

## ***Courier service keeps elderly woman from losing \$15,000 in work-from-home scheme***

*By Jim Corvey, NOTF-St. Louis*

Here comes an attaboy for Nick Kirkou, owner of the Crestwood, Mo.-based Ontime Express courier service.

Last Wednesday afternoon, Kirkou's company was hired to deliver three sales contracts to a south St. Louis County woman. Pretty routine stuff, until Kirkou took a closer look. The contracts would allow an Arizona company to charge \$15,000 to the South County woman's credit card. In exchange, the woman would get what the contracts described as a "mini- laptop and wireless mouse" and 15,000 telemarketing and e-mail "blasting" leads.

Kirkou didn't think it was a very good deal. Even with a mini-laptop, whatever that is. Still, Kirkou figured, it wasn't his place to get involved. Then he called the woman. She seemed elderly, and an unlikely e-mail marketer. Kirkou asked the woman, a 90-year-old widow, if she agreed to buy the sales leads. She said no. Kirkou said he called the Arizona outfit, and he couldn't get straight answers.

Fearing his company might get entangled in something fraudulent, Kirkou told the woman he wouldn't deliver the contracts. And then called the police, he said. "The whole thing looked like a scam to me," he said. "They were trying to hustle her."

Police said they couldn't do anything unless the woman loses money, Kirkou said.

The contracts included her credit card number, and she was asked her if she recently gave it to anyone she didn't know. She couldn't remember, but she might have given it to a telemarketer who recently promised she could make money working from home. "The amount of money they were talking about was ungodly," said the widow, who said her only income comes from Social Security.

The woman, a retired secretary, said she thought it was easy work — like addressing and stuffing envelopes. She didn't know it involved e-mail, which she's never used. She's only used a computer once, she said.

Fortunately, the woman didn't sign the documents. If she had, she might have had a tough time getting her money back. That's because all sales are final, the contracts warn. No refunds are given, and any disputes must be resolved in arbitration.

The documents Kirkou was supposed to deliver are ambiguous about who is selling the leads. The contracts refer to two Phoenix, Ariz.-area companies, F Marketing and Fast Website Marketing. The Better Business Bureau gives the latter firm an F grade.

A number listed on Fast Website's Web site, gets you a recorded message referring callers to Blog for America. A man identifying himself as Donald Wilson answered the phone there. He said he couldn't comment on why invoices totaling \$15,000 were sent, or how the company had access to the woman's credit card number. He said he would have someone from the company call back.

At least one other firm may be involved. Once signed, the contracts were to be faxed to an Arizona firm called Economic Freedom. To confirm that the fax was delivered, a phone number for Economic Freedom was provided. That number is a cell phone line, according to a reverse-phone directory. A woman who answered there said someone would call back.

There is a Phoenix-based Economic Freedom Corp. A customer service number listed on its Web site also appears on the contracts Kirkou was supposed to deliver. Calling that number, the person who answered said someone would call back.

Economic Freedom's site is vague about what the company does, other than offer "the most powerful, turnkey system for making money & building a huge cash income." The site promises fast money for "ordinary people, from anywhere in the world, with ZERO computer skills & absolutely NO previous online money making experience."

Because no one from any of the Arizona companies called back, it's hard to judge whether they are on the level. Regulators and consumer advocates consistently rank work-from-home schemes as one of the most common scams. Increasingly, fraudsters seem to be targeting the elderly, according to the non-profit Investor Protection Trust. More than 7.3 million seniors - about 20 percent of all Americans 65 and older - have become victims of a swindle, according to an estimate by the Trust.

The widow believes the reason is simple: "People just aren't honest anymore. They'll do anything for money."

And many will. It's a good thing Kirkou wouldn't.  
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