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Details:

(FORM UPDATED: 08/11/2010)

WISCONSIN STATE LEGISLATURE ... PUBLIC HEARING - COMMITTEE RECORDS

2007-08

(session year)

Senate

(Assembly, Senate or Joint)

Committee on ... Labor, Elections and Urban Affairs (SC-LEUA)

COMMITTEE NOTICES ...

- Committee Reports ... **CR**
- Executive Sessions ... **ES**
- Public Hearings ... **PH**

INFORMATION COLLECTED BY COMMITTEE FOR AND AGAINST PROPOSAL

- Appointments ... **Appt** (w/Record of Comm. Proceedings)
- Clearinghouse Rules ... **CRule** (w/Record of Comm. Proceedings)
- Hearing Records ... bills and resolutions (w/Record of Comm. Proceedings)
(**ab** = Assembly Bill) (**ar** = Assembly Resolution) (**ajr** = Assembly Joint Resolution)
(**sb** = Senate Bill) (**sr** = Senate Resolution) (**sjr** = Senate Joint Resolution)
- Miscellaneous ... **Misc**

SB 80
Folder



Slurpee

Take a closer look.

The Top Ten Reasons Students Choose Southwestern



10. Southwestern is more than 150 years old and has maintained a direct sales program for college students since 1868.

9. The average first-year student makes \$8,736 gross profit over a three-month summer. The students' combined profit from sales and management is more than \$94 million over the last four years.



8. Student managers who recruit and lead others have successfully sold Southwestern products for at least one summer.

7. Southwestern Career Services Division specializes in providing career advice to student dealers of all majors.

6. Students can win funds toward a trip over the Thanksgiving break to places like Mexico and the Caribbean.

5. Since 1970, more than 100,000 students have participated in our program.

4. Nearly 400,000 families purchase Southwestern products annually.

3. Southwestern offers a pre-professional training program called Field Management for graduating seniors who have successfully completed at least one summer in our program.



2. In the summer of 2006, the top three first-year dealers made \$37,497, \$30,157, and \$26,077, respectively. The top three experienced dealers made \$61,560, \$56,250, and \$53,256.

1. Prior sales experience is not expected, nor required. Self-motivation, coachability, and initiative are the most important traits for success.



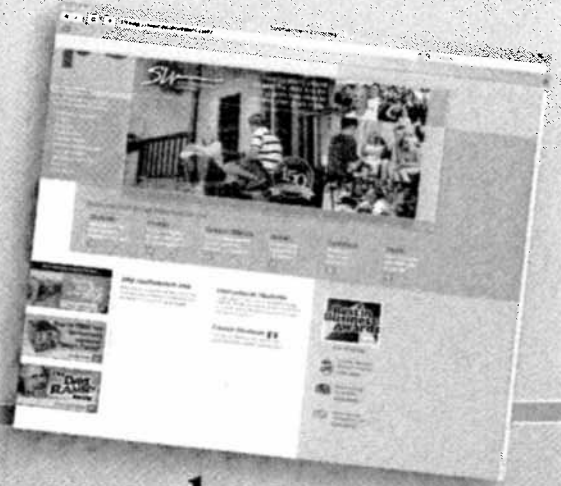
"The summers I spent with Southwestern have been very memorable, to say the least. With all that I have experienced in the program, I find three things that will stick with me indefinitely: the ability to be persistent until I succeed, the ability to possess confidence in every encounter, and the ability to turn weaknesses into strengths. It's not very often that a 20-year-old college student can have that kind of opportunity to grow in such a short amount of time and to have these experiences that will remain with me and benefit me during my lifetime."

- Elise Malan, Junior at Middle Tennessee State University
Fashion Merchandising Major

www.southwestern.com

Want to know more?

If you'd like to learn even more about the Southwestern experience, visit our website at www.southwestern.com



What parents may want to know.

You may be excited to begin a summer of adventure as a new member of Southwestern's sales team. But your parents may have some questions.

What is the Southwestern Company? What does it do?

Located in Nashville, Tennessee, since 1855, The Southwestern Company helps students finance their college expenses by selling educational reference books and software. Nearly 3,000 students participate in the program each summer.

Where do students sell during the summer? Why don't students sell in their hometowns?

Students relocate because working away from home, they face fewer distractions and take their work more seriously. Relocation experience is also viewed very favorably on a student's resume as it indicates maturity and independence. Decisions regarding location for each campus are finalized in late spring.

Where do students live during the summer?

Southwestern's host family coordinators work year-round to help locate suitable housing options before each summer. Most students share the cost of accommodation in a private home with two or three other student dealers. As with all other aspects of their summer's success, student dealers take final responsibility for their housing.

What about safety?

Student safety is of paramount concern to Southwestern. In Sales School, students are taught how to gather information about specific families and neighborhoods and what to do in the unlikely event of an emergency. All students check in with local authorities to let them know they'll be in the area for the summer and to register for any required permits. Students are in daily communication both on the field and with the home office. Female dealers have a separate meeting to cover common sense safety issues, like not going into homes unless a woman is present, setting up appointments during the safest hours of the work day, and other practical sales ideas from a female perspective.

How much does it cost to get started?

There is no charge for any of the training that students receive. They purchase a sales kit, a sample case, and necessary business management supplies at cost, which are charged to their account with the company (approximately \$225). This is deducted from their profit at the end of the summer. Also, students are advised to bring additional funds to pay for their trip to Sales School and their expenses for that week (food, gas, lodging). This amount varies because students travel different distances to attend Sales School.

Why would this program be a benefit to my child?

No matter what career they choose, students need to be able to sell two things: themselves and their ideas. Running their own business and generating profit in the sales area helps students stand out from the crowd. Southwestern Career Services offers resume advice, helps with interviewing skills, and provides career guidance.

What does it take to have a successful summer?

What students gain from the program is in proportion to their efforts. The most successful dealers are positive, industrious, and focused. These students make 30 or more sales presentations per day.

www.southwestern.com

Parent Inquiries Hotline: 800.843.6149



Volume Library

This three-volume full-color Volume Library provides a convenient, comprehensive reference for parents to keep up-to-date on the subjects their kids are studying. The library covers 40 school subjects and includes a comprehensive state-of-the-art atlas with world, historical, and tracing maps. GeoHelp, Southwestern's interactive geography CD, is bound into Volume Three.



