



### About this Guide

This Consumer Guide is a publication of the Better Business Council (BBC) of The Melbourne-Palm Bay Area Chamber of Commerce. Through this guide the BBC seeks to educate and protect the local buying public through valuable consumer protection tips and information. The guide also provides consumers looking for specific products and services with the categorical listings of reputable businesses that belong to The Better Business Council. We hope that you will consider doing business with these companies that not only strive to maintain high standards in the operation of their businesses, but also care about protecting consumers in our community.

**The printing of this guide is generously underwritten by the following businesses:**

### Why Use A Better Business Council Member?

Local businesses that are members of the Better Business Council agree to abide by the BBC's Code of Ethics. By doing so, they agree to:

- present their products or services in a truthful manner in all forms of advertising
- protect the public against misrepresentation, fraud, and unethical practices in their business conduct
- provide service after the sale and respond promptly to any complaint and exert full effort towards reaching a mutually satisfactory resolution
- utilize the BBC's mediation service at the request of the consumer in the event that an acceptable agreement cannot be reached on a direct basis





### **BBC Statement of Purpose:**

To strive for truth in business transactions, advertising, and daily interaction with the public.

To provide as much information possible to consumers to assist them in the selection of products and services.

To protect the public against misrepresentation, fraud, and unethical business practices

To encourage consumers to trade with local merchants displaying the BBC logo.

To protect businesses against unreasonable or unfounded complaints.

### **BBC Staff**

Chuck Galy, Director

Lisa Rouede, Assistant Director

### **2009 BBC Advisory Board Chair:**

Nancy de la Moriniere

Paragon Printing & Graphics

### **2009 BBC Advisory Board**

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Scott Case, All Florida Shutters

Art Fidler, Suddath Relocation Systems

Destiny Hampton, Atlantic Business Systems

Vaughn Holeman, HSA Architecture Interior Design

Leslie (Jane) J. Lindsey, Allegiance Contracting, Inc

Barbara Morgan, Nissen's CARSTAR Auto Body Shop

Jim Ridenour, Residence Inn by Marriott

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### **Be Alert & Check With Us First**

Please check with the Better Business Council before making that next major purchase. If you're shopping for a company with which to do business, call us so we can refer you to a business in that category. If you have a specific business in mind, call us and we will help you determine if there have been complaints filed against them. A simple phone call can save you considerable time, effort, and aggravation. So, before you do business, call us at:

**984-8454**

Or visit us on the Web at:  
[www.melpb-chamber.org/bbc](http://www.melpb-chamber.org/bbc)

### **Complaints Against Local Businesses**

The Better Business Council (BBC) offers complaint mediation when a complaint of alleged wrongdoing involves a Better Business Council member. Complaints must be submitted to the Better Business Council in writing using a complaint form provided by the BBC. This form can be mailed or e-mailed to you upon request. There is no fee to file a complaint. **IMPORTANT:** If you wish to file a complaint against a non-BBC member, call us and will refer you to the appropriate agency to file your complaint.



## ACCOUNTANT - CERTIFIED PUBLIC

Berman, Hopkins, Wright & LaHam, CPAs, LLP  
John Hopkins  
8035 Spyglass Hill Rd.  
Viera, FL 32940  
Ph: (321) 757-2020  
www.bermanhopkins.com  
Member since - 1999

Shein & Wente, LLC  
David Shein  
1300 W. Eau Gallie Blvd.  
Melbourne, FL 32935  
Ph: (321) 394-1300  
www.sheincpa.com  
Member since – 2000

## ADVERTISING SPECIALTIES

All Promotions, Inc.  
Lysee Kierstein  
427 Fifth Avenue  
Indialantic, FL 32903  
Ph: (321) 409-5310  
www.allpromos.com  
Member since - 2004

## ADVERTISING SPECIALTIES

Marketing World Specialties, Inc.  
Rose Thron  
129 W. Hibiscus Blvd., Suite P  
Melbourne, FL 32901  
Ph: (321) 952-7220  
www.marketingworldpromos.com  
Member since - 2001

