

# Business ventures do not always yield big profits

**Dear Attorney General Kline:**  
I recently responded to a classified ad in the newspaper seeking drivers for a company supposedly in my area. However, because of my imperfect driving record, the company requested that I wire money to them to pay for insurance. They said that the money was refundable if things didn't work out, but I am a little uneasy about it. Should I be concerned?

**Dear Kansas Consumer:**  
You are wise to be concerned. Anytime you are asked for money up front for an employment opportunity, you should take extreme caution.

My office receives complaints every month from people who are looking for a job or a way to supplement their income and who replied to so-called "business opportunities" that are regularly advertised in the classifieds section of newspapers across the country.

Unfortunately, most of the people who send money quickly learn that they will never receive anything in return.

Spotting fraudulent business opportunities is no easy task. Before sending any money or entering into any agreement with a company promising "quick, easy, or big profits," take the following steps to protect yourself:

- Get information in writing before you decide. The Federal Trade Commission's (FTC) Franchise Rule requires franchise and business opportunity sellers to give you detailed written information, called the "disclosure document," at least 10 days before you pay any money or agree to purchase. There are some exceptions. If the company claims to be exempt from the Rule, call the FTC toll-free at 877-382-4357 to check.

- Get professional advice. Contact an attorney, accountant or other business advisor before you put any money down or sign any papers.

- Don't be pressured. Promoters are also likely to apply high-pressure sales tactics. A good rule of thumb is if you're not allowed to take some time to consider the opportunity, it may not be a legitimate business opportunity.

- Investigate earnings claims. All companies that guarantee earnings

or profits from a business opportunity must include a reviewed financial statement, including the number and percentages of owners who have actually made those profits.

- Don't wire money outside the continental United States. At any point, should the business request that you wire money outside of the U.S., or if you feel that they are withholding their true location from you, handle such requests as a fraud alert. In an attempt to evade the law, promoters of fraudulent business schemes may also move from one city to another leaving unpaid bills and the consumers whom they've taken advantage. This can leave legitimate businesses also victimized. Thus, verifying a questionable businesses address, and telephone number may not be a reliable form of verification. The following web sites also publish complaints and/or scams: [www.scamwatch.com](http://www.scamwatch.com), [www.bbb.org](http://www.bbb.org).

If you suspect a business opportunity promotion is fraudulent, report it to:

- The Office of Attorney General, both in the state where you live and in the state where the business opportunity promoter is based;

- The Better Business Bureau in your area and the area in which the promoter is based;

- You can also file a complaint with the Federal Trade Commission (FTC) at [www.ftc.gov](http://www.ftc.gov), or by calling 1-877-FTC-HELP.

After contact is initiated with the above offices, inquire as to whether there's been a history of unresolved complaints. Should there be no reported complaints, continue your quest to find out more information on the company. Request references provided by the promoter of the business opportunity.

*Editor's note: Attorney General Phill Kline offers this public service to help others avoid becoming victims of consumer fraud. Although some of the details have been changed, the cases appearing in this column are based on actual complaints or questions. For further information or to file a complaint, please write Attorney General Phill Kline, Consumer Protection Division, 120 SW 10th Ave., 2nd Floor, Topeka, Kan. 66612, or call 1-800-432-2310.*

## Everyone is invited!



PATTY DECKER/Colby Free Press

The Community Awareness Team and the Colby Jaycees are sponsoring a Smoke-Free Bingo night, Saturday, beginning at 7 p.m. The event is free and open to everyone. The idea behind smoke-free bingo, said Taylor Miller, Community Awareness Team board of trustees member, is to provide an environment where no smoking is allowed and where people of all ages can gather for a fun night of activities at no cost. Miller and Carla Sharp, director of the awareness team, went out shopping Tuesday night to buy prizes for the event using money from a federal grant. Some of the prizes that will be given away include a television, DVD player, CD player, games, household items, CDs, DVDs and much more, Sharp said. "It's really great to be doing something like this for the community," Sharp said. Miller also wanted to thank the Jaycees, Dale Deaver, the Colby Senior Progress Center and American Legion for supplying bingo cards and other support.

## Babies

### Carson Dean Vanderbilt

Tara Jo and Darrin Vanderbilt of Brookville announce the birth of their son, Carson Dean, on Friday, March 12, 2004.

Carson weighed 8 lbs., 10 oz.,

and was 20.5" long.

Grandparents are JoAnne and Herb Sunderman of Colby, and Kay and Chuck Vanderbilt of Brookville. Carson was welcomed home by his brother, Spencer, 2 1/2.



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## Another FUN BANE AUCTION

### Spring Farm Equipment Auction

by Bane Auction/Homestead Realty

Friday, March 19th, starting at 10 a.m. MST

Location: Auction Lot, North Caldwell, Goodland, Kan.

