

Glenn's Udderings

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Who Do You Let Into Your Pockets? (This is part two of a two-part series)

In the first article of this series I asked, "Who determines what you buy? Is it you, a trusted friend, a respected business person, or is it high pressure sales people, con artists and other people of questionable character?"

"Do you have a plan that guides family and business decisions? Do your plans dictate what you buy, or are your decisions made on a whim, and are you easily swayed by passionate sales pitches of slick sales people?"

The article also discussed a list of 13 ideas which may serve as

guidelines for spending your hard-earned dollars wisely. This article is a continuation of that discussion.

14. Are you sure you want to bite on all those free gifts you allegedly have won, but have to take special action to claim?

How many times have you received a letter or a call announcing that you are among a chosen few that have won one of a list of prizes, or have been chosen as a finalist in a contest? How many thousands, probably millions, of other people are among the "chosen few?" Who's kidding whom?!

Many of these "games" involve hidden costs and required action on your part, such as: expensive

toll calls, advanced processing fees, charges for further instructions or information, required trips to listen to high-pressure sales pitches, required purchases, excessive shipping and handling charges, and etc.

15. Get-rich-quick ventures that require money up front to purchase supplies and training materials, especially if these people place most of their emphasis on telling you how to enroll other new prospects into the same business rather than on helping you to successfully produce and market the product. Chances are, this is a pyramid scam in disguise. The big winners are the original promoters, and the big losers are the ones who got into the pyramid scam last.

16. High-return, low-risk, get-rich-quick investments. Don't let your dreams and desire for instant wealth overcome your good senses; come down to earth. High return investments are generally high risk investments: high returns are offered to entice high risk investment capital.

17. Unsolicited merchandise sent to you. You don't have to pay for it or return it; it's legally yours — for free.

18. Charities who attempt to confuse you with tax exempt sta-

tus. Tax exempt means that the charitable organization is exempt from paying taxes, not the donor. Tax deductible means that donors may deduct these contributions on their tax returns.

19. Businesses and charitable organizations that use look-alike names. Most frauds do not want to look like frauds, so they disguise their true identity by trying to look like someone more credible. Frequently, they will time their fraudulent solicitations to coincide with those of other credible organizations. Know the solicitor and be sure you are contributing to the charity of your choice.

20. Phony solicitors disguised as church workers, veterans, police, homeless people, and children who solicit to support a drug habit or who are working for someone else. You can bypass solicitors and contribute directly to the charity of your choice.

21. Pleas by strangers to contribute to "worthy" causes and become members of their organizations. Do these people have hidden motives and agendas, and what are their tactics? Are you in favor of them?

22. Strangers who prey upon your faith, your fears, and your emotions. You should not have to make decisions under threats from

anyone that something bad will happen if you fail to act quickly and do business with them.

23. Strangers and "black sheep in the family" who take advantage of the sick and elderly, under the pretense of caring for their well-being (their health, retirement, financial security, etc.), while intending to steal their life's savings, depriving them of a good retirement, and robbing family members of their inheritance.

As you can see, the list of questionable practices can get quite long. If you are in doubt about a person or group who approaches you, get as much information as possible about them, their business or organization, their products and services, and references. Check the references they provided, and try to find some other local references in addition to what they provided.

Additional information and help may be available from the following agencies and organizations:

- Better Business Bureau, 6 Marion Court, Lancaster, PA 17602 (phone 717-291-1151)

- Bureau of Consumer Protection, 132 Kline Village, Harrisburg, PA (phone 800-441-2555 or 717-787-7109)

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Christian Farmers Fellowship To Organize In Pennsylvania

MANHEIM (Lancaster Co.)—An effort to start a Pennsylvania chapter of The Fellowship of Christian Farmers International will move forward with a meeting scheduled for Monday, March 28, at the Lancaster County Bible Church located one mile east of Route 283 along Route 772 between Manheim and Mt. Joy.

The purpose of the fellowship is to build, maintain, and strengthen faith in God for the farmer, the farm family and the farming industry through presenting Jesus Christ as Lord and Saviour. In June 1987, 27 Maryland men and women met together and reviewed the policies, procedures and spiritual beliefs of this organization. They then voted unanimously to start a Central Maryland Chapter, which was the first chapter in the U.S. The Maryland fellowship now has approximately 580 persons on their mailing list in southern Pennsylvania and Maryland. The broader fellowship now has 30 active chapters in the U.S. with 15 more showing strong interest.

Donald Hershey, dairy farmer from Manheim, said the Pennsylvania meeting will have as guest speakers Wilson Lippy, the new international president, and Dave Sparks, the new Maryland president.

The Christian farmers

that have initiated this effort for Pennsylvania are anxious to have other farmers with simi-

lar interest to attend this meeting. Hershey said you may call his farm number for discussions

or for more information about the meeting. This number is (717) 665-3808.

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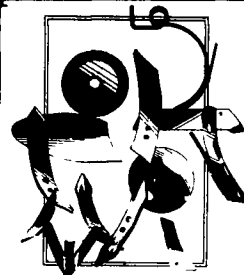
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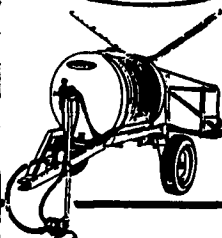
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