

Beware cut-rate policies

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Some differences between health insurance and a discount plan include:

* Discount plans are generally much cheaper and may be marketed on telephone poles or in elevators, on signs beside the road, in spam emails or over the fax machine.

* Discount plans are only accepted by a limited number of doctors, facilities and other health care providers.

* If your doctor or facility does not accept the plan, you will have to pay the full cost for services out of your own pocket.

* Unlike insurance, which can cover most or all of the bill for approved services (after deductibles, coinsurance and/or co-payments have been paid), a discount plan provides only a discount off of the health care provider's full fee. You are still responsible for paying the majority of that fee at the time of your visit. Discount plans generally do not process medical claims or

issue reimbursement to health care providers.

While discount plans can provide valuable benefits for some, they aren't for everyone. You should consider carefully before signing up with one, warns Long, and you should also be on the look out for "red flags" that could signal a fraudulent plan. "Red flags" that should cause you to question the discount plan include:

* Questionable advertising practices, such as blast faxes or spam emails.

* Exaggerated claims of huge savings on health care products and services.

* Refusal to provide you with a list of health care providers that accept the discount card until after you have purchased the plan.

* High-pressure marketing tactics, urging that "you must act now" or "this is a one-time offer".

* Advising that you drop your existing health insurance.

Beware of salespeople and advertisements that use

words like "co-payments, premiums and health plans" to deceive consumers into thinking that a discount plan is insurance. Avoid salespeople or discount card companies that insist on debit or credit card information, and who may pressure you to make a quick decision. Ask the salesperson or company if the product is an insurance plan or a discount plan. Call the Department of Insurance (1-800-546-5664), attorney general and Better Business Bureau to see if complaints have been made against the company.

As health insurance premiums increase, many North Carolinians are searching for more affordable health insurance. This has led to a substantial increase in discount health plans being marketed in the state.

"Buyers beware," says Long, "because discount cards are not insurance, fewer consumer protections exist for purchasers of those products. If it sounds too good to be true, it probably is."

Young entrepreneur has a fertile business outlook

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focused at such an early age," Leitner said.

Maurer's business success also earned him \$2,500 earlier this year as "Cindy Rowe Auto Glass Entrepreneur of the Year."

Maurer, who this fall is studying ornamental horticulture, environmental design, and landscaping contracting and management at Delaware Valley College, said he never expected where that first mowing job would lead.

"I enjoyed making money and I always enjoyed being outside and doing that type of work, but I had no idea I would actually make a career out of it and a business out of it."

Maurer said he started thinking his jobs could grow to something more after he got his driver's license - and bought a landscaping trailer

and professional riding mower.

"I knew then that I really wanted to start doing something with it," he said. Over time, he's expanded his service from pruning and mulching to some landscape design - he said his mother, Stephanie, is great about coming up with plans and knowing what to plant.

And Maurer, an Eagle Scout, said the need to get that additional training convinced him to go to college.

"I've had quite a few people ask me, 'If you're making \$35,000 to \$45,000 a year already, why are you even going to college,'" Maurer said. "I say it's because I think the way to truly make it a successful business is to learn more about it."

After he graduates, Maurer said he plans to return to the area and grow his business

in a big way. In addition to landscaping, he said he believes a self-sustaining operation should incorporate a nursery as well as an equipment repair shop. Each of those businesses would cater to the public.

He's also thinking about unique services to offer. In addition to snow removal, Maurer said he envisions installing and removing outdoor holiday lights for homes and businesses.

"You need to be an entire outdoor maintenance, landscaping and property management company," he said. "I believe you should have something for all four seasons."

Maurer, who said he really worked to get the Cindy Rowe award, said when his business gets larger he'd like to either partner with Rowe to expand the awards or start his own program.

Gas-pump spikes could fuel antigouging legislation

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Per-gallon gas prices exceeded \$3 across America even before Labor Day. In Pennsylvania, the statewide average price of regular unleaded peaked at \$3.22 per gallon - a record high, according to AAA Mid-Atlantic.

As of last Friday, when AAA reported that the statewide average for regular unleaded dipped to \$3.15 per gallon, Corbett's office had received about 1,100 complaints about alleged price gouging, Petito said.

