

How to Buy Online – Safely.

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So you've sent your money out to someone you've never met, and you haven't received anything back from them yet. Now, what do you do? In the world of the internet, no one is watching out for you. You have to know how to protect yourself, hence the saying "caveat emptor", which is latin for - *let the buyer beware*.

If you handled this transaction properly from beginning to end, here's what you should have done. First, anything that had to do with the purchase of the item should have been saved or printed. Including:

- The actual advertisement and contact information.
- The profile of the person you are purchasing from.
- All email correspondence between yourself and that person.
- A copy of the check or money order.
- The receipt from the post office.
- Always send money as "certified mail", which gives you a way to track the item.

A good way to save electronic items online is to create PDF files out of them. This can be done by using a free online program called, Cutewriter, available at Download.com. I save copies of all electronic receipts this way. You can also use Adobe Acrobat Distiller if you can afford it.

Additionally, when you mail a large amount of money to a person, a Money Order purchased AT THE POST OFFICE is a good way to do this. That way, you will have 3 ways to verify that you did this. #1, you have a carbon copy of the money order. #2, you have the receipt where you purchased the money order from the post office, and if you aren't crazy, you sent that money order to a PHYSICAL ADDRESS using "certified mail". That means that they had to sign for it. NEVER send large amounts of money to a P.O. Box. That is the way that mail-fraud criminals have historically operated.

Okay, so back to square one. You sent your money and nothing has arrived, so what do you do? First of all, you have a physical address that you mailed the money order to. That address is in a city and county somewhere in the USA hopefully; otherwise you are in big trouble. With a little help of the internet, it's not hard to find out which police agency has jurisdiction over that area. Make a phone call to that police dept or sheriff's dept, and let them know what has happened.

Here's where all of your documentation is going to pay off. Ask for a fax number and fax copies of everything that you have to prove your complaint. The investigator now has a rock solid case that he can follow up on, including a physical address and name. He hates criminals as much as anyone, and will love to see your documentation. With these items in hand, he will shortly be knocking on the door of your "would-be mail fraud thief".

How do I know that this works? That's what I did when my wife ordered an expensive item off of eBay and it never arrived. Five days after I started this process, the item arrived with an apology.

caveat emptor