

## Beware the Classified Ads

*By Hap Hansen*

Reading classified ads is something I don't do very often. But, once in a while, out of curiosity, I glance through the classified section of a national newspaper. Some of the disclosures are interesting but may very well provide a rude awakening. If one were to believe all the ads in these sections, it would be easy to get rich, retire in one year, and still have time to acquire a Doctorate degree.

Want a job? Send a \$10 money order to a post office box in Alaska and find out what you can do with a dog team. Send \$35 for an overseas jobs employment magazine and receive 499 listings of jobs available either doing work in the desert at 140 degrees Fahrenheit or in the jungles of South America doing work in 99.9 percent humidity. The pay is good though. And your ten-year contract will go faster than you think! And then you awaken, rudely!

But one doesn't have to work overseas in order to do well financially. According to other classifieds, one can make a fortune by merely sending \$395 for a software package, or retire in one year by investing \$5,000, or send money to learn how to be a public speaker and grow rich, or get a vending route (they call it a cash cow!) and semi-retire with all the comforts you ever dreamed of. The ad might say, "A fool and his money are soon partying!"

I wonder who really gets rich and retires in one year from these kinds of deals. I doubt if it is the reader who forks over cash and ends up with a garage full of merchandise that no one will ever buy through vending machines. I doubt if it is the national newspapers who run these scurrilous ads. More than likely, it is the people who dream up these ads and then get people to send money; people who hope their cash investment will get them a piece of the world's financial pie. The schemers are the ones getting rich and retiring in one year. And you get a rude awakening!

How can we figure out just which deal is honest? Which deal could provide a decent income? Unfortunately, too many folks end up losing their money and owning a line of credit and a credit card that equals the exact amount they have pre-deposited with that higher risk credit card company. Why not borrow the money you need? If you do, borrow it from a pessimist, because they never expect to get it back! It could be said about that person, 'If he had another brain, it would be lonely!' If you are interested in one of these deals, invest no more than a phone call or a stamp to find out what is involved. Before you sign anything, or send money, run, don't walk, to your lawyer's office for advice. If you don't, you may get a rude awakening!

