

Are You Auction Savvy?

10 Tips for Bidders (cont. from last issue)

In the last issue we covered the first three tips for bidding on **internet auctions**. These tips were: research the auction site, research the seller and research the item. In this issue we will cover the remaining seven tips beginning with:

4. Watch for items with shipping dates that exceed 20 days after receipt of payment. A delayed shipping date could be a sign of possible fraud. Many auction sites require that sellers ship items within a certain number of days after payment. Check the site's user agreement to find out if the seller is within that time frame. If the auction doesn't specify an estimated shipping time, contact the seller. If the seller doesn't give you a straight answer, you'd be wise to bid elsewhere.

5. Be wary of deals that sound too good to be true, especially around the holidays. An auction with a starting price much lower than other auctions of similar items may indicate a lower quality product, or it could mean the item was stolen.

6. Never be lured from the auction site with the promise of a better deal. You may receive e-mail messages from strangers offering items similar to those which you've recently bid on, but at a lower price. Some scammers use this technique to entice people away from trusted auction sites. Know that when you participate outside of the site, you are no longer protected by the site's privacy and security policies.

7. Never pay with cash or a money order. Also be wary of requests for bank or wire transfers and sellers who want to be paid in foreign currencies.

8. Question sellers who ask you to send payment to an address that is different from the one in the auction. Some fraudulent sellers will change the payment address or other details after you've won the auction. Always question these changes, and if the sellers won't budge, report them to the auction service.

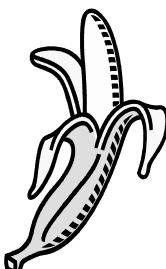
9. Consider using a third-party payment service. Third party payment services allow you to transfer money into an online account and make payments from that account without exposing your credit card or bank account information to the seller. For big ticket items, consider using an online escrow service to act as a go-between, holding your money until you receive and approve of the seller's item. The terms of escrow should be agreed upon by both the buyer and the seller.

HINT: Be cautious of sellers who will not be flexible about payment options.

10. Never respond to unsolicited requests to update your account information. These e-mail messages may be scams used to steal your identity. Most legitimate companies will never send you unsolicited e-mail or instant message requests for your pass words or other personal information. If you do receive a request like this that you think may be legitimate, contact the company directly (not through the message you received) and ask for confirmation.

From Microsoft Security—http://www.microsoft.com/athome/security/online/auction_bidder_tips.mspx

Forget the apple and eat a banana a day to keep the Dr. away!



Research has proven that just two bananas provide enough energy for a strenuous 90-minute workout. No wonder the banana is the number one fruit with the world's leading athletes.

Depression: According to a recent survey undertaken by MIND amongst people suffering from depression, many felt much better after eating a banana. This is because bananas contain tryptophan, a type of protein that the body converts into serotonin, known to make you relax, improve your mood and generally make you feel happier

Blood Pressure: This unique tropical fruit is extremely high in potassium yet low in salt, making it perfect to beat blood pressure. So much so, the US Food and Drug Administration has just allowed the banana industry to make official claims for the fruit's ability to reduce the risk of high blood pressure and stroke.