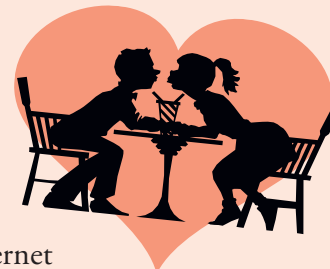


Happy Ground Hog Day!

(Oh Yeah, Happy Valentine's Day, too.)

We hope you learned a few things about MP3s in the January lesson. We received lots of favorable feedback from you, our subscribers. We work daily to improve your Burgoyne internet service to become smarter, swifter, and more responsive. Our aim is to improve your internet experience. If you intend to do any online shopping this month, we want you to be happy with the results. After all, if those chocolates or Barry White CD arrive after February 14, you're gonna have some explaining to do, Buckeroo. You may even feel like punching someone at the online vendor that has goofed up your order, just like Bill Murray socked that insurance man in the kisser in the movie, *Groundhog Day*—and that's hard to do through the computer!



“Protecteth Thyself When Thou Buyest Online”

—*Shakespeare*

*(*Okay, it was Jeremy Shakespeare in our Marketing department, but you get the point. He always doth talk like that, and after awhile, it becometh annoying, but that's another story.)*

According to *Ernst and Young*, the most popular online purchases for Valentine's Day are perfume, flowers, and jewelry. The average amount spent could well exceed \$100. When you are paying good money, how can you 1) protect your investment against fraud? and 2) make sure that your purchase arrives on time?

Preventing Fraud

There are a number of things that you can do to prevent getting swindled when buying online:

- 1) Purchase only from well-known, reputable sellers, such as Amazon or Target. Do not judge a site solely by how pretty it looks.
- 2) Use a charge card or a credit card to pay. Your purchase will be protected by the Fair Credit Billing Act, which allows you to dispute any transactions and withhold payment until the creditor has investigated the matter. If you use a debit card, which pulls money out of your bank account, it will be more difficult to recover your funds.
- 3) Retain a record of transactions with purchase order numbers and confirmation codes. Keep a sent and received file of email correspondence with online vendors.
- 4) Use a secure browser (the software used to navigate the internet). The browser should have built-in security, such as Secure Sockets Layer (SSL). SSL will scramble the buying information you send over the internet, which helps protect your information.

(Source: fic.gov)

Getting It On Time

Not getting ripped off is essential. But you need to make sure that purchased items arrive on time. Here's what you need to do to insure that Cupid won't leave you in the cold on Valentine's Evening:

- 1) Reputable sites will usually indicate the date by which you need to order so that your item will arrive before the desired date. It may seem like common sense, but make sure to order even a few days before that date.

- 2) When the vendor emails your confirmation of receipt, you can often respond to that email. It never hurts to remind them that you need the item sent out ASAP. Often your personal message will spur them to make sure your item comes on time.
- 3) If the site has a customer service number, phone them a day or two after placing your to make sure the order has been sent out.

Problem Resolution

Even after taking steps of precaution, problems still occasionally occur. In such cases, it is best to first contact the vendor. Let them know of your displeasure. In some cases, they'll offer you a freebie of some sort as compensation. If the seller refuses to resolve the problem, then here are some things you can do:

- 1) Contact your credit card company. As mentioned, you can withhold payment while the credit card investigates your claim.
- 2) Consult the Better Business Bureau, state attorney general or consumer protection agency in your area, and where the seller does business.
- 3) Contact www.ftc.gov.

The internet is a great way to shop if you take the right steps. Procrastinateth not, Romeo (and Juliet)—get thyself online and buyeth something pleasant for thy sweetie.

Sites for Additional Study

Here is a resourceful website for advanced learning and help:

www.ftc.gov

Further Study

For more information, contact the Federal Trade Commission on its toll-free helpline at 1-877-FTC-HELP (TDD: 1-866-653-4261), or use the online complaint form at www.ftc.gov.