



PREVENTING SENIOR CITIZEN RIPOFFS

**CONSUMER
PROTECTION**

WISCONSIN
DEPARTMENT OF
AGRICULTURE,
TRADE AND
CONSUMER
PROTECTION

Consumer problems? We can help.



Having a problem with an auto mechanic, contractor, or landlord? Need advice about refunds or offers that sound too good to be true?

Help is available from one of the four regional offices of the Wisconsin Department of Agriculture, Trade and Consumer Protection.

No matter where you live in Wisconsin, there's a grassroots office ready to serve you.

Regional office telephone numbers are listed below. The Department also has a toll free hotline: 800-422-7128.



Southeast Office	Northeast Office	Northwest Office	Southwest Office
Milwaukee	Green Bay	Eau Claire	Madison
414-266-1231	920-448-5110	715-839-3848	608-224-4960



Thanks to the Wisconsin Department of Tourism for most of the photos in this publication.

PREVENTING SENIOR CITIZEN RIPOFFS

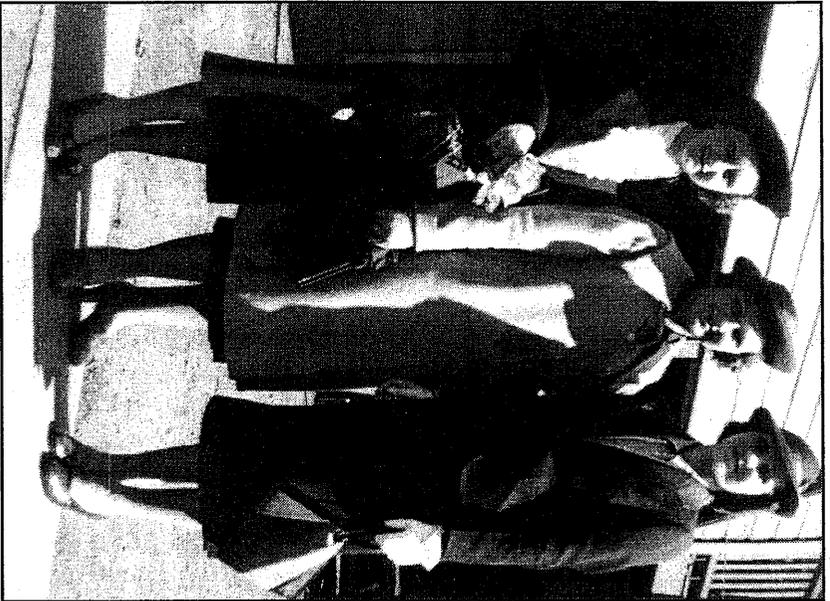
Copies of this booklet and other consumer protection brochures are available from the Bureau of Consumer Protection, Department of Agriculture, Trade and Consumer Protection, P. O. Box 8911, Madison, WI 53708-8911, telephone (800) 422-7128.

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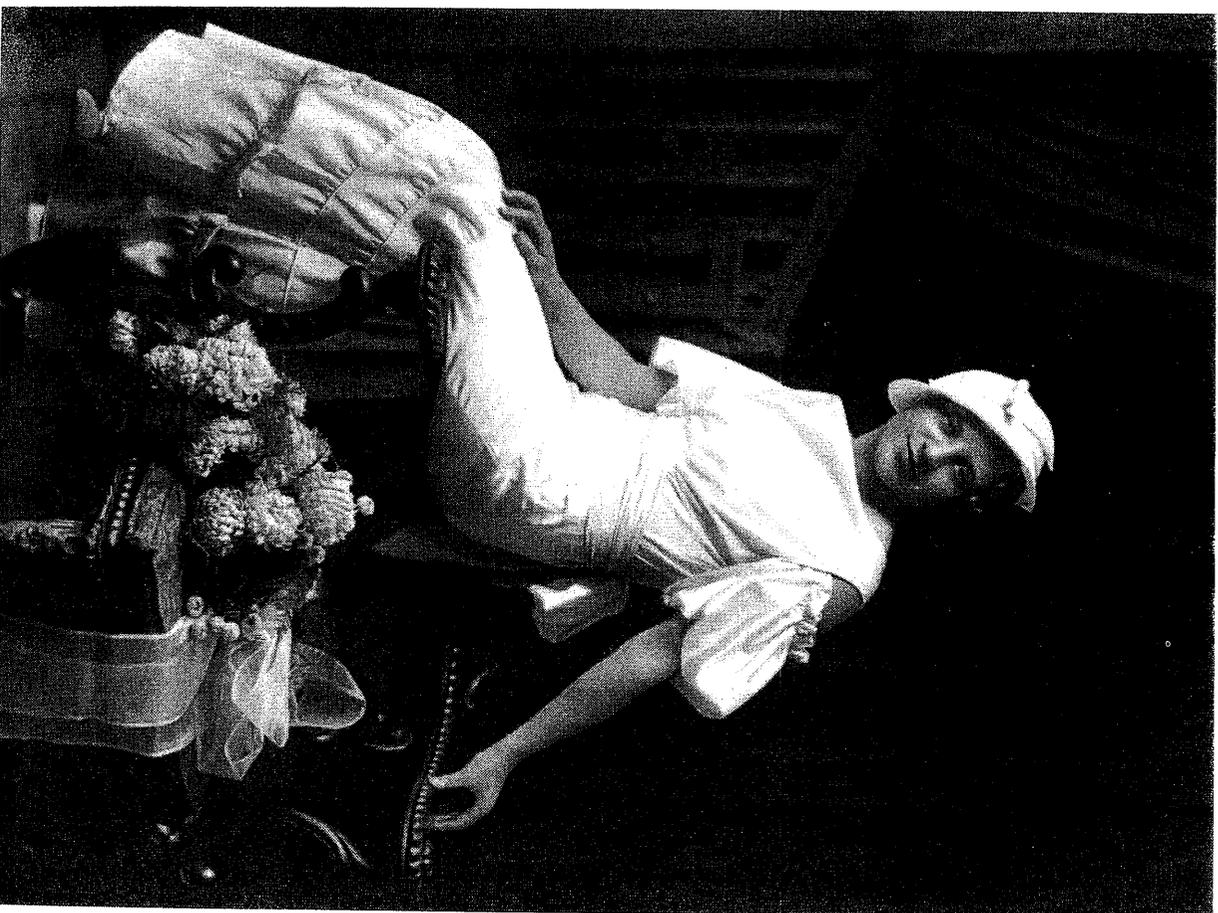
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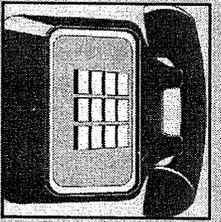
THEN: AN ERA OF TRUST NOW: BE SUSPICIOUS



