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## **Victims of Work-from-Home Scam Receive Refunds via FTC**

About 75,000 victims of a work-from-home scam have received refunds of the money they paid courtesy of the FTC. This scam offered an online work-from-home opportunity where the victims were sold access to job listings. The defendants are Abili-Staff Ltd., Equitron LLC, Pamela Jean Barthuly and Jorg Wilhelm Becker. They collected a fee of up to \$89.99 for providing the job listings and guaranteed a refund if the buyers did not land a job. The FTC obtained a court order to compel the defendants to issue the refunds.

However, each of the victims only obtained an average of \$9.70 in refund as about \$729,700 is being refunded to 75,000 victims. This case is another example of how the FTC protects consumers' rights.

Consumers who receive the checks will have 60 days from the date they were issued to cash them. The FTC never requires consumers to pay money or provide information before redress checks can be cashed. Consumers with questions should call the refund administrator, Epiq Systems at 1-877-868-7790 or visit [www.FTC.gov/refunds](http://www.FTC.gov/refunds).

On a related note, for all work-at-home entrepreneur wannabe's, the FTC enforces a Business Opportunity Rule that is designed to protect you from scams. There are 3 parts to this rule that must be adhered to by the seller of such business opportunities.

Firstly, the sellers must provide you with a document called a disclosure document at least 7 days before you sign any agreement or pay any money. You can use this time to do some due diligence on the business offer based on the disclosure document. The disclosure document

gives information on 5 key points:

1. The seller's identity
2. Information about any lawsuits or other legal actions involving the seller or its key personnel
3. The existence of any cancellation or refund policy. If such a policy exists, then the terms of that policy is to be disclosed
4. Any earnings claim by the seller. If there is, the seller has to give you another document called an earnings claim statement
5. A list of references

In addition, the seller must inform you that if you buy the business opportunity, your contact information will be given to future prospective buyers of the same opportunity.

Bear in mind that sometimes, fraudulent sellers may give you references of people who sing the praises of their business opportunity but are just lying or hyping up the offer. So talk to others you can trust, not just those recommended by the seller. If what someone else is saying is contradictory to what is on the disclosure document, it may indicate that the opportunity is a scam.

In an earnings claim statement (see #4 above), the seller must disclose:

1. The name of the person making the claim and the date of the claim
2. The details of the claim
3. The start and end date of the earnings
4. The number and percentage of people who got those results or better
5. Any information about those people that may differ from you – for example, the part of the country where they live
6. A statement that you can get written proof of the seller's earning claims if you ask for it.

To be very safe, you should ask for the seller's written proof of earning claims and examine it yourself.