

## Is This a Scam?

1. For a minimum investment of \$25, you can buy into a venture that owns 1 million acres of land in Texas – experts say the shares could triple in value.
2. You see an ad in a national newspaper for an investment opportunity in 'prime bank' financial instruments issued by the world's top 50 banks. The ad claims the opportunity is 'risk-free, guaranteed by the World Bank and trades in overseas markets' and will 'generate monthly returns of 20% to 200%.
3. Ever consider a career in worm farming? All you need is dirt, a starter kit and some worm stock to get started. For an investment of several thousand dollars to \$50,000, you'll be able to sell your worm stock at \$8 a pound or more.
4. Jojoba, a shrub native to deserts in Arizona, California and Mexico, yields beans with a wax that can be turned into a biofuel. Investment banks offered limited partnerships in jojoba acreage.
5. You can invest in a company that's salvaging a half-billion dollars of sunken treasure from a shipwreck in the Atlantic off the coast of Europe.
6. Someone says that you can buy international reply coupons, the equivalent of a self-addressed stamped envelope for overseas mail, and make a bundle by trading them in for US stamps.
7. You get a call from someone claiming to be from the Federal Trade Commission. He says you've won the lottery or sweepstakes, but first you must pay federal income tax and insurance before you can receive your winnings.
8. One way to squeeze countries that sponsor terrorism is to not invest in companies that do business with them. Some funds guarantee their investments are free of any firm connected with Iran, Syria, Sudan or North Korea.