical support on computer hardware, software support or some other type of help, sooner or later everyone needs assistance.

The way in which you ask for help has everything to do with how fast and how well you receive assistance.

In the online world where email rules, the following tips will help you get what you need and get on your way quickly.

Remember the "person" on the other end

When something on your computer or on a particular website doesn't function properly, it's very easy to get irritated, especially when you have no clue why things don't work or how to fix them. A sense of helplessness often leads to feelings of frustration and anger.

However, no matter how upset you get, you must always remember that a live person will receive your email communication and, most likely, your problem is probably not their fault. Remember, those email "missiles" that make you feel better in the short term will almost always come back to haunt you over the long haul.

When first asking for help, never send notes with phrases such as "If you don't respond to me within two hours I'm going to contact my lawyer." or "I sure hope this isn't a scam." Rarely do such comments produce the cheerful help or assistance you actually want.

"Please" and "Thank You"

Common courtesy goes a long way towards getting what you want, especially regarding technical support.

Notes with nasty comments put the person on the receiving end in a bad frame of mind.

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However, notes with a polite tone sprinkled generously with “please” and “thank you” will usually receive prompt and courteous attention.

You can always get more severe later if you must.

Don't use ALL CAPS

Using all capital letters in an email rates the same as SHOUTING in someone's face! Ignorance of this custom online is no excuse.

Though you may think typing certain words in ALL CAPS merely shows emphasis on your part, to a "computer geek" you are a rude person and you will offend them.

Once you have offended the person from whom you are seeking help, your chances of receiving that help have diminished significantly.

Get to the point

Everything happens quickly online.

Time ranks number one as the customer support person's scarcest resource and they don't have time to read long emails to figure out what you need.

When asking for help, always include your name, contact information, order information, specific dates and a clear description of the help you need.

Avoid including any extraneous information.

Though the Internet and email may seem like an instant solution to many problems, people still run the technology. If you need help from another person, don't treat the person like a machine.

You'll get a lot further by doing it this way.

And finally, here's some proven advice for how you can get action quickly if you ever spot a strange charge on your credit card...

Strange Charges On Your Credit Card?

Imagine my surprise when I got my credit card bill a few days ago and I saw a \$398 charge on it from a company I didn't recognize.

My first reaction: anger!

How dare they charge my credit card for something I didn't order!

I must admit I flew off the handle a bit as images of evildoers enjoying themselves on my money flashed across the movie screen of my mind.

However, once I calmed down enough to look at the situation logically, I realized I could solve the problem with a couple of quick phone calls and a fax.

If you ever find any strange charges appearing out of nowhere on your credit card statement (and before you fly off the handle like I did), take this “morning after” advice as the proper way to resolve the situation quickly.

First, check to see if you actually did buy something.

Often you may find you made a purchase, but you just don't remember doing it. After all, almost 60 days can go by between when you make a purchase and when it shows up on your statement.

Also, many online merchants use 3rd party credit card processors and the actual merchant's name may never make it onto your statement. So, to avoid egg on your face, make 100% sure you didn't make the purchase before moving on to the next step.

After some basic investigation, if you still feel you didn't make a purchase, call the phone number for the merchant if one appears on your statement.

Ask them to give you the details of the purchase, who authorized the charge, and any other relevant information.

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Always keep the call polite and write down all the details of the conversation as well as the name and extension of the person with whom you spoke.

Often, you can get any strange charges resolved or removed simply by talking to the merchant.

If you can't get the situation resolved by contacting the merchant, and you still feel the charges should get reversed, call your credit card company and dispute the charge.

Don't wait!

Contact your credit card company, explain exactly what happened, and provide all the details you can about the transaction you want to dispute.

Keep the following tips in mind when talking with your credit card company.

1. Though you want to make it clear you're the victim, stick to the facts and keep a business-like tone.
2. Find out exactly how your credit card company handles disputes and what they expect from you in terms of documentation or information.
3. Some companies will do everything by phone, others require a letter or fax with your signature to initiate a dispute.
4. Whatever they ask for, get the credit card company all documentation, letters or other information quickly.

5. Don't wait!

The moral here: don't be scared to use your credit care online, just be careful.

Always watch your bill for unusual charges and take immediate action on any strange items the minute you see them.