Early Consignments (Note: This will be a large sale so please be on time)

### Tractors, Combines, Vehicles

1974 JD 6600 Combine, 22' header, Variable Speed, 2800 engine hrs. new front tires; IH 715 bean combine W/20' Ennis pu; IH 806, 15.5 x 38 duals, 3pt, 2 hyds, 540 & 1000 pto, less than 500 hrs. on major; JD 7020 tractor, 20.5 x 32 tires, W/loader; IH 856 tractor, 18.4 x 38 tires, 3pt; AC D-14 tractor, loader, 3 pt, on propane; 1948 IH W-9; MM - U on propane; MM - G-1000 on propane; IH model H w/rear hyds; IH model M, runs good; 1978 Kenworth, Cummins, 10sp, runs good; 1974 IH 1700 Loadstar, tandem axle, 5 & 2 trans, 20' box & hoist; 900 rubber; 1963 GMC truck, 16' box & hoist, 4 & 2 trans.; 1957 Chevy 6400, 13' box & hoist; 1983 GMC 7000 bulk fuel truck, 427 engine, 5 & 2 trans, 5 compartments, 2 elect hose reels, meters; 1950 F-600 truck, 12' beet box, hoist, runs good; 1994 Ford F-350 dually, auto, new motor, service bed, nice; 1995 Olds Silhouette van, runs good but needs transmission; 1982 Chevy S-10 pu, 5sp, V-6; 1991 Cadillac; Ford F-6, 1 ton FB winch truck; Shop built Versatile sprayer, 40' booms, tanks, runs good; 22' Self contained motor home, w/Olds 405 engine, front wheel drive, tandem axle; Kawasaki KS 750 motorcycle; 1971 Honda Trail 90 motorcycle

### Machinery

Hesston 1014+2 Hydro Swing swather, w/steel conditioner; Hesston 1014 Hydro-Swing swather, w/conditioner; Buffalo lift assist wheels; JD model 14-T twine tie baler; 40' FB hay trailer for semi's; 5th wheel dolly; Orthman 10 row hyd bean rod; Ford 30' field conditioner w/harrows; Calkins 23' chisel, walking tandems, new style FK pickers; Kent series 5 - 31' field conditioner, walking tandems, harrows, 12" blades; IH 810 - 14' header w/9' Sund pu attachment; MF 10' header w/10' Melrow pu attachment; BJM 400 bu. grain cart; 3 - IH 150 hoe drills, 1 - 12" & 2 - 10", end transport, marker; Shaffer 5 x 6 sweep, good blades; Big Ox 7' rear blade; 3 - 6' sweep; JD 6 row planter; JD 6 row cultivator; JD 18' Tandem disc.; JD 8 row ditcher w/markers; IH model 155 RO plow; JD 235 - 27' tandem disc; 30' of Richardson pickers; Brady 6 row stock chopper; 3 x 6 sweep; FK 21' row weeder; Speed King 6" x 40' auger, no motor

### Misc Items

Grass Hopper model 1620 mower W/42" deck; Taylor/Dunn 4 wheel golf cart, top, windshield, charger; Adasco seed cleaner; Barrel of sprinkler nozzles; Ford 534 engine, 2 yrs. old; 1-300 Perkins diesel irrigation motor; 2-200 Ford tail water pump; 5 hp & 7 1/2 hp floater pumps; Cummins 6 cyl diesel irrigation motor; 2-413 irrigation motors; 1-292 Chevy irrigation motor; Chrysler slant 6 tail water pump; 133 jts 8" irrigation pipe w/20" gates; 32 jts 8" plastic pipe w/20" gates; 18 jts 8" main line; 7-8" butterfly valves; 8" Waterman surge valve; 3-Waterman alfalfa valves; 12 x 60 - 3 axle mobile home frame w/deck; 8' round stock tank; 8' oval tank w/2 hog waters; 20 bu hog creep feeder; NH3 hitch for sweep; Bush Hog 6' mower; 3 bottom pull plow; 12" extension for 42' grain trailer; 10 ton hyd press; Steel welding table w/vise; Drill fill auger; Wire roller; Fencing material, posts, wire; Electric welder; HD grinder on stand, 220V motor; 3 pu tool boxes, 2 regular box, 1 narrow box; PU trailer; Trailer full of misc items from farm shop.

There will be lots more items by sale date. Lunch served by Renner Lunch Wagon. For more information contact Homestead Realty/Bane Auction, 1023 Main, Goodland, KS. Terry Richardson at 785-899-2328, 899-3093 899-8094 800-974-2426 Maynard Bane 899-2078, 899-4385 [www.goodlandksrealestate.com](http://www.goodlandksrealestate.com)



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