Older Americans grew up in a wonderful time when many families didn't feel the need to lock their doors at night. Children were taught to be courteous to strangers rather than be suspicious of them. Those days may be gone forever. Now most people lock their doors. But families are still not safe from crime in the comfort of their secure homes. Criminals infiltrate that comfort zone using the telephone. Listening to a dishonest telemarketer is like having your door unlocked. You are inviting a criminal into your home.



FRAUDULENT TELEMARKEETERS ARE CRIMINALS



**DON'T
FALL
FOR A**

**TELEPHONE
LINE**

Remember: Fraudulent telemarketers are criminals!

There are a variety of signs that a fraudulent telemarketer is committing a crime. People need to learn how to recognize these signs and be prepared with a strategy for checking out the caller.

- Beware of anyone who calls and asks you to send money or buy anything sight unseen over the telephone unless you initiated the call.
- Never give out your credit card number or bank account number to anyone you don't know.
- Don't pay anything for a "free prize." It is illegal for you even to be charged taxes on the prize.
- Don't allow yourself to be rushed into anything. All reputable businesses and charities will allow you to think things over and offer to send you materials.
- If the caller offers to send a messenger to your home to pick up your payment, that may also be a sign of a crime.

IF YOU HAVE ANY DOUBTS, CHECK IT OUT!

Call the Wisconsin Department of Agriculture, Trade and Consumer Protection at (800) 422-7128 or the National Fraud Information Center at (800) 876-7060.



American Association of Retired Persons
601 E. Street, NW
Washington, DC 20049



WANT TO FIGHT FRAUD AGAINST OLDER PEOPLE?

Join a TRIAD program or start one in your community. TRIAD brings together Wisconsin Chiefs of Police and Sheriffs and Deputy Sheriffs, American Association of Retired Persons (AARP), Retired and Senior Volunteer Program (RSVP) and other groups and individuals to foster cooperation between law enforcement agencies and senior citizens to reduce criminal victimization.

In cities such as Madison, Two Rivers, and Racine, information exchanged at local TRIAD meetings has led to scam alerts that have undoubtedly saved senior citizens from losing thousands of dollars.

TRIAD results in a broad dialogue on safety and security issues, and also forms a link with elderly members of the community.

TRIAD of Wisconsin is the state organization which provides advice and technical assistance. To get information about the TRIAD program in your community, call 800-422-7128. If there is no TRIAD program in your area, you will be referred to people who assist in starting local TRIADS.

Get involved with TRIAD!



MORE PUNISHMENT FOR THOSE TAKING ADVANTAGE OF SENIORS AND DISABLED

Although most businesses deal honestly and fairly with their customers, some unscrupulous operators specifically target senior citizens as their prey. Unfortunately, studies show that seniors are among the least likely to report ripoffs.

Wisconsin law (sec. 100.264, Stats.) now provides additional punishment to those who take advantage of the elderly or disabled. This law sends out a clear message to anyone thinking of committing such an act in Wisconsin that we do not tolerate preying on the most vulnerable people in our society.

The legislation allows courts to impose additional forfeitures of up to \$10,000 for violations of consumer laws and rules including:

- False advertising
- Motor vehicle repair
- Landlord-tenant
- Home improvement
- Mail order
- Fitness centers
- Mobile home parks
- Deceptive employment offers
- Dating services
- Chain distributorships
- Telecommunications & cable
- Requiring purchases for prizes.

The new law may be applied in a number of situations including the guilty person knowing that the victim was elderly (age 62 and older) or disabled. The court must require that restitution be paid before the additional forfeiture.



Bank Examiner/Pigeon Drop Schemes

Older consumers lose millions of dollars each year to con artists who run bank examiner or pigeon drop schemes. Both of these scams involve the withdrawal of large amounts of cash from the customer's bank account.

Bank Examiner Schemes

In the bank examiner scheme, swindlers pose as FBI agents, bank examiners, police officers, detectives or bank officials. These con artists call or meet with an older consumer pretending to need help to conduct an investigation. As a valued bank customer or upstanding citizen, you are asked to withdraw your money and hand it over. They promise to redeposit or return the money to you after they have completed their investigation.

Pigeon Drop Schemes

In the pigeon drop scheme, swindlers operate in pairs. One befriends an unsuspecting consumer, the "pigeon," while the other approaches them with money or valuables he or she has just found. After some rehearsed conversation, they agree to split the money three ways and arrange to meet at a lawyer's office or somewhere else of their choosing. But, can they trust you? In order to get your share, you'll need to put up some "good faith" money, which they will return to you after the goods are divided.

In either situation, you will never see your money again. No financial institution or government agency ever uses customers to conduct internal investigations. These con artists have no intention of returning or sharing any money with you. Their only goal is to get your money.

