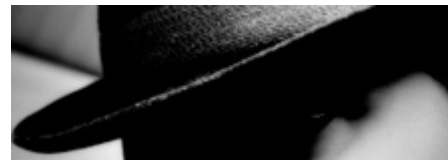


Investigative Insights... From Jean



In This Issue

Using Social Media for Hiring?

Beware of Loyalty Programs



For more than three decades Jean Mignolet has served in law enforcement and private investigation, managing all aspects of general investigative business. She specializes in in-depth background investigations, and has been the top choice for attorneys, corporations, small business owners and individuals requiring all types of investigative services. For more information, visit www.Mignolet.com or contact us at investigators@Mignolet.com or 954-523-8737

Dear Jean ,

Happy New Year. As we all look ahead to a new year and a new start, we're all seeking hints for doing our jobs and living our lives better.

In this issue, I've included a few articles that offer valuable practical advice all business people can use, especially if hiring employees is on your agenda.

In addition, I've also included practical consumer advice and reminders that all of us need to keep our guard up when it comes to consumer offers, investment opportunities, even using the Internet.

Now that all of us spend so much time communicating via email, you'll enjoy a few practical hints for being a more effective emailer.

May you find several useful tips in this issue that help your new year begin on a positive and productive note.

I look forward to getting your feedback.

Regards,

Jean Mignolet

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**Social Media Sites Becoming Key Screening Tool in HR:
Is this Legal?**

Careerbuilder.com reported that 1 in 5 employers (20%) is now checking various social media sites as a pre-employment screening tool. That number is up from 11% in 2006. The same

Simple, practical ideas that YOU can apply to cope with information overload!

(courtesy of Telegraphy.com.uk)

How often have you kicked yourself after hitting **Send**?

Give yourself a chance to change your mind or intercept a gaffe by setting your email client, if it can do this, to send messages out with a short delay (In Microsoft Outlook you can use the "schedule an automatic send/receive every ___ minutes" option).

Whenever possible, send a message that is only a subject line, so recipients don't have to open the email to read a single line. End the subject line with <EOM>, the acronym for End of Message.

Set up a "Five Weeks Folder" that deletes its content automatically after five weeks. Use it as a repository for incoming messages you hesitate to delete, such as that email you probably don't need, but you're not sure if the guy's going to call you tomorrow and ask about it.

Turn email notifications off - save yourself from being constantly interrupted as new emails arrive.

Read the entire thread before responding - ensure you are responding to the latest posts and not repeating points already covered.

Set aside time for email - designate blocks of time in your day to focus on processing your email.

Limit your cc's and replies to all - only copy people on emails who really need to get the email.

Be concise - write clear and concise subject lines and have each email focus on only one topic.

Intersting FACTS about Our

survey indicated about 33% of hiring managers rejected candidates based on what they found while 24% found information that helped the manager make a decision to hire the applicant.

So, could it be true that today thousands of job seekers are not being hired based on social media that in most cases cannot be verified? Most social media sites do not authenticate the identity of the person establishing the account. Is the use of this information in the hiring process legal?

The Fair Credit Reporting Act, the federal law that regulates consumer reports like background checks, defines consumer report as, "...any written, oral, or other communication of any information...bearing on a consumer's credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristic...". At this point these social media sites can only be defined as consumer reporting agencies using the loosest of definitions. But it would be fair to conclude that if thousands of job applicants are losing jobs based on unverifiable data gathered from these sites, eventually the Federal Trade Commission will be asked to review the use of this information that is used in the hiring process.

Loyalty Programs Aren't Always What They Seem

There is a legal \$1.4 billion scandal based on luring people into signing up for loyalty rewards programs. Customers don't even realize they're signing up, and it's costing them a fortune. Typically, a button or a pop-up that appears on the sale completion page of an online purchase offering the consumer a reward for purchasing

The loyalty reward may be a cash card, a gift card or a discount off the next purchase, usually for \$10. However, in some cases, it's not from the company you just bought from, but from a separate loyalty rewards company. That's NOT always clear, however.

These schemes are quite distinct from those operated by online retailers like Amazon where you get genuine discounts for placing regular orders. Those are true rewards for deals you can cancel any time.

When these marketers' offers pop up at the end of the purchase, many shoppers may think they're still on the site they bought from. Not so. By clicking on the reward button, consumers are actually transferred to another site that tells them how to get rewards or claim discount on a future purchase.

Some are legitimate. However, many just want to collect names and email addresses. Always check the fine print. Providing an email address could result in signing up for an extended customer loyalty program operated not by the retailer, but by the marketing company. The credit card number just entered for the purchase often ensures that the company pushing the loyalty company can easily charge the card. The credit card bill often reveals a surprise.

A Senate Commerce Committee recently learned these schemes generated more than \$1.4 billion by "misleading" online shoppers by not making the monthly payment requirement obvious. They then paid half of that to the retailers for giving them the credit card info.

"Ponzi" Nation:

The FBI opened more than 2,100 securities fraud investigations in 2009, up from 1,750 in 2008. The FBI also had 651 agents working in 2009 on high-yield investment fraud cases, which include Ponzis, compared with 429 last year.

The SEC this year issued 82 percent more restraining orders against Ponzi schemes and other securities fraud cases this year than in 2008, and it opened about 6 percent more investigations.

Ponzi scheme investigations now make up 21 percent of the SEC's enforcement workload, compared with 17 percent in 2008 and 9 percent in 2005.

The outcome may be that when the Senate finishes its deliberations in a few months' time, a law change could ban retailers from passing on credit card information to marketing firms.

-- thank you to Snippets for this information.

GADGET OF THE MONTH

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