Software

Southwestern's product line also contains four educational programs on CD-ROM that cater to early learners through high-schoolers preparing for college entrance. Designed to enhance the study guide and reading development features of Southwestern's educational and children's books, this software helps children stay excited about learning, and do better in school.



Student Handbooks

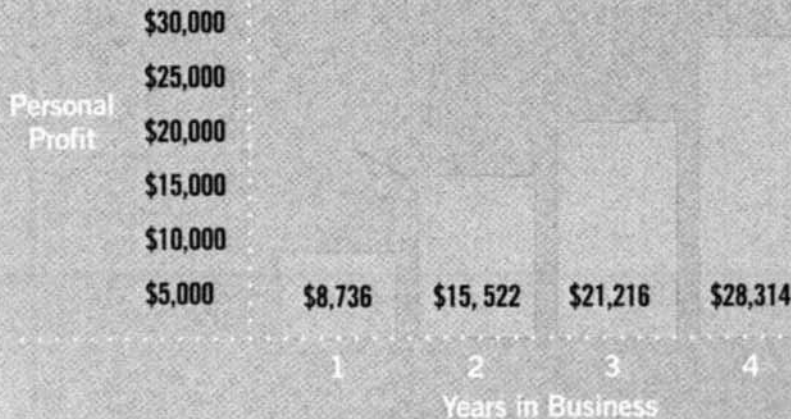
The five-volume Student Handbook set provides a quick reference for homework and test preparation for students as young as grade school up to college. The set covers more than 60 subjects, ranging from elementary to advanced coursework in a variety of subjects. This material is illustrated to provide maximum information in an easily accessible and visually attractive format.



Children's Books

Student dealers carry an excellent range of children's products. These multi-volume sets help children with early learning skills such as mastering shapes, numbers, colors, and letters, and then move through a wide variety of subjects. Utilizing the question-and-answer format, vivid illustrations, stickers, and projects, which can be done by the child at home, these books help ignite a life-long love of learning.

The Money - What's Realistic?



The Leadership Development Program is available to students who have sold for at least one summer. The program rewards successful dealers by providing them additional income opportunities. In addition to their sales profit, average leadership income ranges from \$1,700 for first-year leaders to \$6,000 for third-year and above leaders. A student who sells and leads at average levels over four full summers can make more than \$80,000 during that time.

"Southwestern is one of America's most successful private companies, built by, led by, and owned primarily by graduates of our summer internship program. After you successfully complete the internship program, with the recommendation of your manager you will have a choice of careers in fields such as sales, sales management, accounting, finance, marketing or IT in one of our diverse companies. Or, you may qualify to build your own company using the capital, support and resources of our business incubator."



Henry Bedford
Chairman, CEO

Our People Build Great Companies.

The Southwestern Corporate Family

<p>Place Your Company Logo Here</p> <p>Subscribers build people — and those people are building great businesses!</p> <p>Get your company/newsletter logo free by launching your start-up business through our business incubator.</p>	<p>SBR CONSULTING <i>Building Sales Forces Since 1968</i> We build people, people build Companies</p> <p>Assists customers in improving their bottom line through building their most valuable asset, their people. Through training & cost consulting which combine theory, work habits and discipline.</p> <p>Launched in 2002</p>	<p>SBR THINKING HEADS.COM</p> <p>A leading international executive search and recruiting services firm for specialty business and finance. Global opportunities are available for client companies from small private enterprises to Fortune 100 companies.</p> <p>Established 1982</p>	<p>Family Resources</p> <p>Children products and programs for families to use as resources in their homes.</p> <p>The eight volume flagship product Family Bible Library, serves as a family study guide to 36 biblical character traits.</p> <p>Launched in 2005</p>	<p>Global Educational Concepts, Inc.</p> <p>Designated sponsor of Work and Travel summer programs through the U.S. State Department. Engaged in the recruitment of international students to come to America for work, travel, and training opportunities.</p> <p>Launched in 2005</p>
<p>Wildtree</p> <p>An exciting alternative complete offering the business opportunity, franchise, voluntary benefits, mutual care and savings — all delivered through a life plan as a benefit to your clients.</p> <p>Established 1998, Partnered with Southwestern in 2004</p>	<p>FAMILY HERITAGE Life Insurance Company of America</p> <p>An industry leading supplemental insurance company providing protection, savings and liquidity to families. It also awards a new pension 20% since 1995 and has exceed \$750 million.</p> <p>Established 1889</p>	<p>SW Investment Services, Inc.</p> <p>Multi-branch investment and financial services firm that offers conservative and competitive retirement planning through Fidelity's new Freedom Service, Inc. has been in the top 2% of Regional Wealth Management firms nationwide on a consistent basis.</p> <p>Established in 2007</p>	<p>Great American OPPORTUNITIES</p> <p>One of the oldest, largest, and most respected fund-raising companies in America. Has helped raise over \$700 million for school and non-profit organizations.</p> <p>Since 1975</p>	<p>Legacy</p> <p>Dedicated to providing families, businesses and their employees the very best in supplemental insurance benefits with an emphasis on customer service.</p> <p>Established in 1998</p>
<p>Oxford Fine Arts</p> <p>Low cost, efficient and reliable methods to build art collections as assets that appreciate in real value and are tax-deductible in just 4 potential stages.</p> <p>2007 title</p> <p>Established in 2008</p>	<p>Success Starts Now!</p> <p>Training, coaching programs and tools to help motivate and educate professionals worldwide to seek an elevated personal and professional achievement.</p> <p>Established in 2009</p>	<p>FRP</p> <p>A self-starter, self-act, and work-from-home business opportunity for individuals, entrepreneurs and individuals. Services include technical consulting, professional training, and distribution.</p> <p>Established in 1987, Acquired by Southwestern in 1978</p>	<p>UNFAIR ADVANTAGE</p> <p>Helps clients grow their business and increase revenue by creating a proven Performance Management system and uncovering practical improvements. Delivers solutions that guide growth and increase revenue.</p> <p>Established 1988, Partnered with Southwestern in 2003</p>	



All figures as of 12/08
10-92958



What our alumni have to say...

Healthcare

"I now run the most profitable walk-in clinic in Vanderbilt's array of health services. I am selling all the time: selling new patients on me and our practice, selling a smoker on why he should quit, selling insurance companies on paying claims, selling the executive managers at Vanderbilt on how we can improve, and selling patients on why they should take their medications — to name a few...you have to know how to deal with people."