Many financial institutions request that their customers read and sign a form when they wish to withdraw a large amount of cash. The form alerts consumers to these scams and

encourages them to talk to a bank or law enforcement officer if these conditions are present. This is not an attempt to keep your money or control how it's spent—it's an effort to protect you from fraud.

Trust only people you know, not merely a friendly or authoritative telephone voice. Remember, swindlers are nearly always friendly and have honest faces and pleasant personalities. This is how they gain your trust. How do they find you? Most use the obituaries, city directories or phone books to find their victims.

Business Opportunities

Retired consumers sometimes find themselves bored and restless without the daily challenges of employment. They may be attracted to a business opportunity that can offer them extra money for a modest investment of time and money. Some such offers may include distributorships, vending machine rentals and franchises. Treat any such business opportunity with extreme caution, especially when you are promised a lot of money for little work.

Warning signs of business opportunity fraud include:

- Pressure to quickly sign a contract and pay a large sum of money before you can check out the offer.
- Payment of an initial fee which greatly exceeds the fair market value of any products, kits or training.
- Evasive answers by sellers or an unwillingness to give disclosure documents required by law.

Take the time to get everything in writing. Check out all claims and get expert advice before you invest. Many of these opportunities may require registration as franchises with the state Department of Financial Institutions (800-472-4325).

Chain Letters

Some home business opportunities are thinly disguised chain letters. They promise income of hundreds or even thousands of dollars if you'll simply duplicate information and mail it along with money to the top people on the list. Don't waste your time and money—chain letters are illegal. Give the solicitation to your local postmaster.



Charitable Solicitations

Most charities are honest and put their charitable dollars to good use. However, Americans lose millions of dollars to fraudulent charitable groups each year. Before you donate, get some information on how contributions are used.

Any legitimate charity is willing to provide you with a statement of purpose. It will tell you how much of the money collected actually is used for charity and how much goes for salaries and administration.

Don't give to any organization that pressures you to donate on the spot. Be wary of groups sending you free gifts in order to get you to donate. Chances are a large part of your donation will go to cover the expense and promotion of the gift.

Avoid giving to charities or organizations which use excessively tearful or emotional appeals. Some solicitors send what appear to be personally written pleas for specific individuals or needy children. Once you contribute, you may receive a letter of thanks that includes an additional appeal.

Before you donate:

- Make sure the charity is registered with the Wisconsin Department of Regulation and Licensing.
- Ask if the solicitor is paid or a volunteer.
- Find out exactly how the money will be used.
- Write your check to the organization, not to an individual.
- **NEVER** contribute cash or send cash through the mail.

Contests/Prize Promotions

Even though many contests, games and sweepstakes are now legal in Wisconsin, it doesn't mean you don't have to use caution. Read the rules and other contest information carefully. Your chances of winning big are slim. In many cases, your chances of wasting time, money and energy are great.

Phony Sweepstakes

Hundreds of thousands of consumers enter sweepstakes each year. A number of enterprising businesses try to cash in on this fact by sending phony prize notification letters to unsuspecting consumers.

If you receive a letter or a call telling you that you've won either a sweepstakes prize or a consolation gift, keep your eyes open and your wallet closed. You will soon learn that you need to pay some money or buy something in order to redeem your prize. Or you may receive a rebate check to apply toward the purchase of a consolation prize. No legitimate contest or sweepstakes will charge for shipping and handling, send rebate checks, or make you buy other merchandise in order to redeem your prize.

Magazine Sweepstakes

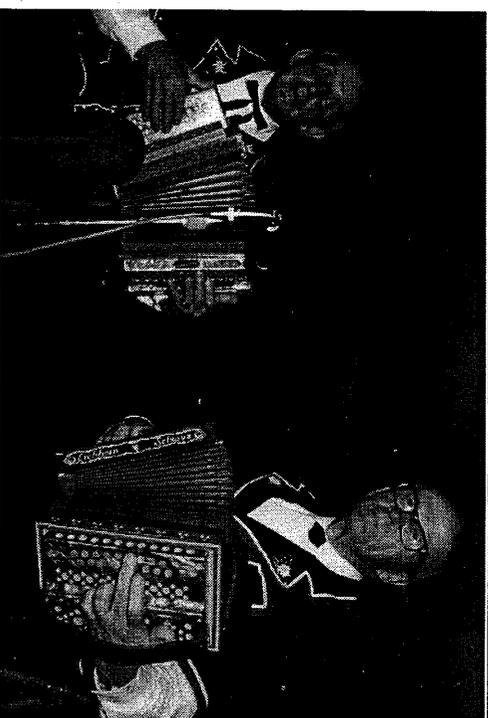
Magazine sellers offer sweepstakes as a way to attract new customers. If you decide to participate, keep good records and don't be intimidated into making a purchase. You don't have to make a purchase to enter the sweepstakes and you will have the same chance of winning.

Prize Offer Law

Under Wisconsin law, solicitors may not request or accept any payment for prize promotions before they provide a written prize notice. The written notice must contain the verifiable retail value of each prize, the odds of receiving each prize, any

shipping and/or handling fees and any conditions on receiving the prize.

But, even prize notices that comply with these disclosures may not be worthwhile. Remember, if you have to pay a fee or purchase something to obtain a prize—it's not much of a prize.