## AIR CONDITIONING & HEATING CONTRACTORS

Aladdins Magic, Inc.  
Tom Herbert  
700 S. John Rodes Blvd.  
Melbourne, FL 32904  
Ph: (321) 727-2800  
www.aladdinsmagic.com  
Member since -1999

Comfort Pro A/C and Indoor Air Quality Specialists  
Michael Allen  
1014 Caligula Ave.  
Palm Bay, FL 32909  
Ph: (321) 723-9004  
www.comfortproac.com  
Member since – 2007

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## Purchasing an Automobile

For most consumers, buying a new automobile is a large investment. It is essential, therefore, that consumers be adequately prepared when making any final purchase decisions. Among other things, a consumer should (1) have a realistic estimate of his or her budget; (2) visit several car dealerships; (3) be prepared to negotiate; (4) not permit him- or herself to be pressured; (5) ask questions about anything that is confusing; (6) be wary of any add-on charges; (7) understand the terms of any dealer or manufacturer warranty; and (8) carefully read the purchase contract before signing it.

Quality Air of Brevard, Inc.  
Jim Rodrigues  
2683 Aurora Road  
Melbourne, FL 32935  
Ph: (321) 254-5510  
Member since - 1999

Service Experts  
Kevin Barrett  
205 S. Wickham Road  
Melbourne, FL 32904  
Ph: (321) 727-7327  
www.serviceexperts.com  
Member since – 1999

Wallace Air Conditioning & Heating  
Patrick Wallace  
131 Tomahawk Drive Unit 16A  
Indian Harbour Beach, FL 32937  
Ph: (321) 773-7696  
Member since – 1999

Weather Engineers  
Barbara Iacobacci  
812 E. Seminole Avenue  
Melbourne, FL 32901  
Ph: (321) 727-2542  
Member since -1999

## ARCHITECTS

HSA Architecture Interior Design Planning  
Vaughn Holeman  
2101 S. Waverly Place, Suite 100  
Melbourne, FL 32901  
Ph: (321) 768-7887  
www.hsaarchitects.cc  
Member since – 1999

## ATTORNEYS

Hayworth, Chaney & Thomas, PA  
Glen Chaney  
202 N. Harbor City Blvd. #300  
Melbourne, FL 32935  
(321) 253-3300  
www.hctlaw.com  
Member since - 2007

Kinberg & Associates, LLC  
Edward Kinberg  
1290 W. Eau Gallie Blvd.  
Melbourne, FL 32935  
Ph: (321) 259-1910  
www.kblegal.com

Volk Law Offices, P.A.  
David Volk  
700 S. Babcock St., Suite 402  
Melbourne, FL 32901  
Ph: (321) 726-8338  
www.lawyers.com/volklawoffices  
Member since – 1999

## AUTO DEALERS

Murphy Cadillac, Inc.  
Thomas Murphy  
174 E. Hibiscus Blvd.  
Melbourne, FL 32901  
Ph: (321) 727-2830  
Member since – 1999

Saturn Space Coast  
Dick Darlington  
4340 W. New Haven Avenue  
West Melbourne, FL 32904  
Ph: (321) 768-8020  
www.saturnspacecoast.com  
Member since - 2008

Southeastern Honda  
Bob Greene  
3125 Dixie Hwy., N.E.  
Palm Bay, FL 32905  
Ph: (321) 984-4224  
www.southeasternhonda.com  
Member since - 1999

## AUTO REPAIR

Foreign Car Clinic  
Bruce Williams  
2101 Aurora Road  
Melbourne, FL 32935  
Ph: (321) 259-3661  
www.thecarclinic.com  
Member since – 1999

Nissen's CARSTAR Auto Body Shop  
Barbara Morgan  
1901 Danr Drive NE  
Palm Bay, FL 32905  
Ph: (321) 727-1833  
www.carcollision.net  
Member since - 2008

## BANKS

BB&T  
Kelly Fallen  
1300 S. Babcock St.  
Melbourne, FL 32901  
Ph: (321) 984-3100  
Member since - 2006

Riverside National Bank  
Janice Bowman  
417 Fifth Avenue  
Indialantic, FL 32903  
Ph: (888) 538-8788  
www.riversidenb.com  
Member since - 1999

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### Choosing An Auto Repair Shop – Don't Wait Until It Breaks

We put a lot of money into our cars, so the mechanics we choose are critical in protecting that investment. Here are a few ideas to help you in choosing a repair professional.

