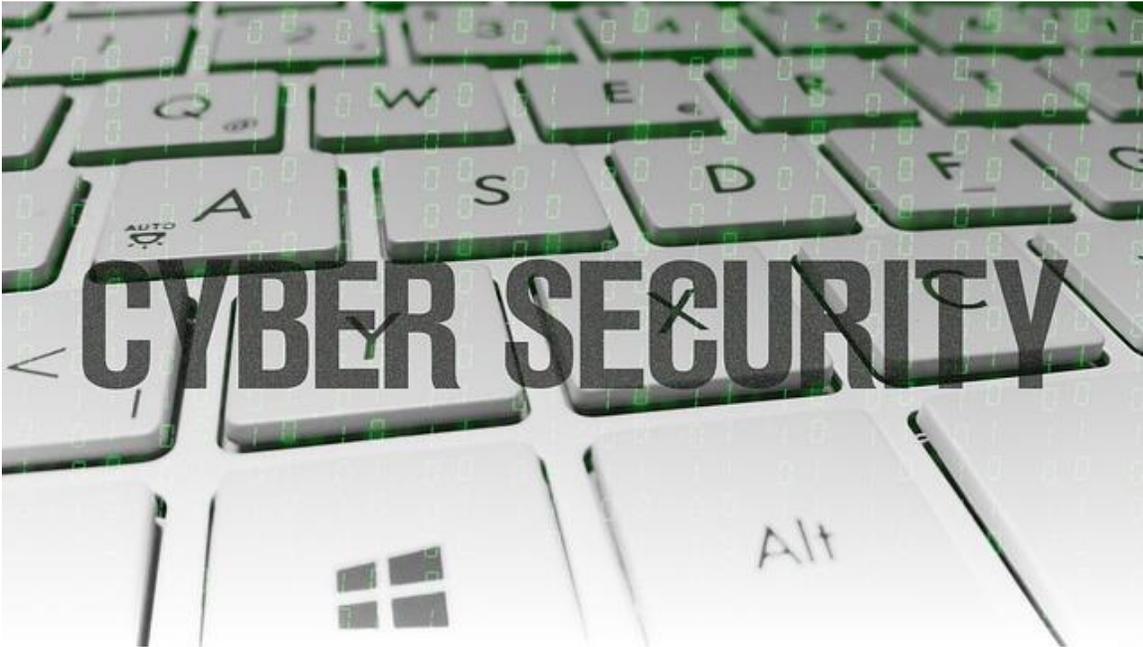


## ***Common Sense Internet Advice For Users***



### ***How to Make Using the Internet a Safe and Enjoyable Experience.***

Greetings Reader,

There is nothing you need to buy in this short E-book. I hope you find the information and links useful whether you are a seasoned internet user or a new user.

***\*\*NB: Please send this document to your Friends, share on Facebook or link it on your websites and blogs. Visitors will thank you for this sound advice!!\*\****

Although the internet is amazing as a source of information, news and interesting things to do, it does come with its dangers especially for the uninformed and new users.

It is possible to lose money to scams, have your internet banking compromised, or even experience a total crash of your computer or laptop with complete loss of all your data. There are some simple common sense ways to avoid this from happening which will give you peace of mind.

With this in consideration we would like to provide you the reader with some common sense advice that you can take, or disregard, so that you can enjoy

surfing the internet to the maximum. After personally being on the internet since its inception, we can safely say what internet users should avoid, and what safeguards to have in place to avoid being ripped off, losing data or worse your hard earned money to some internet scam. There are also some links in this document that you can take advantage as well as some other useful links you can visit at the end of this document.

## **1. Protect your Data by Making Sure You Have a Reliable Antivirus Installed.**

It is not necessary to pay hundreds of Dollars for a good antivirus program, because there are some excellent free versions out there. One the best and most used by millions of people all over the world, is the AVG. Home users can use the free version which is mostly sufficient protection, and what is great is that it automatically updates itself on a regular basis while you are online. This keeps the program abreast of the new viruses that are created.

You can download the free version [HERE](#), but if you have a business with a few terminals, rather choose the full suite. For home users the free version protects against malicious e-mails and online viruses while you are surfing the internet.

**Optional:** Another useful program I use to keep my computer running at optimum speed, which additionally removes malicious spy ware, and protects your computer, is called *Advanced System Care*.<sup>1</sup>

is program runs in the background or you can opt to scan and repair your PC as needed when you see it is slowing down or sluggish. Choose the free Version [HERE](#) and check out all the great features it has. There are additional free packages that you can install if you like gaming, and one that keeps the hard drive on your pc defragmented.

## **2. Beware of Emails Scams and 429 Scams.**

Be careful where you submit your email address to when joining internet offers by always making sure that they are legitimate, and they offer a link to unsubscribe. Unfortunately, no matter how careful you are at some time or another you are going to get a spam email slipping through.

YOU MUST NEVER answer emails that tell you that you have won the sweepstakes, lottery, or ask for assistance to move money from an inheritance to your country. Some of these e-mails certainly do look legitimate, even coming with contact details. Note that offers of unclaimed British Pounds, Dollars, Coca cola sweepstakes etc are all scams.

Once you answer any of these you will get spammed forever. Some loan offers are even sent to you but often these are from loan sharks with exorbitant interest rates and heavy handed collections. Our advice is opening up a free **Gmail account** with Google that automatically filters spam for you. You can also have a yahoo account if you prefer them. Only use your personal email address for specific legitimate offers of communications, and give it only to the people you really want to have it, business associates, friends and family etc.