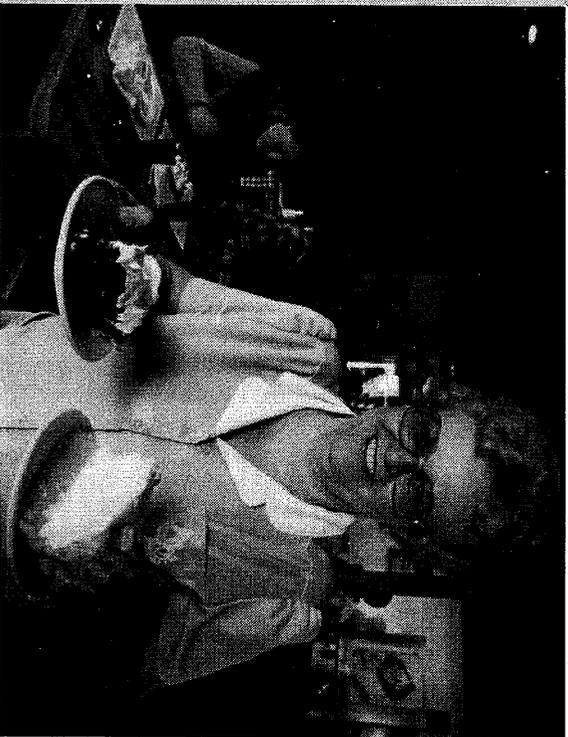


Credit Card Scams

Have you ever received a phone call or mail solicitation telling you that you've won a prize or a trip? If so, you probably know that in order to collect your prize, they want your credit card number to verify your identity, or to bill your account for a deposit, membership fee or merchandise such as vitamins.

For the thousands of consumers who have given their credit card numbers to strangers over the phone, the results have been expensive and troublesome. Trips rarely, if ever, materialize. Products and prizes are over-valued and ridden with extra charges that make them anything but "free."

Giving your credit card number to someone is like handing over a signed, blank check. Unless you initiate the call and expect to be charged for something, don't give anyone your credit card number for any reason.



Door-To-Door Sales

Unscrupulous sellers try to victimize seniors in their own homes, selling everything from magazines to vacuum cleaners to energy saving products. These sellers often use high-pressure or scare tactics and often misrepresent the quality and value of their product.

Complaints show that consumers have paid several times the going rate for comparable merchandise or service. They could have easily obtained this information and saved money by comparison shopping.

Under state law, before door-to-door sellers say anything other than a short greeting, they are required to state their name, company name and type of product they sell. Ask for proper identification before listening to a sales pitch. It's against the law for sellers to misrepresent:

- Their identity, such as claiming to be a government inspector.
- They are engaged in a contest to win cash, scholarships or some other prize. Be especially wary if they ask you to waive or destroy your cancellation right.
- The length of the salespitch. Sellers must leave your home when you ask them to.
- The amount of savings in price or energy. Make sure all claims are documented and the contract terms are clearly spelled out.

Referral Selling

Some sellers offer to pay you a certain amount of cash or promise a discount if you give them the name of friends who might later buy their product. This offer, called referral selling, is illegal if it is made *before* you purchase.

Protect Yourself

If you are interested in making a purchase from a door-to-door seller, get everything in writing, including price, warranties, and all conditions. Tell them you'll check it out and get back to them. Be firm. Don't buy on impulse. You can do business on your own terms. Take the time to investigate both the seller and the offer.

Many localities require door-to-door sellers to obtain permits. Ask to see it. Comparison shop for price and service. Get advice from a friend or relative. If the offer is good today only, it's a sure sign of trouble.

If you decide to buy, make sure you read and understand every part of the contract **before** you sign. If you have questions or doubt, don't sign until you're sure.

Cancellation Rights

State law provides a three-day right to cancel for most credit transactions and cash sales of \$25 or more which were solicited and completed away from the seller's regular place of business. Be sure to ask if it applies to your situation and get two copies of your "notice of cancellation" form from the seller.

To cancel, sign and date both copies. Keep one copy for your records and send the original to the company by certified mail, so you'll have proof you mailed the notice by midnight of the third business day.

If you cancel, all money paid must be returned to you within ten days. If the company doesn't pick up the merchandise within 20 days, you may keep it.

Funerals

Statistics show that nearly half of all American consumers have never arranged for a funeral. Yet, when a death occurs, consumers are called upon to make important and potentially costly decisions under tight time constraints and emotional conditions. Like any other expensive purchase, consumers need information to help them make funeral choices that suit their personal needs.

A Federal Trade Commission funeral rule gives consumers a tool to control the cost of funerals by requiring funeral directors to provide detailed prepurchase price information and prohibits certain deceptive acts and practices.

Under the rule, an itemized price list must be provided in the funeral home **before** any discussions take place. The list must contain retail price information on caskets, grave liners or vaults, plus other charges for services, such as embalming. The price list gives you the ability to choose a funeral that fits your needs and budget.

The rule also prohibits funeral directors from making misrepresentations such as embalming is required by law (it's not, except under certain rare circumstances), or that embalming permanently prevents or significantly delays natural decomposition.

Hearing Aids

Millions of older Americans suffer from hearing loss. Hearing aids should not be prescribed without a test by a licensed audiologist or hearing aid dealer, yet many consumers buy hearing aids from door-to-door sellers who run phony tests and promise miracles backed by worthless lifetime guarantees.

Purchasing hearing aids is expensive and complicated for most consumers. Each company offers a different product and deals with problems in a different way. For example, many firms offer a money-back guarantee on the hearing aid itself, but may charge separately for doctor fees, exams, ear molds or dispensing fees. If you read the contract, you may find that the separate charges are non-refundable.

Some sellers falsely claim the hearing aid can fully restore hearing. Others claim the purchase will be fully covered by Medicare or other insurance. Other misrepresentations may include:

- Claims that hearing aids can be "prescribed" like eyeglasses.
- Claims that hearing aids can halt or retard hearing loss.
- Selling "reconditioned" hearing aids as new.