- Deb McCroskey, M.D.
Vanderbilt Health Services



Gary Hoffer, President

"For a century and a half, the best and the brightest young people from all over the world have spent their college and university summers in the Southwestern program. We focus on one thing: helping young people develop the skills and the character they need to achieve their goals in life."

Accounting/Finance

"Selling books for four summers while a student at Ohio University almost seems like a dream now, and building a thriving investment firm within Southwestern is a new dream coming true every single day. Just a few years into it, we are already in the top 2% of the more than 1,200 investment practices that broker trades through Raymond James, Financial Services, Inc. With the majority of our team composed of Southwestern alumni and plans to add dozens more over the next few years, it is exciting to be achieving our goals while helping thousands of individuals achieve financial security."

- Jeffrey T. Dobyns
CFP, CLU, ChFC
Southwestern Investment Services

Law

"About 90% (probably more) of what I do as an attorney involves communicating with people in some way, whether it be communicating with victims of a crime and their families, criminal defendants, my staff, my superiors, or other attorneys. Not an hour goes by that I don't use something I learned selling books in my day-to-day activities. I knew the experience would be good when I first heard about the program, but I never imagined that the experience would have that kind of impact on my career."

- David Caldwell
Assistant District Attorney
19th Judicial District

Business

"After several years teaching in a top medical school, it was exciting to come back to Southwestern to partner with other talented Southwestern alumni in building what has become one of today's leading executive search firms, with offices around the U.S., as well as in London and Barcelona. It could not have happened without my six summers selling books and building a sales organization."

- Carl Roberts, PhD
CPC
Southwestern Business Resources -
Thinking Ahead

Education

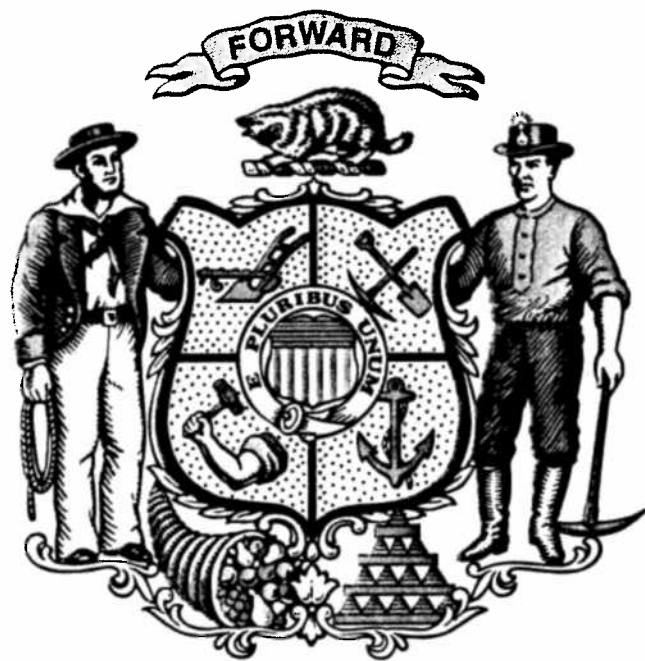
"As an academic advisor at the largest Catholic university in the country, I work with students all day. In each of them I see two common traits: fear and potential. If they all were to spend one summer on the book field, they could tackle their greatest fears and reach their fullest potential."

- Rory Hughes, Advisor
DePaul University-Barat Campus

Engineering

"I now work with arguably one of the best contract medical product development firms in the country. My Southwestern experience opened the door for some very promising career paths at a time when few people were getting job offers as a result of the downturn in the economy. Without a doubt, Southwestern was the best career move I ever made."

- Kevin Ross
Hardware Engineer,
RBC Product Development



SB 80 Folder

Ask Me

Southwestern

Imaginative Text

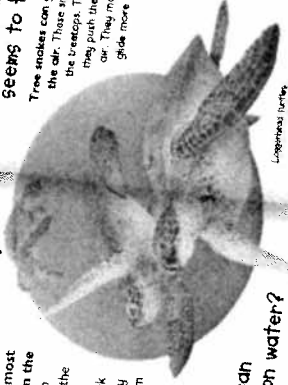
written by experts and checked by special advisors and consultants.

Who lives in the sea?

Turtles spend most of their lives in the sea. Some swim halfway around the world to lay their eggs, then swim all the way back again. Like all reptiles, turtles lay their eggs on dry land. They swim then go back to the sea.

Which snake seems to fly?

Tree snakes can glide through the air. These snakes live high in the trees. To move around they push themselves up in air. They make their body glide more easily.



Do you know?
1. A turtle is reptile?
2. Can a frog walk in water?
3. How does the air it breathe in?
4. How does the air it breathe in?

Who can walk on water?
The tiny basilisk lizard can walk on water, but it can't move fast. The lizard can cross a pond by splashing its feet. The lizard runs fast when it's being chased.



Who has a hairy nose?
The rhinoceros horn is not made of bone but hair. These horns grow as if they've been pruned together along Rhinoceros. This makes the horns really strong. Rhinoceros can push down with its trunk with their horns.



Do you know?
1. What is a rhinoceros's nose like?
2. How big is a rhinoceros's nose?

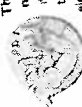
Which animal flings its droppings around?

The hippopotamus, which lives in African rivers. At night, the hippo comes onto land. He uses its trunk to fling droppings. It uses its tail quickly from side to side to keep its droppings from being everywhere!



Who has a long nose?

The elephant's trunk is a very long nose and upper lip. An elephant uses its trunk to pull leaves from trees and to pull up grass to eat. A baby elephant holds onto its mother's tail with its trunk. The trunk is also used to suck up and squirt water for drinking and washing.



Cartoons and illustrations to engage children and to make learning fun!

Deep in space

What's going on in space? Find the stickers on Page 32



100 Reusable Stickers that will provide hours of interactive learning.

Ask Me

A Jump Start to Knowledge

Who has a trumpet?
Cassia

Which bus uses a torch?
Tiger

Who hid inside a horse?
Ariel

Are my bones bendy?
Liam

Who dances with dragons?
People and dragons

Do rivers ever end?
Rivers

Who lived in castles?
Knights

Can lizards breathe?
Lizards

Do plants eat meat?
Plants

Can astronauts see Earth?
Astronauts

Who is in the mirror?
People

Did dinosaurs baby-sit?
Dinosaurs

Sticker Time!

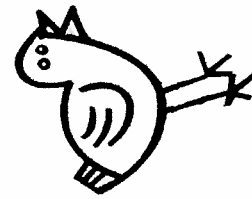
Sticker Time!