But it's difficult to prosecute such crimes, which are considered civil offenses punishable by a \$1,000 fine per offense under Pennsylvania Consumer Protection Law. Other states - including North Carolina - have similar statutes.

The law gives courts the discretion to decide whether prices are unconscionably high, but doesn't explicitly define that threshold.

Aides to legislative leaders say they expect to work closely with Corbett on refining the details of an anti-gouging measure.

"There is a high likelihood that we will pass something this fall," said Erik Arneson, chief of staff to Senate Republican Leader David J. Brightbill of Lebanon County.

Retailers expressed some frustration during

a recent legislative hearing on gas prices about having to bear the brunt of customers' wrath, contending that higher wholesale prices have translated into a corresponding increase at the pump.

"The consumer sees the price at the gas pump and doesn't have any reason to know what happens in the supply chain," said Randolph St. John Jr., senior vice president of association services for the Pennsylvania Food Merchants Association and the Pennsylvania Convenience Store Council.

Altoona-based Sheetz Inc. took the unusual step of posting an open letter to consumers on its Web site Sept. 2 explaining the price spike.

Sheetz general counsel Mike Cortez said that although he is sympathetic to concerns about price gouging, the state needs to be careful in its implementation of a tougher law.

"There are some realities that exist. Station owners have to be able to buy new product, and there has to be enough supply for the owners to get that new product," he said.

A number of lawmakers are eager to jump on the issue with promises to introduce other proposals, such as a measure mirroring a New Jersey law that prohibits retailers from increasing the price of gasoline more than once in a 24-hour period.

Unraveled Web fraud reveals the inner workings of Internet theft

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neighborhood in Granby, Quebec. It offers an extraordinary glimpse behind an Internet fraud that targets the most trusting computer users.

"This is really lousy," said Johan Fabris of Holmes, Pa. The 82-year-old grandmother had her online bank account hijacked. Her teenage grandson set up the

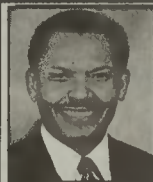
account for her to sell hand-sewn doll clothes in Internet auctions.

"This was my first foray into the modern computer world. These damn people, life is complicated enough," Fabris said.

In such phishing scams, victims are fooled by realistic-looking e-mails that appear to come from banks or other financial institu-

tions. The urgent-looking messages direct recipients to verify their accounts by typing personal details - credit card information, for example - into a Web site disguised to appear legitimate.

Despite warnings from the government, banks and security experts, consumers fall victim with disturbing frequency.



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Give It Your All

Quite often when we start out on the road to achieve our dreams, we start with the thought that it will be a fairly easy process. We have reached a point in our lives where we have finally been able to identify what it really is that we want out of life.

We are filled with excitement as we, in so many cases, rediscover what it is that we really want to do with our lives. These were dreams that somewhere along life's journey we had put aside or concluded that we could never make happen.

It all seems so simple to us. The dream that we have, we can only imagine that others will be as excited about it as we are. We are sure that just about everyone will want to hear about our ideas and plans.

However, reality sets in and we discover that there are actually people who do not share our enthusiasm for our dream. In fact, we run into some who seem to make a point of trying to persuade us to give up on our dream. It can seem harder and harder to keep our own excitement and belief in our dream when we begin to run into such negativity over and over again.

However, a part of achieving the dream and success that we really want is knowing that pursuing the dream is similar to running a race. You have to

learn to pace yourself.

Many times we are like sprinters. We try to accomplish everything in one burst of energy. But the race for success must be more sustained. It is more like an obstacle course. You understand that you will run into some roadblocks. But rather than giving up, when you see them coming, you go deep down within and somehow find the strength and energy to overcome them, surprising yourself, perhaps, that you were able to get over it. It is then that you get your second wind, encouraged by that moment of success.

Too often as we go after our dreams, we are much too willing and ready to give up on ourselves and our dreams before we know the stuff that we are really made of. We tend not to push ourselves to see just how strong we really are and tap into that strength that we may not have realized that we had in us.

Whatever your dream, do not give up on yourself. When it seems that you cannot go any further, push yourself just a little bit more. You will be surprised at just how much further you can go when you do not give up.

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