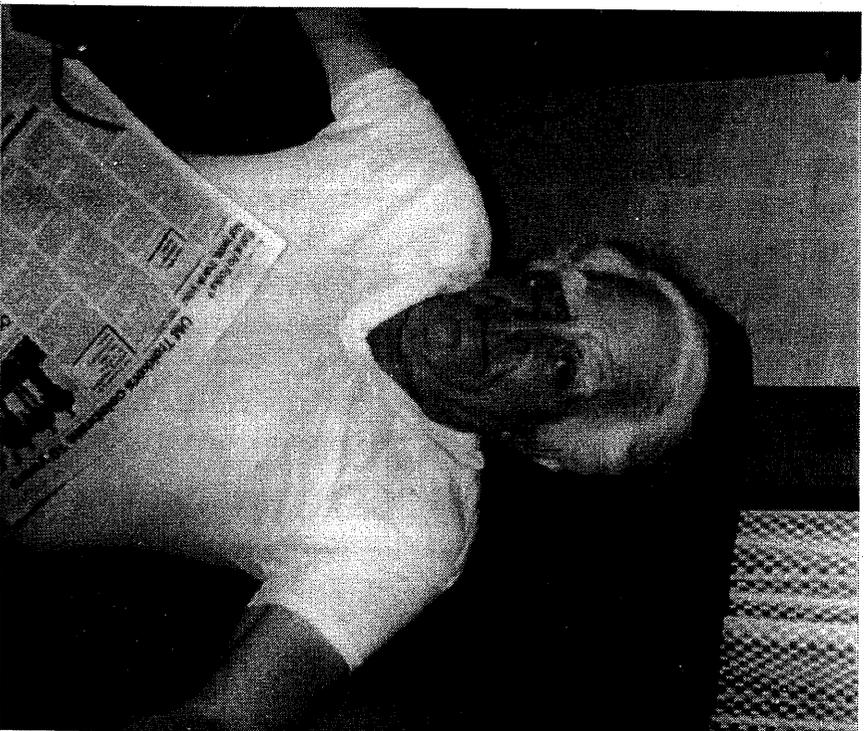
If you believe you suffer from a hearing loss, see your physician first. Some hearing problems can be medically or surgically corrected. If not, your physician can refer you to a reputable audiologist or dealer. You may wish to have a family member or friend accompany you.

Before You Buy

If a hearing aid is appropriate, ask the seller for a 30-day trial period to evaluate the product. If you're not satisfied, you will

get a refund, minus reasonable charges for the trial period and ear mold.

Read the warranty carefully before you buy. Who stands behind the aid and for how long? Is the service center easily accessible? Will you receive a loaner hearing aid if yours needs repair? What are the long-term costs - including maintenance checks and batteries?



Home Improvements And Repairs

Older people who are physically impaired or living alone can be vulnerable to home repair frauds. They often can't climb into the attic or onto the roof to check supposed problems or the quality of completed work. Some home repair crews recognize this limitation and take advantage of the situation. They overcharge for shoddy work or services never performed.

Transient Crews

Strangers may knock on your door and tell you they've been working in your neighborhood and have some extra material in their truck. They just happened to notice your chimney or roof needs repairs, and offer a "free inspection." If you let them in, they claim to uncover problems or even cause some damage. After the inspection, they offer to repair the problem at a reduced rate, backed by a lifetime guarantee. They take your money or quickly cash your check and leave town. You're struck with shoddy or unnecessary work.

Phony Inspectors

Unsuspecting consumers may find themselves the targets of con artists who have used the obituaries or city directory to seek out elderly persons living alone. The con men claim to be city building or health inspectors who are there to check out the furnace. Once in the basement, they either cause some damage or claim a health or safety threat exists. Then they demand your money, either for immediate repairs or re-assembly.

Similar schemes also exist for driveway sealants, lightning rod sales, tree trimming and any other home improvement or repairs. The consumer is faced with the decision to either believe the claims and pay for the work or get a second opinion. Unfortunately, scare tactics and high-pressure often intimidate older consumers into paying for the work.

Home Intrusion

Other conartists simply use repair come-ons to get into your home. These people usually work in groups of two or three. For example, one will distract the consumer with a bogus furnace inspection, while the others search and burglarize the home. Once they have your money or valuables they leave.

Protect Yourself

Avoid getting caught in these situations by taking control:

- Check credentials. Don't let anyone in your home without checking them out. Ask for identification. Representatives of utilities and reputable businesses will always have proper identification. When in doubt, look up the company's number in the phone book and call to check on the identity of the seller.
- Don't leave workers unattended in your living area.

If you agree work should be done, have them put their estimate in writing and tell them you'll get back to them. Then get written estimates from one or two local firms. Get all guarantees in writing. Ask for the names of references and call them.

If they claim the offer is only good today, it's a tip-off to trouble. Any good offer will withstand some scrutiny. Remember, never pay with cash or checks made out to cash.

Wisconsin law allows you three business days to cancel a contract if it is solicited and signed away from the seller's regular place of business and involves credit or costs over \$25 in cash. However, the cancellation right offers little protection if you are dealing with con artists who are here today and gone tomorrow.

Insurance

There are several types of health insurance policies offered primarily to senior citizens. They include Medicare supplement insurance, nursing home insurance and cancer insurance.

Medicare supplement insurance covers some, but not all, of the "gaps" in the Medicare program. **Nursing home insurance** pays for limited care in certain types of nursing homes. **Cancer insurance** covers some types of cancer treatment.

Before buying any health insurance, take the time to check out both the policy and the company selling the policy. Try to avoid duplicating coverage. Don't sign until you are sure of what you are buying.

If you do buy a policy, you will have at least a 10 day "free look" period. This means that if you are unhappy with the policy, you can return it to the company and get all your money back.

Social Security or Medicare representatives never visit homes unannounced. If someone claims to represent the Social Security Administration, ask for proper identification and call the local office for verification.

