

**INVESTIGATING "EXCITING BUSINESS OPPORTUNITIES'** 

When times are financially tough for families, those "exciting business opportunities" that are advertised in the classifieds, magazine fliers, and on TV become very enticing. Recently someone approached me and asked if I might be interested in hearing about the business opportunity they had just become involved in.

The reality for my family is that our time is so precious at this point, the last thing we would want to do is commit it to a sideline business. But for people who need money or long for a more extravagent life, these offers may be welcomed.

If you're considering taking on a new money-making venturewhether it's a work-at-home opportunity, a product sales venture, or some other option-make your decision very cautiously after lots of investigation.

Don't spend a lot of money up front to order supplies for business start-up. This is especially important if you have never actually seen the products/equipment that you will receive for the money given. Some companies actually make their money by tricking people into buying supplies for a much bigger price than they are worth. Even if the person can never resell the products, the company has made a profit. The more gullible people they discover, the more money they make.

Ask for referrals of others in the same business. Many ads suggest that thousands of dollars can be made by selling or operating the business venture in your "spare" time. Ask people how much time they devote to the business and how much profit, not gross income, they make. Product sales is a grueling occupation. It cannot be done casually and still bring in lots of money.

You will also want to ask how many other people in the local area are already involved in the business. Unfortunately, many people who make money in these businesses do so by recruiting more people under them rather than by selling massive amounts of merchandise. Even if the product or service is a good one, often the profit that is promised is not possible from strictly selling goods. It comes only as you build a sales team underneath you. It's easy for a location to become saturated with buyers and sellers.

The pyramid scheme is a principle that business scams use to make money off uniformed consumers. This practice depends on people recruiting others and taking a cut off the sales that they make.

Let's see how impossible it becomes to make money if you are not in at the start of these schemes. Suppose one person begins the business and recruits six others to do a similar task and he takes a cut. In turn each of those people is challenged to recruit six others so they too can gain profit from someone else's efforts. It doesn't take long before there's no one left to recruit or sell to.

**Fashion Revue Selects Winners** 

HARRISBURG (Dauphin Co.) Capitol Region 4-H Fashion Revue selected seven winners to attend state competition. ,The winners were selected at the annual Fashion Revue, held in Harrisburg, from contestants living in Adams, Cumberland, Dauphin, Franklin, Lancaster, Lebanon, and York counties.

The seven senior gold ribbon winners are Kristin Johnston, Adams Co.; Terri Seibert, Lebanon County; Cassandra Knerr, Cumberland County, and Lancaster countians Maggie Strausbaugh, Amy Strickler, Elisa Ranck, and Amy Bernard.

Senior division blue ribbon winners are York countians Tanva Thoman, Amy Trowbridge, and Angie Whitcraft; Lebanon coun-

ment, there would be 7,776 people trying to sell a product or service to other consumers. Often a person's network does not stretch far beyond his home town. Can you imagine 7,776 people all trying to do the same thing in the same community? Who would your customers be?

By the tenth level of recruitment, the business would have to involve everyone in the United States' population, and by the twelfth level the entire earth's population would be involved in this "exciting business opportunity." It becomes impossible to realize the advertised profits for nearly everyone who joins a company that operates in this way.

The real truth is no legitimate business results in quick money. It takes a lot of work. As a consumer or potential business partner, explore all the questions thoroughly before committing any of your already limited assets to someone else.

tians Lee Brandt, Jessica Watson, and Amy Musselwhite, and Lancaster countian Melissa Holloway. Junior division gold ribbon win-

ners are Kara Johnston, Adams; Joanna Burman, Lancaster; Jennifer Watson, Lebanon; Dulcimer Tucker, Cumberland; and Emily

Black, Adams.

Junior division blue ribbon winners are Emily Grieggs, Dauphin; Sara Cartwright, Dauphin; Erica Joline, Lancaster; Elizabeth Grieggs, Dauphin; and Amy Martin, Lancaster.



Capitol Region 4-H Fashion Revue winners include these Lancaster Countians: Clockwise from top left, Joanna Burman (Jr. division), Gap; Maggie Strausbaugh, Manheim; Amy Bernard, Quarryville; Amy Strickler, Quarryville; and Elisa Ranck, Paradise.





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