2007 Scam-Free calendar

... ..

From your friends at the National Consumers League



You don't want to be a sucker, do you?



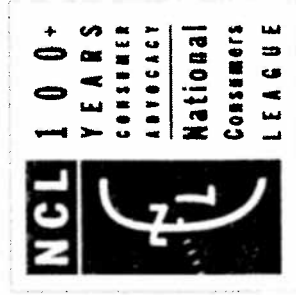
It's gonna be a great year!



Hey everybody, follow these tips!



Ruff.

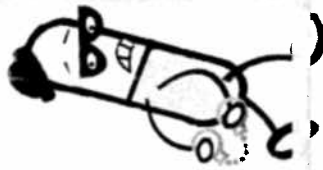
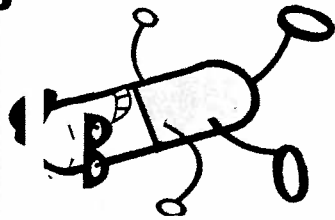
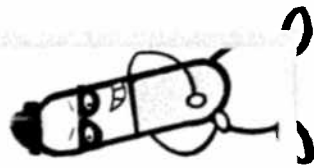


SB80

counterfeit drugs

When shopping around for prescription medications, watch out for fakes! You could throw your money away on drugs that don't work, or — even worse — get sick by taking counterfeits that aren't what they pretend to be.

- Counterfeit drugs may not have the same active ingredients as the real thing. They may also be produced in unsanitary conditions. Counterfeits could actually make you MORE ill.
- Only buy prescription drugs from safe, reputable sources. Check unfamiliar sellers with your state board of pharmacy or the National Association of Boards of Pharmacy (NABP). Go to www.nabp.net, click on "Who We Are," then "Boards of Pharmacy" for a list, or call 847-391-4406. When buying online, look for Web sites displaying the NABP's VIPPS seal, indicating that the pharmacy meets state and federal requirements.
- Don't be fooled by the packaging. Know the size, shape, color, taste, and side effects of the drugs you take, and examine new packages to make sure everything is right. If you notice anything different about the packaging or the actual medicine, alert the pharmacist and your doctor immediately.
- Also report your suspicions to the U.S. Food and Drug Administration (FDA). If you bought the drug by mail, telephone, or in person, contact the FDA Medwatch program, 800-332-1088 or www.fda.gov/medwatch. To report counterfeit drugs purchased on the Internet, use the form at www.fda.gov/oc/buyonline/buyonlineform.htm or call the Medwatch number.
- For more information from the National Consumers League about counterfeit drugs go to www.fraud.org/fakedrugs.



pyramid schemes

The pitch is that you'll make money by joining the program and recruiting others. The reality is that in pyramid schemes, you and your friends will lose money, not make it.

- Pyramid schemes promise easy money. You pay to join, convince others to do so, and you'll get a cut of the payment from each new member. The truth is, all such schemes are losers and collapse when members realize they're not making the money they were promised.
 - Sometimes pyramid schemes claim to be multilevel marketing plans (MLMs), which use networks of independent distributors to sell their products. The key difference is legitimate MLMs sell goods or services to consumers and compensation comes primarily from those sales, not from membership fees or the recruitment of new participants.
 - Pyramid schemes are illegal. People who participate in them are subject to fine and/or imprisonment in all 50 states and under federal law.
- **Protect Yourself**
 - Take your time — don't let anyone rush you into a decision. Legitimate opportunities will not disappear overnight.
 - Review the compensation plan and be sure you will be paid based primarily on the sale of products by you or members of your network.
 - Minimize your risk. Most legitimate multilevel companies require little, if any, up-front payment, and offer to repurchase your inventory for at least 90 percent of what you paid if you decide to leave the business.
 - Ask questions, verify all information, get written copies of all company literature, and consult with others who have experience with the company.



Money transfer services make it easy to wire cash quickly and conveniently to friends and relatives — but crooks may take advantage of these services to get money from their victims!

money transfer services

- Scammers may ask for payment through money transfer services because it's fast. Unlike checks and credit card payments, the money is often available within minutes. That means that a fraud victim may not be able to stop the payment before it's received. Because the money is usually picked up in cash and in person, it can be difficult to recover.

- Common scams to watch for are bogus sweepstakes and lotteries, false promises of credit cards and loans, fraudulent online auction sales, work-at-home and other money-making schemes, and offers to transfer foreigners' "fortunes" to victims' bank accounts.

- Crooks also befriend people on dating service sites and in online

chatrooms. They ask to "borrow" money for medical problems or other emergencies, or to come to the U.S. from another country.

Once they get it, the "friendship" ends. People who have lost a pet or have other valuable items are sometimes contacted by criminals who, posing as good Samaritans, ask for money to ship it back.

- One of the fastest growing frauds is the fake check scam. If you receive payment and are asked to send part of it to someone through a money transfer service, don't do it.

- New frauds emerge every day, but no matter what the pitch is, if someone you don't know asks for payment through a money transfer service, don't do it.

So, you wired the money to that stranger in the chat room? What are you, some kind of dodo?



Protect yourself from Identity Theft with these tips:

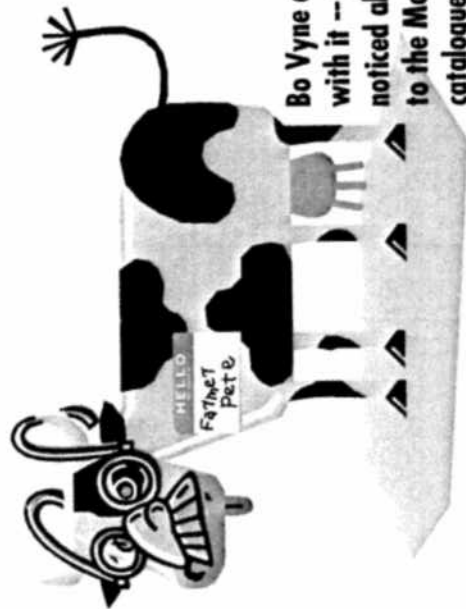
- Check credit reports annually and before major purchases.
 - Check bank and credit card statements regularly and report unauthorized transactions immediately.
 - Carry only the credit cards, checks and identification you need.
 - Safeguard your Social Security Number.
 - Don't give out personal information unless you know the recipient.
 - Pick up receipts from ATMs, restaurants, and stores.
 - Protect your Personal Identification Numbers and never carry them with you.
 - Use strong passwords to protect sensitive information. Don't use
- information like birthdays or pets' names.
 - Shred important documents before discarding them.
 - Destroy expired or unneeded cards.
 - Keep firewall, anti-virus, anti-spam and anti-spyware software current on your computer. Don't respond to requests for personal information from unsolicited email or pop-ups.