If you have questions or need more information, contact your regular insurance agent or call the statewide MEDIGAP HOTLINE toll-free, 1-800/242-1060.

To receive brochures or other information about health insurance or to file a complaint against your insurance company or agent, contact the Office of the Commissioner of Insurance in Madison: 1-800/236-8517.

Investment Scams

Fears about what inflation will do to fixed or limited incomes make some older consumers susceptible to investment scams. Whether it's gas and oil leases, investment diamonds, or commodities, older consumers have lost millions of dollars in phony investment schemes.

Before you agree to do business, get written information on the offer and the firm. Check it out with experts you know and trust. Find out how long the firm has been in business. What's their reputation? Where is the business located? Don't trust anyone with just a post office box; on the other hand, don't be swayed by an expensive brochure featuring pictures of a large corporate headquarters.

Watch for warning signs, including:

- High-pressure telephone pitches. How did they get your name?
- Offers of a "low-risk, high-return" investment.
- Promoters who urge you to keep the offer secret.
- Pressure to invest immediately.
- Refusal to give specifics in writing about how the money will be used.

Any good investment will weather careful investigation. Don't blindly trust strangers or even a local celebrity with your money. Check them out with authorities in this state and the state out of which they operate.

Avoid placing more than one quarter or your retirement money or nest egg with any one investment company, even if the company passes all the warning signs set out above.

Mail Order

Shopping by mail can be fun and convenient; it can also be a major headache. Mail order problems are the number one consumer complaint category in the country. There are hundreds of reputable firms, but there are many sellers that over-value and misrepresent their merchandise.

Wisconsin has a mail order law which protects consumers from in-state and out-of-state sellers, whether the order is placed by phone or through the mail. Essentially, the law requires sellers to ship prepaid merchandise within the delivery time stated on the order blank (such as, "Allow four to six weeks for delivery") or within thirty days if no time is stated. The law provides for delivery extensions at the consumer's option.

However, for many other consumers the problems start once the product is delivered: the fancy food processor they ordered for \$15 turns out to be a cheap grater; the mini-electronic keyboard turns out to be a tiny, plastic covered touch-pad of squeaks and beeps; and the gold ring turns green on its way to your finger.

Before you do business with an unfamiliar mail order company, check them out:

- Ask your friends about their experiences with the company.
- Call state and local consumer agencies and check for complaint activity.
- Read product descriptions carefully.
- Check out return policies and warranties.
- Keep a copy of your order and the name and address of the company in case problems arise.
- NEVER send cash through the mail.



Medical Quackery

Sure-cures for medical problems, whether chronic or terminal, drain millions of dollars from senior consumers' wallets each year. They also keep thousands of consumers from appropriate medical treatment.

Newspaper and magazine ads often make fabulous claims, use official-sounding titles and testimonials from many satisfied customers. Today's snake oil sellers try to convince you they've discovered new solutions to age-old problems. They hint that the federal government is keeping needy people from a product that has cured thousands in other countries.

Some use national advertising to deceptively sell "miracles" they can't produce—potions and products for health, beauty, vitality and happiness. Protect yourself by taking the following precautions:

- Don't trust your health to a salesperson or an advertisement.
- Don't believe claims of a "secret" or "miracle drug" that works on a wide variety of ailments.
- Don't buy medical devices, bracelets or other products without consulting your doctor or an appropriate health association.
- Don't believe claims of excessive or immediate weight loss or recaptured youth.
- Don't buy any product based on the seller's claim that the purchase will be covered by Medicare or other insurance. Check before you buy.

Always discuss your medical problems with your family physician. If you can't get the help or information you need, switch doctors—don't start buying cures through the mail.

Recreational Property

Retirees often receive mail or phone calls urging them to visit a resort offering a timeshare opportunity or a campground membership. The promoters promise free lodging or a prize to couples who agree to visit and listen to a sales presentation.

Timeshares

A timeshare is an amount of time, usually measured in weeks, that you buy at a resort or condominium. The sale is either permanent or for a set number of years. The cost is based on location and season, along with the length and type of membership.

Membership Camping

Under membership camping, consumers pay thousands of dollars for "lifetime" memberships or "undivided interests" in campgrounds that allow them the right-to-camp and use the facilities.

Consumers have lost thousands of dollars by investing in these recreational properties through the use of high pressure or deceptive sales tactics. Facilities and amenities, such as golf courses or swimming pools, were never built and several developers went out of business or filed for bankruptcy, leaving thousands of helpless, unhappy campers.

Before you invest in a timeshare or membership campground:

- Get all promises in writing and insist on reading the contract carefully before you sign. Make sure the contract contains a "non-disturbance" clause that protects you if the developer defaults on any loans.
- Research the reputation of the seller, developer and management company.

- Check for any limits on exchange opportunities. Some plans offer you “swap” arrangements with different resorts or campgrounds. Conditions and restrictions often apply.
- Consider that prizes and awards are often misrepresented and over-valued. “Free” trips have hidden expenses and many conditions and restrictions.



Social Security Scams

Many older consumers receive mailings in official-looking envelopes marked, “Urgent! Important Social Security and Medicare Information Enclosed!” There is often an official-looking government postage-paid stamp in one corner and a return address that appears to be that of a government agency. It’s no wonder that many consumers think they have received some important information from the federal government.

Several nonprofit organizations use these official-looking envelopes to send direct mail solicitations to older Americans asking for funds to support lobbying efforts to “save” the social security system. Many consumers are scared into thinking that their financial security depends on their support of these lobbying efforts.

Social Security or Medicare representatives never visit homes unannounced. If someone claims to represent the Social Security Administration, ask for proper identification and call the local office for verification.