Start shopping for a repair shop *before* you actually need one. Don't wait until it breaks, or drop it off at the closest shop and hope for the best. Ask trusted friends for recommendations. Obtain referral information from the Better Business Council at 984-8454. You may also check with Florida's Division of Consumer Services at 1-800-435-7352 to inquire about the complaint history and any disciplinary actions taken against the shop.

When trying out a shop, start off with a minor repair. If you are pleased, keep them in mind if you need more serious, expensive repairs later. What about the staff? Do they appear to take pride in their work? Do they answer questions to your satisfaction? Do they work on your make of vehicle and do the type of work you need done?

Don't necessarily look for the cheapest repair price. A qualified mechanic may cost a little more up front, but the extra money may save you money in the long run and extend the life of your vehicle.

*Source: Clark Howard*

Wachovia Bank, N.A.  
Ms. Kris Peebles  
685 S. Babcock Street  
Melbourne, FL 32901  
Ph: (321) 952-0107  
Member since – 1999

### **BUILDERS**

Holiday Builders, Inc.  
Kim Shelpman  
1801 Penn Street, Suite 1A  
Melbourne, FL 32901  
Ph: (321) 259-3130  
www.holidaybuilders.com  
Member since - 1999

Hough Brothers, Inc.  
Charles Hough  
1950 Palm Bay Road NE  
Palm Bay, FL 32905  
Ph: (321) 725-2995  
Member since - 1999

Joyal Construction  
Bob Wille  
2800 Aurora Road, Suite A  
Melbourne, FL 32935  
Ph: (321) 254-0997  
www.joyal-homes.com  
Member since -1999

### **BUILDING MATERIALS**

East Coast Lumber & Supply Co.  
Brian Blocker  
938 E. Lincoln Avenue  
Melbourne, FL 32901  
Ph: (321) 723-4141  
www.eastcoastlumber.com  
Member since - 1999

### **BUSINESS BROKERS**

Harbor City Business Brokers  
Bob Sirounis  
22 E. New Haven Avenue  
Melbourne, FL 32901  
Ph: (321) 952-4482  
www.harborbiz.com  
Member since - 2004

### **CAR WASH**

Water Whirled Car Wash  
Don Lees  
745 S. Wickham Rd.  
West Melbourne, FL 32904  
Ph: (321) 684-4591  
www.leewardenterprises.com  
Member since - 2006

## **Who is Performing Your Work?**

A contractor performing any scope of work in any of the following categories must have a Certificate of Competency from Brevard County or the State of Florida: General Contractors- Building Contractors- Residential Contractors- Alarm I and Alarm II Contractors - Aluminum Contractors - Drywall Contractors - Electrical Contractors - Electrical Sign Contractors - Excavating (land clearing) - Fencing - Floor Covering Contractors - Floor Covering with Tile, Marble or Terrazzo Contractors – Framing - Garage Doors - HARV Unlimited Class A and Class B - Irrigation Contractors - Limited Energy Systems Contractors - Marine I and II Contractors – Masonry - Masters and Journeyman - Mechanical Contractors - Painting Contractors - Plumbing Contractors - Roofing Contractors - Sheet Metal Contractors - Solar Contractors - Storm Shutter Contractors - Stucco- Swimming Pool Service Contractors - Swimming Pool Contractors - Swimming Pool Finishing Subcontractors- Underground Utilities Contractors - Window and Door Contractors.