### **Phishing banking Emails**

No doubt you have been warned by your bank to avoid responding to any emails that you receive asking for your banking details to be updated. Some of these e-mails are extremely cleverly designed even with the bank logos; mentioning that you have received a deposit into your account, a tax or IRS refund, requesting that you update your personal information, or even a debit order going off your account. There are new versions being created almost every day and some look like the real thing!

***IGNORE THESE AND DO NOT CLICK ON THE LINKS IN THESE PHISHING EMAILS.***

If you are not sure about one you receive, then *rather contact your bank* to ask if they have sent you any emails, or if you do internet banking log in on the banks terminals if you need to check something.

If you do prefer internet banking, then make your user name and password to login *extremely complex* so that it is impossible to guess. Another tip is to keep your daily banking payment and transfers limit to the minimum. You can always change these limits as needed in most banks, and then immediately change it back again after completing your payment transactions.

### **Buying products & Services Online**

The convenience of buying products and using services online continues to grow in popularity in United States and Canada and all over the world for that matter. Consumers realize the benefits of this, plus realize the great savings they can enjoy by getting more for their Dollars.

Fortunately secure payment systems make it perfectly safe to **buy products and use services**, but once again ensure that you do so at legitimate vendors and sales portals. Online vendors offer secure 128 payment encryption systems allowing you to pay via credit card, and even EFT. Look for the **https** in your browser bar for the link, and the **CLOSED** mini padlock bottom left on the web page when you make a purchase.

When you have completed the transaction *then make a careful record of the reference number* and keep a printed copy for your reference. Your product should arrive at your delivery address within a day or week as specified by the vendor.

### **Children, Teens and Protecting them from Undesirable Content on the Internet.**

Children and young teens can come across abusive content, pornography, Satanism, and graphic images while surfing the internet. There are some excellent programs that will help avoid this from happening.

Use search engines to find a program that filters this content to **keep your kids safe online**. It is a good idea to check occasionally what children are looking at online. This can be done discreetly by looking at the history of their browsing. The security zone and privacy settings can also be set higher instantly and back to what you like for your own use." Go to tools, internet options' and then choose' privacy settings' to change.

### **Making Money on the Internet**

There is a real possibility of making money using the internet, lots of money in fact if you stick to the rules. When it comes to this niche, you will get what you pay for, and it is safer to say the more you will pay to join an internet business, the more value and support you will receive.

Free and cheap offers for online businesses hardly deliver any real income. In my experience it is best to stay away from programs and opportunities like **Data Entry, Email pays U, certain Survey programs** and certain **freelance writing job** offers. Use common sense and realize that building an internet business takes time, effort and most importantly determination.

### **Choose an Opportunity Carefully & Read all the Information Thoroughly**

Fortunately legislation in in most countries now makes it *illegal to put on false testimonials* from people on their offers, so you can now safely look whether there are any testimonials to help you make a decision on what to join.

Every work from home program will also have an *earnings disclaimer* to protect both the vendor, and consumer, because some people pay to join a business opportunity, do nothing, to make it work, and then blame the vendor for it not working as they thought it would.

Some of the best legit value for money home business and internet business opportunities can be found [HERE](#). If you are going to build an internet business, then choose a program system, or niche carefully, and **FOLLOW THROUGH!** Otherwise you will become the next wannabe work from home skeptic. It may take a little trial and error to find a suitable program that suits your taste but there is enough choice available for everyone in this niche to find what you are looking for.

### **Your Login Details and Passwords on the Internet.**

When you do internet banking, join certain programs, or do online shopping you will often have to register at these websites. We have found it a good idea to open up an Excel sheet and keep records of these logins and the websites, so that when we return, we know what these login details have to be. Once you have created the sheet, *Password protect it as well* when you are done, with something easy to remember.

Make a sheet for these details or alternatively keep a little note book somewhere safe, so that you always have a copy to log into email accounts, Facebook, banking and shopping stores to refer to. Rather use unique user names and passwords on each website, so that if one account does become compromised if your laptop or phone goes missing, it will only be that one account rather than all of them.

### **Back Up Your Computer data Regularly!**

One of the most neglected issues people on computers that people overlook is regular back up of data. If you own a small business or have a personal computer it is always vital to often back the information up onto hard copy CDs, DVDs, or even onto a flash drive. This should be done at *least once a week* or at the bare minimum once a month.

It is also sensible to create a computer restore point monthly, which is a tool your operating system already has, and one that is the least used. Most PCs now have a DVD writer or CD writer and these discs do not cost a lot of money. Alternatively buy USB flash drives or external hard drives and make backups regularly. Make a point of backing up your documents in clearly marked folders, and overwrite the current data with the new information each time you create a back up.

Don't lose everything in a computer crash, and wish you had thought about this issue when it is too late. A few minutes of your time are all it takes. If you have tons of data that must be backed up which is sensitive and vital to your business,

go a step further, and use online backup systems like google cloud or others. Some internet service providers also offer this option.

**Some Handy Links For Readers to keep as reference.**

Often you will need to find something specific and this can take time searching on the search engines. Below are some of the most popular links to websites that you can add to your favorites. Best of all you can rest assured that these websites and blogs are always being updated so you will always find the latest deals, information and offers that you can use for your convenience.

If you need some advice regarding the internet, building websites, SEO, blogs and content you are always welcome to email the Ritcor team on [ritcorserv@gmail.com](mailto:ritcorserv@gmail.com) and we will do our best to help.

Regards

The Ritcor Group

**Here are some Useful Links for you that you can browse safely online. Hope you find something useful by visiting these links.**

[Free Computer Cleaner](#)

[Safe Work From Home](#)

[Quality Online shopping](#)

[Guides To Loving Relationships](#)

[Top value Health Products Online](#)

[Best Buys Shopping Online](#)

[Useful Internet Services](#)