The Commissioner of the Social Security Administration assures all older Americans that the system is intact and advises them not to be intimidated by scare tactics. If you have questions about solicitations, call your local social security office to check it out.

Unclaimed Funds

If you get a letter requesting money to help trace some unclaimed funds that belong to you, save your money. In Wisconsin, if you are interested in finding out if you have any unclaimed funds from financial institutions, utilities, life insurance companies and so on, you can get that information free from the State Treasurer's Office, P.O. Box 21114, Madison, WI 53701-2114.

If there are funds listed in your name, you will need proof of ownership and some form of identification to claim the property. If you think you may have unclaimed funds in another state or with the federal government, the Wisconsin State Treasurer has the name and addresses of the appropriate agency. This is a free service; don't pay someone to do it for you.

Unsolicited Merchandise

If you receive goods in the mail you didn't order, you are not required to pay for or return the merchandise. Under state law, unsolicited merchandise is considered a gift and may be kept without any obligation to the sender. Don't be pressured by companies who make a practice of mailing unordered merchandise on a "trial basis," then send phony invoices.

But remember, this law does not apply when you agree to buy items such as books, records, or recipes under what is called a "negative option plan." Under these plans, once you initially agree, the seller sends you information on featured monthly selections. Unless you say "NO" within the specified time period, you will receive and be charged for the merchandise.

Work-At-Home Schemes

"Earn hundreds each week without leaving home. No experience or skills required. For more information, send a stamped, self-addressed envelope. . ."

Work-at-home plans seem like a great opportunity to increase older consumers' small or fixed incomes. But complaints on file show that in the end the only person who makes any money is the promoter.

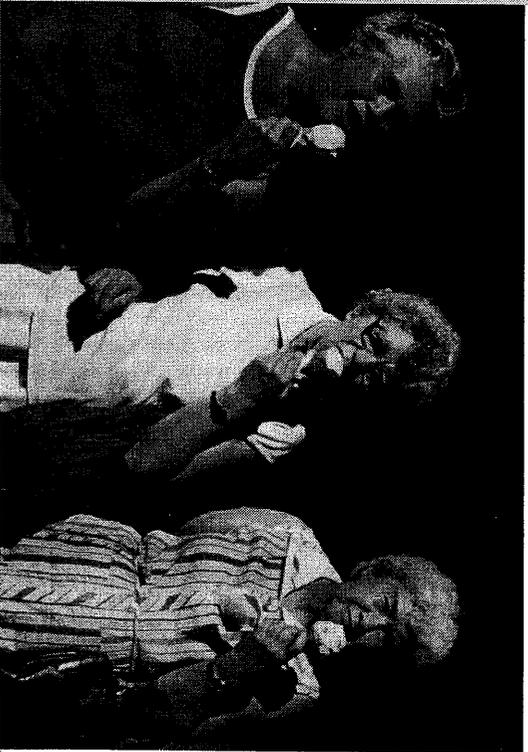
In order to find out how to make this guaranteed income, you almost always have to send in money. These payments, for training manuals or craft kits, are the heart of all work-at-home schemes.

Some work-at-home ads offer jobs **stuffing and addressing envelopes**. Usually all you get for your money is a list of companies that might want you to stuff or address envelopes. You have to contact each company at your own expense and wait for a reply.

Other plans sell craft kits for baby booties or ceramic knickknacks, which you can assemble or finish in your home. The company agrees ahead of time to buy back your product at an attractive price. But regardless of the quality of your work, your merchandise is almost always judged inferior and returned to you.

Another work-at-home plan involves **home-based advertising schemes**. You respond to an ad that promises hundreds of easy dollars by sending money to a post office box for more information. In return you receive a copy of the same ad with instructions to place it in your local paper. Other people will respond to your ad and send you money. You, in turn, send them the same ad with instructions to place it in their paper... it's a vicious circle.

Keep in mind that these promoters only want your money—they do not want you as a business partner.



How To File A Complaint

If you have a problem with a product or service you bought, you have the right to speak up. By letting the business know about your problems, you may get satisfaction for yourself and for future customers.

Before you contact the company, organize your complaint, including:

- What is wrong with the product?
- What do you want them to do? Return your money? Exchange or repair the product? Change a policy?
- Gather copies of receipts, canceled checks, contracts, warranties, repair orders, or any other documents relating to your purchase. Keep the original in a safe place.

Now go back to the store and explain the problem and what you see as a fair resolution. Stay calm, but be assertive. If you can't get help from a clerk, ask to see the manager. Keep track of whom you talked to and what they said. Chances are your complaint can be successfully handled at this level.

In some cases, it's more appropriate to contact the manufacturer directly. Check with your local library if you can't locate an address or telephone number for the company on the product or package. Then write a letter explaining your situation and enclose copies of appropriate documents. Give them a realistic date by which you expect a reply.