A friendly reminder from the Better Business Council that when you do business, make sure the company that you will be doing your work has proper certification, licensing and insurance by providing you with documented proof. To check on the complaint record of a local company before you do business, call the BBC at 984-8454.

## **Distinguishing Between County Certification and State Registration**

“County certification” means being licensed to engage in a specific trade within the county. “State registered” means holding a Certificate of Competency and being registered within the State of Florida for a specific trade. A registered contractor must meet local licensing requirements. “State certified” means being certified by the State of Florida to perform work in a specific trade. Anyone certified by the State of Florida may perform work in that specific field throughout the State of Florida.

*Source: Brevard County Licensing Regulation & Enforcement*

## **Are You “Upside Down” in Your Car Loan?**

New data from USA Today shows us that when new car buyers go into a dealership to buy a car, 40 % of the time they are upside down. That means they owe more on their trade-in than the car is worth. When you owe more on your car than it’s worth they do what’s called a “roll in,” meaning they roll what you owe on your old car into the loan on your new car. It means that people are not keeping cars for long enough. The average upside down payment is \$2,200 which may not sound like much but it basically means you owe \$12,200 on a car worth \$10,000. Think through what you’re doing before you do it, so you don’t dig a financial hole for yourself. If you cannot afford the payments, you should look at a used car or even consider waiting until you can afford what you want.

## **CARPET CLEANERS**

Servpro of South Brevard/Servpro of West Brevard  
Bob Lewis  
P.O. Box 121685  
West Melbourne, FL 32912-1685  
Ph: (321) 953-8600  
Member since - 1999

## **CIVIC/CHARITABLE ORGANIZATION**

Brevard Business Leadership Network, Inc.  
Betsy Farmer  
1490 Dowd Court SE  
Palm Bay, FL 32909  
Ph: (321) 536-7062  
www.brevardbln.org  
Member since - 2006

## **COMPUTER**

Artemis International Technologies, Inc.  
Travis Proctor  
1427 Aurora Rd.  
Melbourne, FL 32935  
Ph: (321) 757-8909  
www.artemisIT.com  
Member since - 2007

## **CCCS Computer Services**

Patty Ziegler  
P. O. Box 120429  
West Melbourne, FL 32912  
Ph: (321) 951-0289  
www.cccsnet.com  
Member since - 1999

## **CONSTRUCTION**

Allegiance Contracting, Inc.  
Leslie (Jane) J. Lindsey  
700 N. Wickham Road, Ste 209  
Melbourne, FL 32935  
Ph: (321) 751-2120  
Member since - 2007

## **Bohlin Construction and Custom Remodeling**

Bruce Bohlin  
451 NE Empire Ave  
Palm Bay, FL 32907  
Ph: (321) 626-2864  
Member since - 2008

## **Certified General Contractors, Inc.**

James Stivers  
1120 Palmetto Avenue  
Melbourne, FL 32901  
Ph: (321) 984-5000 ext. 11  
Member since - 1999

## **Cronenberg Residential Construction, LLC**

David Cronenberg  
960 Golden Beach Blvd.  
Indian Harbor Beach, FL 32937  
(321) 777-1389  
Member since - 2007

## **D. Bell General Contracting, LLC**

David Bell  
2885 Electronics Drive, Suite A6  
Melbourne, FL 32935  
Ph: (321) 255-6344  
Member since - 2008

## **DiPrima Construction Corp. & DiPrima Fine Homes**

Joseph DiPrima  
1199 S. Patrick Drive  
Satellite Beach, FL 32937  
Ph: (321) 777-2500  
www.diprima.com  
Member since - 1999

## **Maronda Homes Inc. of Florida**

Mark Bowes  
4610 Lipscomb St. NE, Suite 1  
Palm Bay, FL 32905  
Ph: (321) 725-5645  
Member since - 1999

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## **Choosing a Contractor**

Know your contractor. "Fly-by-night" contractors who take deposits before starting work or final payments before finishing are all too common. Beware of repair businesses or individuals who solicit door-to-door, arrive in unmarked vehicles, have a post office box or temporary address, or offer to work for you only if you secure the necessary permits. Get at least three estimates. Be certain the estimates are itemized and for the same exact work and materials. Have a written contract for your repairs and understand it before you sign. Make sure the contract includes beginning and completion dates, materials used, warranties or guarantees and final costs.