If your identity has been stolen:

- Alert one of the major credit bureaus. The fraud alert requests creditors contact you before opening accounts or changing existing accounts. When the fraud alert is confirmed, the other credit bureaus will be notified, automatically.
- Once the alert is placed, order a free copy of your credit reports from the major bureaus. Toll-free numbers are: Equifax 800-525-6285, Experian 888-397-3742 and Trans Union 800-680-7289.
- Close accounts you know or suspect have been compromised or opened fraudulently.
- File a police report and submit a copy to creditors and others who need proof of the crime.
- Notify the FTC by calling toll-free 1-877-IDTHEFT (438-4338).

For more on identity theft, visit <http://www.occ.gov/Consumer/idtheft.htm>

ID theft



Bo Vyne almost got away with it -- until Farmer Pete noticed all the charges to the Moovies and Moozik catalogue on his credit card statement.

avoid car sales and repair rip-offs

Even a used car can be a big expense. It pays to be careful when you're buying one.

- Always test drive a car before deciding whether to purchase it. Take it on a variety of roads (in town, on the highway, etc.) so you can get a good sense of how it handles and sounds in different situations.
- Don't judge a car by how it looks — there could be hidden problems that are costly or impossible to repair. Getting a vehicle history report and having a mechanic inspect the car thoroughly *before* you buy can save you major headaches down the road.

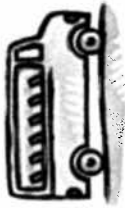
Protect your investment by choosing a good mechanic and repair shop to work on your car.

- Look for repair shops that are accredited by the Motorist Assurance Program, employ mechanics certified by the National Institute for Automotive Service Excellence to work on the specific repairs that your car requires, and belong to programs encouraging good business practices.
- Be specific about what you want done or in describing the problem your vehicle is having. Get a written estimate, and make clear that you want to be contacted before any work is performed beyond what you authorized.

Have a problem with a car purchase or repair? Try resolving it directly with the person or business you dealt with. If the business belongs to a program that handles complaints, contact that program if you need help. Your state or local consumer protection agency may also be able to advise and assist you.



traveling sales crews



Tens of thousands of Americans in virtually every occupation began their paths to success through selling door-to-door during their college summer vacations, often away from their home communities. It is a time-honored part of the American tradition.

Today, thousands of young people affiliated with reputable companies that adhere to high ethical business practices still participate in the free enterprise system selling quality products and services door-to-door.

Many other young people, however, are recruited each year by unethical companies into what are known as *Traveling Sales Crews*. The differences are striking:

	Typical Traveling Sales Crews	Reputable Direct Selling Organizations
Recruiting	Expect young people to leave home either on day of recruitment, or next	Allow time for reasonable and thoughtful decision about joining and staying with the organization
Parent Relations	Little or no effort to communicate or be accessible	Proactive and ongoing contact, informative web information, accessibility through toll-free phone
Financial Compensation	Vague promises, little documentation, crew chief handles money, often don't pay when promised	Specific, clear written agreements; periodic and clear documentation of financial standing and accountability
Regulatory Accountability	Rarely accessible or responsive	Accessible and responsive to regulations and the legal process
Residency	Discourage participants from establishing residences — move from town to town, often daily	Establish temporary residency — intention to stay more than 30 days

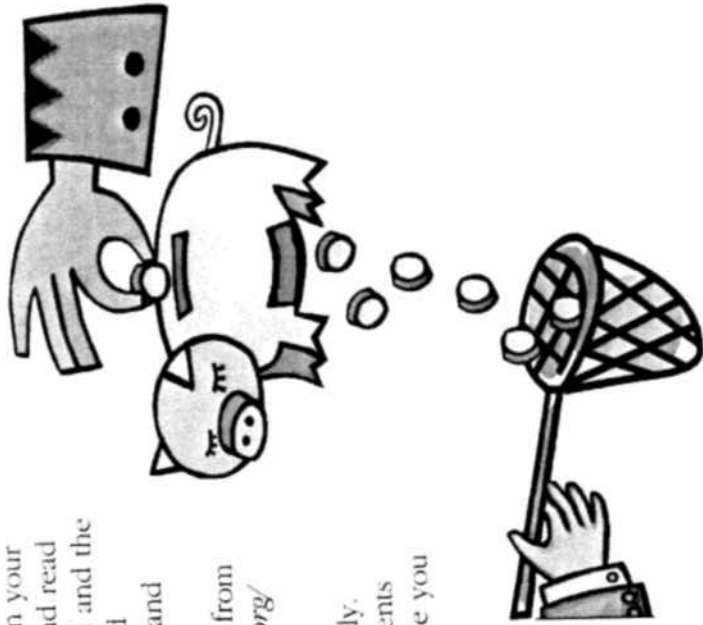
Reputable sellers are a world apart. They work hard at a difficult activity, and they do so honorably. Reputable direct sellers, or traveling sales crews? Know the difference!

To invest for a secure and comfortable retirement, we need to do our homework first. Knowing who and what to look out for, and what types of investments are right or wrong for each of us, helps us make wise and safe investment choices and avoid fraud.

Smart Investing

Take Charge Before a Bad Deal Takes You

- Check the investment opportunity. Most investments must be registered with state securities regulators before they can be offered for sale. Find your state regulator at www.nasaa.org/QuickLinks/ContactYourRegulator.cfm or call AARP, 888-OUR-AARP (888-687-2277).
- Check the person. Brokers, investment advisers, and their firms must be licensed or registered and make important information public. Also check whether the individuals or firms have had run-ins with regulators or other investors. Get information about brokers and firms from the National Association of Securities Dealers, www.nasd.com, 800-289-9999. For information about investment advisors go to www.adviserinfo.sec.gov.
- Read everything you can. Get on your computer or go to the library and read about the product being offered and the person offering it. There is good information from the Securities and Exchange Commission (SEC) at www.sec.gov/investor.shtml and from state regulators at www.nasaa.org/investor%5Feducation/.
- Don't be pressured to act quickly. People offering honest investments welcome questions and will give you the time to do your homework — scammers won't. Be ready to say, "I'm not making a decision today."
- If you suspect a scam, contact your state regulator or the SEC.