Mailing Addresses & Telephone Numbers of Agencies

- Bureau on Aging
Dept. Of Health and Family Services
217 Hamilton St.
P.O. Box 7851
Madison, WI 53707-7851
608-266-2536
- Board on Aging and Long-Term Care
214 N. Hamilton St.
Madison, WI 53703-2118
800-242-1060 or 608-266-8944
- Board of Attorneys
Professional Responsibility
110 E. Main St.; Room 410
Madison, WI 53703
608-267-7274
- Department of Administration
101 E. Wilson St., 10th Floor
P.O. Box 7864
Madison, WI 53707-7864
608-266-1741
- Division of Emergency Mgt.
2400 Wright St.
P.O. Box 7876
Madison, WI 53707-7865
800-943-0003
608-242-3232
- Wisconsin Energy Bureau
101 E. Wilson St.
P.O. Box 7868
Madison, WI 53707-7868
608-266-8234
- Dept. of Agriculture, Trade &
Consumer Protection
Box 8911
Madison, WI 53708-8911
800-422-7128 (TDD 224-5058)
- Consumer Protection
Southeast Regional Office
10930 W. Potter Rd., Suite C
Milwaukee, WI 53226-3450
414-266-1231
- Consumer Protection
Northeast Regional Office
200 N. Jefferson St., Suite 146-A
Green Bay, WI 54301-5198
920-448-5110
- Consumer Protection
Southwest Regional Office
2811 Agriculture Dr.
PO Box 8911
Madison, WI 53708-8911
608-224-4960
- Consumer Protection
Northwest Regional Office
3610 Oakwood Hills
Parkway
Eau Claire, WI 54701-7754
715-839-3848
- Dept. of Financial Institutions
P.O. Box 7876
Madison, WI 53707-7876
800-452-3328
- Educational Approval Board
310 Price Place
Madison, WI 53705
608-266-1996
- Dept. of Health &
Family Services
1 W. Wilson St.
P.O. Box 7850
Madison, WI 53707
608-266-3681
- Dept. of Health &
Family Services
Milwaukee State Office Bldg.
819 N. 6th Street
Milwaukee, WI 53203
414-224-4501
- Dept. of Work Force
Development
201 East Washington Avenue
P.O. Box 7946
Madison, WI 53707-7946
608-266-3131
- Office of the Commissioner of
Insurance
121 E. Wilson St.
P.O. Box 7873
Madison, WI 53707-7873
608-266-3585
- Department of Justice
123 West Washington Avenue
P.O. Box 7857
Madison, WI 53707-7857
608-266-1852
- Department of Commerce
123 West Washington Avenue
P.O. Box 7970
Madison, WI 53707-7970
608-266-1018
- Judicial Commission
110 E. Main Street/Room 606
Madison, WI 53703
608-266-7637
- Department of Natural Resources
101 S. Webster Street
P.O. Box 7921
Madison, WI 53707-7921
608-266-2621
- Postal Inspectors
P.O. Box 788
Milwaukee, WI 53201-0788
414-287-2200
- Department of Public Instruction
125 S. Webster Street, GEF III
P.O. Box 7841
Madison, WI 53707-7841
608-266-3390
- Public Service Commission
610 N. Whitney Way
P.O. Box 7854
Madison, WI 53707-7854
608-266-2001
800-225-7729
- Dept. of Regulation & Licensing
1400 E. Washington Avenue
P.O. Box 8935
Madison, WI 53708-8935
608-266-2112
- Department of Revenue
125 S. Webster
P.O. Box 8933
Madison, WI 53708-8933
608-266-1611
- State Bar of Wisconsin
P.O. Box 7158
Madison, WI 53707-7158
800-362-9082
608-257-4666
- Department of Transportation
Dealer Licensing Section
4802 Sheboygan Avenue,
Rm 806
P.O. Box 7909
Madison, WI 53707-7909
608-266-0765
- WI Technical College
System Board
310 Price Place
P.O. Box 7874
Madison, WI 53707-7874
608-266-1207

Consumer Hotlines

800 No. Information Operator (800) 555-1212
DATCP (800) 422-7128
Postal Crime (800) 654-8896
AIDS Hotline (Center for Disease Control) (800) 342-2437
(Spanish) (800) 344-7432
Arson Tip Line (DOJ) (800) 362-3005
Auto Recalls, National Highway Traffic Safety Admn (800)424-9393
Automobile Safety (NHTSA) (800) 424-9393
Financial Institutions - FDIC (800) 934-3342
Better Business Bureau (800) 273-1002
Board on Aging & Long Term Care (800) 242-1060
Bureau of Business Development (800) 435-7287
Cancer Information Service (800)-4-CANCER or (800) 422-6237
Children's Special Health Needs Unit (DHFS) (800) 441-4576
Consumer Product Safety Commission (800) 638-2772
Crime Victims Services (DOJ) (800) 446-6564
Drug Tip Line (DOJ) (800) 622-DRUG or (800) 622-3784
Fair Housing & Equal Opportunity (800) 424-8590
Farm Crisis Hotline (DATCP) (800) 942-2474

Federal Tax Information (800) 829-1040

Federal Information Center (Milwaukee) (800) 688-9889

Financial Institutions (Wisconsin) (800) 452-3328

Firearms Hotline for Registered Dealers (DOJ) (800) 262-4867

Fish & Game Violations (DNR) (800) 847-9367

General Accounting Office (GAO) (800) 424-5454
Fraud Hotline

Home Health Hotline (DHFS) (800) 642-6552

Housing and Economic Development
Authority, Wisconsin (WHEDA)

General Information (800) 33HOUSE or 334-6873

Insurance Commissioner (800) 236-8517

Legislative Hotline (800) 362-9472

Medical Assistance, WI Medicaid (DHFS) (800) 362-3002
(Bureau of Health Care Financing)

Medicare Hotline (800) 638-6833

National Fraud Information Center (800) 876-7060

Road Conditions (DOT) (800) 762-3947

Runaway Hotline (800) 621-4000

Social Security Adm. (800) 772-1213

State Law Library (800) 322-9755

Tourism (Vacation Information) (800) 372-2737

**A
WISE
BUY**



FOR THE ENVIRONMENT?

Many of us look for products that produce less waste and are less harmful to the environment. Deceptive claims cast doubt on all environmental ads and hurt companies making legitimate claims.

Watch out for overly broad or vague claims. Claims that a product is "environmentally friendly," or "eco-safe" are so broad that they are virtually meaningless. A claim should tell you enough to know whether it is valid in your community and what you have to do. For example, can the product be recycled in your own community?

To report misleading environmental claims or any consumer problem, call the toll free hotline of Department of Agriculture, Trade and Consumer Protection: 800 422-7128.