Make sure you obtain information about the Florida's Construction Lien Law by calling the Florida Department of Business and Professional Regulation (DBPR) at (850) 487-1395. You can also check on the contractor's address, license, and complaint history with the DBPR through their website at [www.myfloridalicense.com](http://www.myfloridalicense.com)  
To ask about reputable local contractors, call the Better Business Council at (321) 984-8454.

## **DEPARTMENT STORES**

JCPenney Co., Inc.  
Rod Rice  
1700 W. New Haven Avenue  
Melbourne, FL 32904  
Ph: (321) 727-0923  
www.jcpenney.com  
Member since - 1999

## DOCUMENT SHREDDING

Progressive Document Destruction  
Craig Yoder  
520 Cidco Road  
Cocoa, FL 32926  
Ph: (321) 632-6341  
www.papershredding.net  
Member since – 2008

## DRUG SCREENING/BREATH ALCOHOL TESTING

Florida Drug Screening, Inc.  
Joseph Reilly  
2191 Julian Avenue, #2  
Palm Bay, FL 32905  
Ph: (321) 728-2941  
www.drugtestingusa.com  
Member since – 1999

## EDUCATION

Kinderdance International  
Bernard Friedman  
1333 Gateway Drive, Suite 1003  
Melbourne, FL 32901  
Ph: (321) 984-4448  
www.kinderdance.com  
Member since – 2001

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### What You Need to Know About Warranty Cards

The warranty card that comes with most appliance purchases does not need to be completed and returned to the manufacturer in order for you to receive warranty coverage. When seeking repairs or replacement of an item all that is needed is your sales receipt. Completing and returning a warranty card can lead to unwanted solicitations. The information on the cards is categorized and sold to companies, legitimate and non-legitimate, seeking to gain your business.

*Source: Florida Division of Consumer Services*

## ELECTRICAL

Eau Gallie Electric, Inc.  
Steve Corell  
2012 Aurora Road  
Melbourne, FL 329358  
Ph: (321) 259-2885  
Member since – 2007

Empire Electrical Contractors, Inc.  
Bob Caron  
9110 Ellis Rd., Unit B  
Melbourne, FL 32904  
Ph: (321) 757-5667  
Member since – 2008

## ELECTRONICS

Harris Corporation  
Jeff Shuman  
1025 W. NASA Blvd.  
Melbourne, FL 32919  
Ph: (321) 724-3347  
www.harris.com  
Member since – 1999

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### Don't Get Taken to the Carpet Cleaners

There are many reputable carpet cleaning companies in our area, so how can you safeguard yourself against being taken to the cleaners by an unethical one? TIP 1 - *Get the specifics in writing.* Ask exactly what is included in the price, such as: whether the company will move furniture or just go around it; the type of machines the company uses; and whether the company charges extra for stain removals, heavy traffic areas, or protectants. Find out the time required for the cleaning job and what warranty the company offers on its services, including whether you will be compensated for damage caused during cleaning. Be sure to get the all-inclusive price and all assurances and promises in writing. TIP 2 - *Be Wary of Too-Good-To-Be-True Claims* Be wary if anyone associated with the company makes an offer of any extremely low price for a large amount of work; there may be hidden costs. Get several estimates. TIP 3 - *Be the Boss* Do not give your check or credit card number to the company until it is time to pay for the cleaning. Have a friend or family member present during your discussions with the company so that you do not pay too much and to witness the quality of the work it performs for you. TIP 4 - *Research the company & get referrals* Find out how long the company has been in business locally, Check to see if there are any complaint against the firm by calling the Florida Division of Consumer Services (Ph: 1-800-435-7352) and get names addresses and phone numbers of other customers in the area who have used the company's services and what experiences they had.

