

# STAY SAFE FROM SCAMS, SNOOPS AND SLEAZE

**S** I RECEIVED A LETTER in the mail promising \$5250 a month for life—if you sent in a check for \$250 that day. You would probably recognize it as a scam. Yet the Federal Trade Commission (FTC) says thousands of Internet users who saw ads for Fortuna Alliance sent in \$6 million before the FTC shut down the alleged scheme last spring.

"Garden-variety fraud has moved into the digital age," says Christine Varney, commissioner of the FTC. As Americans flock online, we are facing some of the same risks that have been around for years—just with a new twist. So how can you protect yourself? Here are some tips:

- *Scramble your e-mail.* This protects your messages from unauthorized readers. Download a popular encryption program called PGP on the World Wide Web (<http://www.pgp.com>); it's free.
- *Be cautious.* Don't give out personal information unless you know the recipient. Never give out your password: It's like giving away your car keys.
- *Shop safely.* Only give your credit card number to companies you trust. Never e-mail it. Instead, send it with Netscape Navigator or Microsoft's Internet Explorer, which use encryption to protect the number. If you use one of the big three online services (AOL, CompuServe or Prodigy), stick to their merchants.
- *Ignore harassing messages.* If the harassment continues, alert your online provider. Send in the offending message.
- *Inform your children.* Tell them never to give out their real name, address or phone number. Parents can install software like CYBERSitter to block access to sites with distasteful content. On AOL and the other large services, parents can control access to chat rooms, news groups and messages from other members. ■■

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