

Students suckered by get-rich-quick scams

By SUSAN GILES

The Ball State Daily News, Ball State U.

Faced with a recession and a gloomy job market, some college students are resorting to quick cash mail schemes.

But it may be their own cash that's going the quickest.

"Earn \$1,000 for stuffing 1,000 envelopes. There has never been anything quite like this opportunity," the faceless voice on the 900 number woos.

Work-at-home schemes like this can be appealing, especially to college students. The hours sound ideal. The tasks sound simple. The money sounds outstanding.

But many organizations, like the Consumer Education Council (CEC) at Ball State U., have dealt with work-at-home schemes before.

They advise students to beware. If it sounds too good to be true, it probably is, they say.

CEC worker Catherine Howard said college students are a target audience because they can be naive about schemes and want to make easy money.

The most prevalent work-at-home schemes include stuffing envelopes, assembling toys or dolls, reading books, clipping newspaper articles, sewing at home, and raising laboratory animals.

Sometimes it's all for nothing.

Howard said the company might not buy the assembled product, even after students have invested considerable time and money, telling them it "is not acceptable quality."

Letter-stuffing seems to be the most common scheme.

Ads promise from \$1,000 to \$3,000 a month for stuffing envelopes, but the bureau said the plans outlined in the ad would require several hundred dollars more for advertising, postage, envelopes and printing.



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Although "get rich quick" scams are common, steps are being taken to shut down some operations.

The Postal Inspection Service said it puts about 3,500 work-at-home operations out of business each year through mail stop orders, consent agreements and criminal proceedings.

An example of a complaint letter mailed to the Federal Trade Commission shows one person's bad experience with work at home jobs.

The victim called an 800 number to respond to a job offer, but the number referred the person to a 900 number.

That number told the person to leave a

message or send a self-addressed, stamped envelope for more information. The charge for the 900 number was \$18. No employment information ever came.

"Anytime a customer has a name and address of a company, they can call us," Howard said.

Howard added that tough financial times could contribute to even more of the questionable operations in the future. That means the scam operators will be looking harder for people who need quick cash, like college students.

"The more into a recession we get, the more people are going to want extra money," she said.

AVOIDING THE RIP-OFF

Catherine Howard, of the Consumer Education Council, offered the following suggestions for spotting a scam:

- Look for a 900 number.

Ads often have 900 numbers in small print. Television ads may say the number so fast that people do not realize it is a toll call. "A 900 call will cost you. I've seen charges up to \$35," Howard said.

- Look for the name, telephone number and address up front. "Some (companies) are so coy, they will give their name but no location," Howard said.

Getting the address of a company is essential because without it there would be no way for watchdog groups to check out a complaint.

- Schemes usually do not have a contact person with the company. Often the prospective employee does not know the name of the person he is dealing with over the phone.

- Finally, many operations do not have references. They will use general statements to entice students like, "Sam from Illinois made \$3,000 in one month."

The FTC suggested these questions for a potential employer:

- What tasks will be required?

- Will I be paid on salary or commission?

- Who will pay me and when will I get my first paycheck?

- What is the total cost of the work-at-home program, including supplies, equipment and membership fees, and what will I get for my money?

Kinko's ruling hikes course costs

By TONYA DECESARIS

Collegiate Times, Virginia Tech

Because of a copyright infringement ruling against Kinko's Graphics Corp., some students and professors say college communities will suffer from the effects this fall.

The decision, which found Kinko's guilty of copyright infringement, will directly affect students and faculty at more than 200 universities nationwide that rely on Kinko's as a source for course materials.

John Semonche, a history professor at the U. of North Carolina, said, "You can't do what was done before and that is to bring materials that are relevant and up-to-date in a small class."

He said because the new royalty is divided up among the number of packets for a particular class, each student assumes a higher percentage of the cost. His class of 12 students now faces a \$350 copyright fee.

Adrianna Foss, Kinko's communications director, said almost all aspects of packet preparation will be affected.

"We were disappointed with the judge's decision," Foss said. "This will add time, cost and complexity to getting the students the material they need to learn from. Kinko's maintains they were putting together course packets for educational use."

But the Association of American Publishers argued in *Basic vs. Kinko's Graphics Corporation* that the company was not exempt from obtaining copyright permission under "fair use" provisions outlined in the 1976 Copyright Act.

Judith Platt, director of communications for AAP, said, "Kinko's was directly violating guidelines for classroom copying that are very clearly spelled out in the law."

Educational use is allowed as a part of fair use, but the court ruled that Kinko's violated the purpose of the act by selling the packets for profit without publisher permission.

"Kinko's was creating new works with (varying excerpts) that were being used in substitute for the original work and then selling it, both without permission," Platt said.

Other professors said despite the inconvenience of new fees and earlier material submission dates, the ruling will be good for those who deserve credit for their work.

Steve Issacs, associate dean for academic affairs at Columbia U. School of Journalism said, "As a person who writes, it is important to get remittal for your work, and I think the publishing agreement is a sensible way to go."

The ruling, which applies to all copy centers, is merely an attempt to legitimize educational photocopying, according to the AAP.

Art

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want," she said.

There are other options, but the cost isn't much better.

Lucy Stewart uses metals in her artwork, and she pays a precious price ordering supplies from surplus companies.

"I pay upwards of \$400 per semester," Stewart said.

Adrienne Walteking, who also avoids the hassles of her classmates by ordering from a warehouse, spends even more money. She estimated her art expenses at \$1,000 per semester.

Three years at that rate has pushed her into tremendous debt.

"Hopefully, once you graduate, you'll sell paintings to make the money back, or get a good job, or marry a rich husband," she joked.

Another art student, Quentin Davis, economizes by using materials he finds. Using trash and parts of discarded machinery keeps his semester total at about \$100, he said.

"Time is money, so instead of using money I don't have, I spend five hours looking along the side of the road," Davis said.

After spending weeks on a project and the cash to match it, many artists have to destroy their work or pay exorbitant storage costs. A slide takes the place of the actual artwork and that gets filed in a portfolio.

Sykora doesn't think the slides do her work justice.

"All this money you put in, and it comes out a two-inch square."