*Source: The Florida Attorney General's Office*



**Before You Buy - Call Us!**  
**984-8454**

## FINANCIAL SERVICES

New England Financial  
Barbara Bowman  
366 N. Babcock Street, Ste 101  
Melbourne, FL 32935  
Ph: (321) 722-3908  
www.neforlando.com  
Member since – 2007

Sigma Financial  
Bud Nicol  
201 6th Avenue  
Indialantic, FL 32903  
Ph: (321) 953-3493  
Member since – 1999

Stifel, Nicolaus & Company, Inc.  
Brendan McCarthy  
6767 North Wickham Road, Ste-304  
Melbourne, FL 32940  
Ph: (321) 757-7209  
Member since – 2007

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### Require Proof!

Don't give money in advance and when a contractor claims to be "licensed, bonded, and insured," REQUIRE PROOF. A reputable contractor, plumber, electrician or other trades person will not hesitate or be insulted. Check a company's complaint record with the Better Business Council at 984-8454. To verify that a contractor is licensed & insured, call the Brevard County Licensing & Regulation office, 633-2058.

## FLEA MARKET

Super Flea and Farmers Market  
Susan Jerome  
4835 W. Eau Gallie Blvd.  
Melbourne, FL 32934  
Ph: (321) 242-9124  
www.superfleamarket.com  
Member since – 1999

## FLIGHT SCHOOL

F.I.T. Aviation, LLC  
Al Thomas  
640 Harry Sutton Road  
Melbourne, FL 32901  
Ph: (321) 674-6500  
www.fitaviation.com  
Member since – 2003

## FLOOR COVERING

Arcade Carpet & Tile  
Tom King  
290 N. Wickham Road  
Melbourne, FL 32935  
Ph: (321) 254-2491  
www.ArcadeFlooring.com  
Member since – 1999

Great Southeast Flooring America/MaxCare  
Nelson Green  
2780 N. Harbor City Blvd.  
Melbourne, FL 32935  
Ph: (321) 259-6663  
www.sefflooringamerica.com  
Member since – 2001

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### The Cost of Quality

Life today has become so complex. For every purchasing decision we make, there are a multitude of options. Will you buy your next television set at a warehouse club, department store, discount superstore or over the internet? Will you pay cash, put it on the store's charge account, use your credit card or finance it with 90 days before a payment is due? Will you make your decision based on a friend's experience, an ad in the newspaper, the suggestion of a salesperson or from Consumer Reports. It's almost too much to consider.

When buying services, the choices are even more difficult. Whether you need a plumbing repair or a pest control service, you want to get the most service for your money. And you're dealing in intangibles - not concrete products that either work or don't. Take a minute to consider the words John Ruskin, English author and social reformer whose advise made in the 1800's still holds true today:

"It's unwise to pay too much, but it's unwise to pay too little, too. When you pay too much, you lose a little money...that is all. When you pay too little, you sometimes lose everything because the thing you bought was incapable of doing the thing it was bought to do". The Common Law of Business Balance prohibits paying a little and getting a lot...it can't be done. If you deal with the lowest bidder, it is well to add something for the risk you run, and if you do that, you will have enough to pay for something better."

## **FLORISTS**

Blossom House Florist, Inc.  
Yong Mills  
1003 E. New Haven Avenue  
Melbourne, FL 32901  
Ph: (321) 723-3731  
www.blossomhouse.com  
Member since – 2005

## **FUNERAL HOMES/DIRECTORS**

Beach Funeral Home – East Chapel  
David Molineaux  
1689 S. Patrick Drive  
Indian Harbour Beach, FL 32937  
Ph: (321) 777-4640  
www.beachfuneralhome.com  
Member since – 1999

## **GARAGE DOORS – RESIDENTIAL/COMMERCIAL**

Howard Garage Doors, Inc.  
David Howard  
1635 S. Wickham Rd.  
Melbourne, FL 32904  
Ph: (321) 727-8374  
www.howardgaragedoors.com  
Member since – 1999