For more information on wise and safe investing, visit www.aarp.org/investment/fraud.

take control of your phone

The telephone is a vital link to the outside world — but do you sometimes wish unwanted telemarketing calls were blocked? While you can't eliminate them completely, you can reduce the number of sales calls you receive.

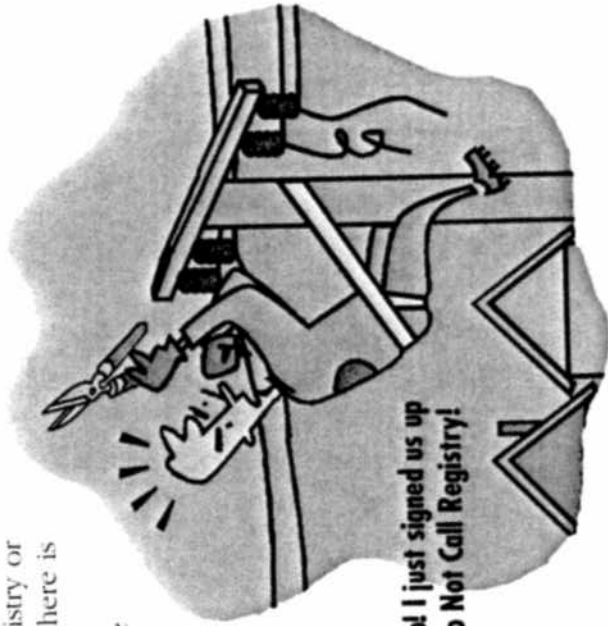
- You always have the right, no matter if your number is on the DNC registry or not, and regardless of whether there is a business relationship, to tell a company not to make any more sales calls to you.

- Put your phone number on the national Do Not Call (DNC) registry. It's easy and free. Call 888-382-1222, TTY 866-290-4326 from the phone number you want to register (including cell phones) or go to www.donotcall.gov.

- Nonprofit groups, charities, political organizations, and survey companies aren't covered by the DNC registry, but they may agree to remove your number from their calling lists if you ask.
- If you have a business relationship with a company — you bought something or made a payment in the past 18 months, or asked about a product or service in the past 3 months — the company can call even if your number is on the DNC registry.

- Keep a record of when you put your number on the DNC registry (you must renew every 5 years) and of any individual requests you make not to be called again. Report violations through the DNC toll-free number or Web site.

Honey, no! I just signed us up for the Do Not Call Registry!



If someone you don't know sends you a check or money order but wants you to wire or send some of the money somewhere, beware! It's a scam that could cost you thousands of dollars.

- These crooks may offer to buy something you're selling, promise to pay you to work for them at home or as a "secret shopper," or give you an advance on money or prizes you've "won" in a sweepstakes or lottery.

fake check scams

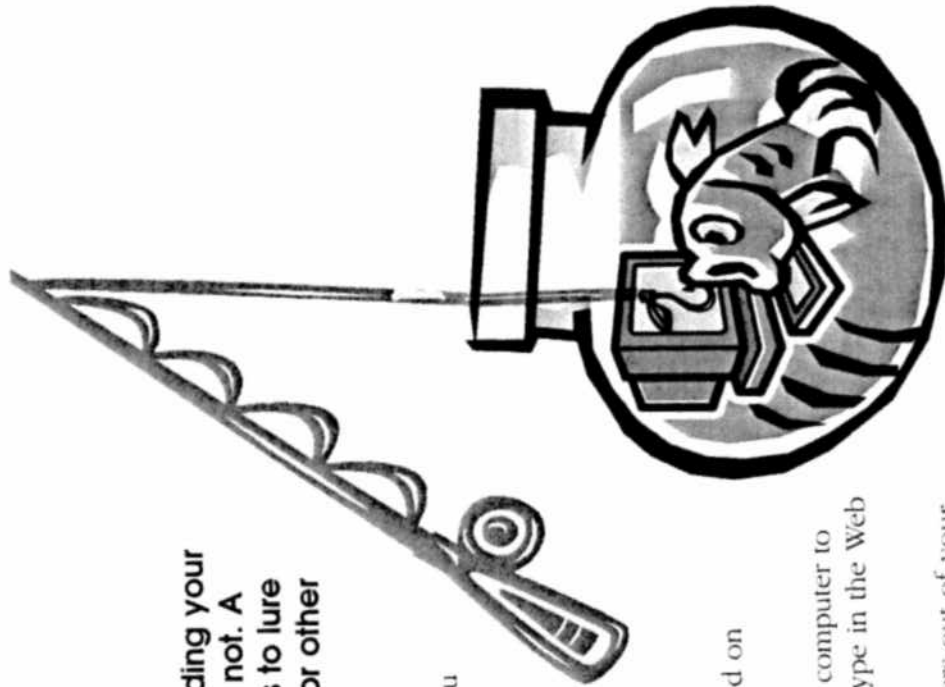
- They send you a real-looking cashiers check, postal money order, or company check. The amount may be more than you're owed, so you are instructed to deposit it and wire the excess to someone — for instance, to arrange for shipping the item. Or you're told to wire some of the money for "taxes" on your winnings, or to process payments for your "employer" and wire the cash, minus your "wages."
- It's hard to tell if a check or money order is fake by looking at it. And just because the bank says it's cleared doesn't mean it's good — it means that the time limit to hold the funds is up and you can withdraw the money. You're still responsible if the check or money order you deposited comes back later as a fake or counterfeit.
- There is *no* legitimate reason why anyone who is giving you money would ask you to wire or send some it anywhere, especially if it's someone you don't know. For more information about fake check scams go to www.fraud.org.



phishing

"Phishing" is when identity thieves try to trick you into providing your personal information by pretending to be someone they're not. A phishing scam involves sending spam or pop-up messages to lure credit card numbers, Social Security numbers, passwords, or other sensitive information from Internet users.

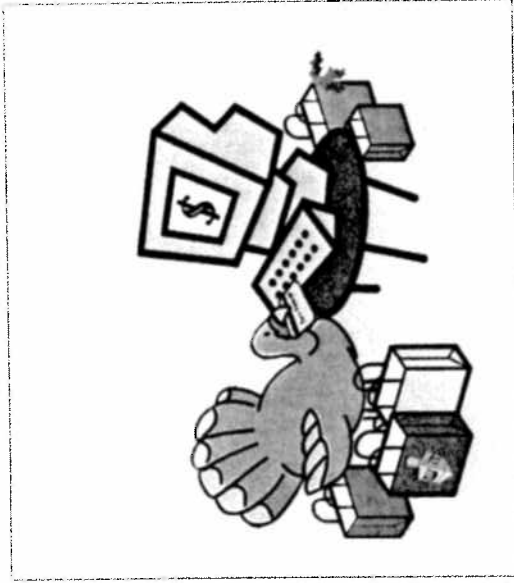
- Legitimate companies, organizations, or government agencies won't contact you unexpectedly asking for your personal information. If you get a call or email like that, contact whoever the person claims to represent directly by phone or email to verify the request.
- Don't click on links in emails asking for your personal information. They may lead you to fake versions of legitimate Web sites, where criminals hope you'll hand over your personal information.
- Never enter your information in pop-up screens. They may be planted on legitimate Web sites by identity thieves.
- Beware of "pharming," con artists secretly planting programs in your computer to hijack your browser and take you to phishing sites, even when you type in the Web address yourself.
- Keep malicious messages and programs that could be used by phishers out of your computer with a spam filter, up-to-date anti-virus and anti-spyware software, and a strong firewall.
- For more tips about phishing, go to www.phishinginfo.org and www.onguardonline.gov.



holiday shopping online

The Internet is a great place to find gifts, compare prices, and shop conveniently. It pays to know how to shop safely online.

- Using a credit card is the safest way to pay because you have the right to dispute the charges if the goods or services were never delivered or misrepresented. Don't provide financial information by email, since it's not secure and banks and other legitimate businesses never email customers asking for passwords or updated information.
- When Web sites ask for payment information, the "http" at the beginning of the address bar should change to "https" or "shttp," indicating that it is being encrypted — turned into code — to transmit it safely.
- Check complaint records of unfamiliar companies with state or local consumer protection agencies and the Better Business Bureau (www.bbb.org). Look for sellers belonging to programs that encourage good business practices and help resolve complaints.
- When setting up online accounts, use passwords and PIN numbers that others can't easily guess and change them periodically.
- Be sure you understand what you're buying, the cost (including shipping), terms of any guarantees, delivery time, and return and cancellation policies. Print the order confirmation for your records, and note the seller's physical address and phone number in case you need it.
- Look for sellers' policies about how the personal information you provide will be used and what choices you have to control that. Good Web sites will also explain how they keep your information safe.



Internet fraud

Like they say, "On the Internet, no one knows you're a dog" — it may also be hard to tell if someone is legitimate or a crook. Use common sense when doing business online.

- Scams often take the form of junk email. Be suspicious of messages from anyone you don't know trying to sell you something, urging you to invest, claiming you can make big profits working at home, promising to get you loans or credit cards, notifying you that you've won a sweepstakes or lottery, or asking for charitable donations.
- Don't be fooled by professional-looking sites. Research unfamiliar sellers and charities with the consumer protection agency (click on Resource Directory at www.consumeraction.gov) and Better Business Bureau (www.bbb.org) nearest to their physical location.
- Crooks lurk in chatrooms, newsgroups, and other popular spaces on the Net to find potential victims. If you bid in online auctions, don't respond to emails offering to sell you the same items off the auction site. These are from scammers.



- Only download programs from Web sites you know and trust and read the terms carefully. Sometimes games and other programs are advertised as "free" but you are billed for downloading them, or even worse, a virus destroys your computer files or tracks your activities online.
- Don't believe emails from people in other countries offering money if you allow them to transfer their "fortunes" to your bank account for safekeeping. Go to www.fraud.org for more information about Internet fraud and www.staysafeonline.org for tips on cybersecurity.

Resources for Consumers

* indicates a 2007 Scam-Free Calendar sponsor

AARP	www.aarp.org/investmentfraud	888-687-2277
American Council on Consumer Interests	www.consumerinterests.org	515-956-4666
AT&T	www.att.com	
Better Business Bureaus	www.bbb.org	Check local listing
Call for Action	www.callforaction.org	301-657-8260
CARFAX	www.carfax.com	
Center for Auto Safety	www.autosafety.org	202-328-7700
Center for Medicare and Medicaid Services	www.medicare.gov	800-633-4227
Center for Science in the Public Interest	www.cspinet.org	202-332-9110
Citibank	www.citibank.com	800-374-9700
Commodities Futures Trading Commission	www.cftc.gov	866-366-2382
Consumer Action	www.consumer-action.org	415-777-9635
Consumer Federation of America	www.consumerfed.org	202-387-6121
Consumer Product Safety Commission	www.cpsc.gov	800-638-2772
Consumers Union	www.consumersunion.org	914-378-2000
Direct Selling Association	www.dsa.org/consumerinfo/	202-452-8866
Federal Citizen Information Center National Contact Center	www.FirstGov.gov	800-333-4636
Federal Citizen Information Center en Espanol	www.Espanol.gov	800-333-4636
Federal Citizen Information Center Publications	www.pueblo.gsa.gov	888-878-3256
Federal Communications Commission	www.fcc.gov	888-225-5322
Federal Deposit Insurance Corporation	www.fdic.gov	877-275-3342
Federal Reserve System	www.federalreserve.gov	202-452-3693
Federal Trade Commission	www.ftc.gov	877-382-4357
Federal Trade Commission ID Theft Clearinghouse	www.consumer.gov/idtheft	877-438-4338
Firestone Complete Auto Care Consumer Affairs	www.FirestoneCompleteAutoCare.com	800-367-3872
Food and Drug Administration	www.fda.gov	888-463-6332
Food and Drug Administration Medwatch Program	www.fda.gov/medwatch	800-332-1088
MAP — Motorist Assurance Program	www.motorist.org	301-634-4955
MasterCard Worldwide	www.mastercard.com	800-622-7747

Microsoft	www.microsoft.com/athome/security	800-621-0144
Midas International Corporation	www.midias.com	847-391-4406
National Association of Boards of Pharmacy	www.nabpp.net	866-729-6222
National Association of Consumer Agency Administrators	www.nacaa.net	800-289-9999
National Association of Securities Dealers	www.nasdaq.com	202-835-3323
National Consumers League	www.nclinet.org	202-479-6674
National Council on the Aging	www.ncoa.org	703-518-6300
National Credit Union Administration	www.ncua.gov	202-331-5350
National Cyber Security Alliance	www.staysafeonline.org	888-382-1222
National Do Not Call Registry	www.donotcall.gov	800-876-7060
National Fraud Information Center	www.fraud.org	888-327-4236
National Highway Traffic Safety Administration	www.nhtsa.dot.gov	703-669-6600
National Institute for Auto Service Excellence	www.ase.com	202-737-0900
North American Securities Administrators Association	www.nasaa.org	800-613-6743
Office of the Comptroller of the Currency	www.occc.gov	800-842-6929
Office of Thrift Supervision	www.ots.treas.gov	
Pfizer Inc	www.pfizer.com/pfizer/subsites/counterfeit_importation/index.jsp	
Public Citizen	www.citizen.org	202-588-1000
Publishers Clearing House	www.pch.com/infocenter/infocenter.shtml	800-337-4724
Securities and Exchange Commission	www.sec.gov	800-732-0330
Social Security Administration	www.socialsecurity.gov	800-772-1213
The Southwestern Company	www.southwestern.com	888-602-7867
TracFone Wireless, Inc.	www.tracfone.com	
U.S. Postal Inspection Service	www.usps.gov/postalinspectors	Check local listing
U.S. Public Interest Research Group	www.uspirg.org	202-546-9707
Verizon	http://netservices.verizon.net	800-567-6789
Western Union	www.westernunion.com	



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National Consumers League's
2007 Scam-Free
C a l e n d a r

Please help us improve next year's calendar by filling out and returning this postage-paid survey.

The tips in this calendar are:

- | | |
|---|---|
| <input type="checkbox"/> very interesting | <input type="checkbox"/> somewhat interesting |
| <input type="checkbox"/> not very interesting | <input type="checkbox"/> no opinion |

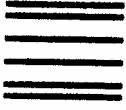
The tips in this calendar give consumers practical information they can really use.

- | | |
|---|---|
| <input type="checkbox"/> agree strongly | <input type="checkbox"/> somewhat agree |
| <input type="checkbox"/> don't agree | <input type="checkbox"/> no opinion |

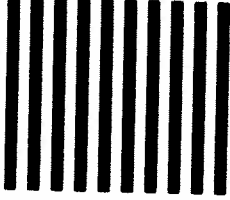
List three subjects you'd like to see featured in 2008.

Any other comments?

Thank you!



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WASHINGTON DC 20006-2202**



2007 Scam - Free

The National Consumers League, America's pioneer consumer organization, has created this calendar to help you avoid scams and make wise decisions in today's marketplace. Each month offers great tips on topics you need to know about — counterfeit drugs, pyramid schemes, money transfer services, identity theft, used car buying and service, traveling sales crews, investments, your "do not call" rights, fake check scams, phishing, safe online shopping, and Internet fraud.

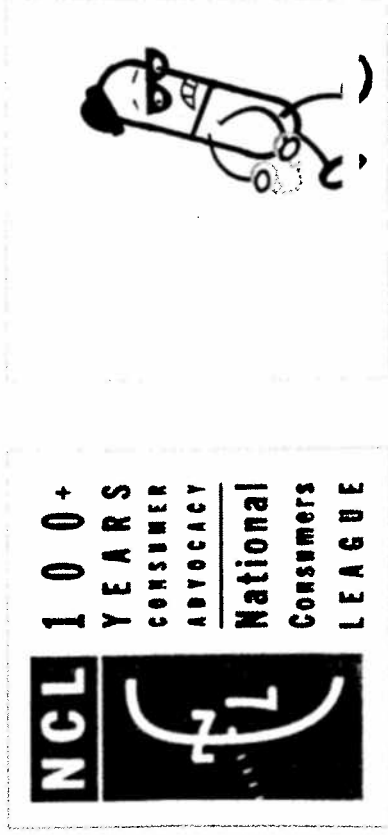
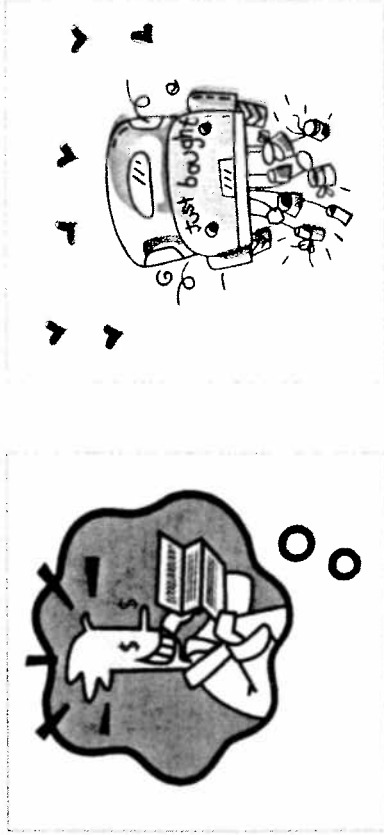
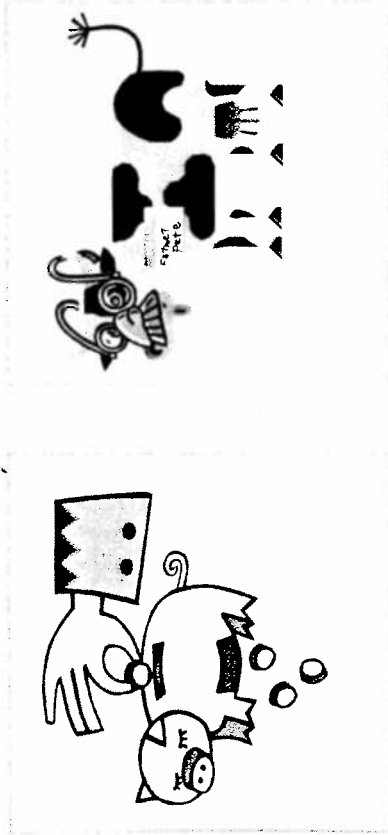
You'll also find a list of resources with information about how to contact consumer organizations, government agencies, and the calendar sponsors. We hope you enjoy using the calendar and that you'll share these tips with your friends and family.

Join the League Today

For more than 100 years, the National Consumers League has been working to protect and promote social and economic justice for consumers and workers in the United States and abroad. You can get practical information from our newsletters and other publications, and add your voice to the chorus of people who are concerned about consumers' and workers' rights, by becoming a member of the League. Go to www.nclnet.org or call (202) 835-3323 or emailing join@nclnet.org.

National Consumers League

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