## **GLASS**

Brooks Glass Company  
Steve Gates  
2615 S. Harbor City Blvd.  
Melbourne, FL 32901  
Ph: (321) 723-0821  
www.brooksglass.com  
Member since – 1999

## **HOME IMPROVEMENTS**

Larry Wright Construction, Inc.  
Larry Wright  
1321 Pineapple Ave.  
Melbourne, FL 32935  
Ph: (321) 725-1069  
Member since – 1999

Total Home Enterprises, Inc.  
Ron Catti  
4165 Dow Rd., Suite 40  
Melbourne, FL 32934  
Ph: (321) 254-7992  
Member since – 1999

## **HOME INSPECTION SERVICE**

Unique Home Inspections  
Wayne Campbell  
1487 Norbert Rd. NE  
Palm Bay, FL 32907  
Ph: (321) 725-2000  
www.uniqueinspections.com  
Member since – 2004

## **HOSPITALS**

Health First, Inc.  
Michael Means  
6450 US Highway 1  
Rockledge, FL 32955  
Ph: (321) 434-5651  
www.health-first.org  
Member since – 2005

## **HOTELS**

Courtyard by Marriott  
2101 W. New Haven Avenue  
Melbourne, FL 32904  
Ph: (321) 724-6400  
www.melbournecourtyard.com  
Member since – 2000

Holiday Inn Melbourne-Viera  
Samir Patel  
8298 N. Wickham Rd.  
Melbourne, FL 32940  
Ph: (321) 255-0077  
www.holidayinn.com/melbournefl  
Member since – 1999

Residence Inn by Marriott  
Jim Ridenour  
1430 S. Babcock Street  
Melbourne, FL 32901  
Ph: (321) 723-5740  
www.melbourneresidenceinn.com  
Member since – 2007

## **INDUSTRIAL DEVELOPMENT**

CIA Developers  
Gary Cunningham  
4320 Woodland Park Drive  
West Melbourne, FL 32904  
Ph: (321) 723-3400  
www.cia-developers.com  
Member since – 1999

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## **Florida Law on Refunds**

Stores are not required by law to give refunds if they exhibit a “no refund” sign at the point of sale. If no sign is posted, Florida law gives you 7 days to seek a refund, provided that the merchandise is unused and returned in its original carton if one was furnished. This provision does not apply to the sale of food, perishable goods or custom-made goods. If a store provides a refund policy, it must be in writing and must be presented to the customer upon request. Some stores offer only exchanges or store credits while others may offer cash refunds. Some stores give 10 days to return merchandise, while others allow returns for up to 30 days or longer. Always ask for and understand the refund terms at the time of purchase. For more information on refund issues, call 1-800-HELP-FLA

## INSURANCE

Dean Friedman Long Term Care  
Planning – Genworth Financial  
Dean Friedman  
7160 N. Cocoa Blvd., Ste. 101A  
Cocoa, FL 32927  
Ph: (321) 289-8011  
www.aaltci.org  
Member since –2008

LaBella & Associates  
Joe LaBella  
P.O. Box 541224  
Merritt Island, FL 32954  
Ph: (321) 452-1338

New England Financial  
Barbara Bowman  
366 N. Babcock Street, Ste 101  
Melbourne, FL 32935  
Ph: (321) 722-3908  
www.neforlando.com

Skip Wren Agency  
Skip Wren  
1430 Palm Bay Road NE  
Palm Bay, FL 32905  
Ph: (321) 725-1440  
www.skipwreninsurance.com  
Member since – 1999

## INTERIOR DESIGNERS

HSA Architecture Interior Design Planning  
Vaughn Holeman  
2101 S. Waverly Place, Suite 100  
Melbourne, FL 32901  
Ph: (321) 768-7887  
www.hsaarchitects.cc  
Member since –1999



***Call Before You Leap!***  
***Call Us First!***  
***984-8454***

## Buyer's Right to Cancel

Although much has been written about the buyers' right to cancel, many consumers are still confused about their rights under this Federal Trade Commission Rule.

If you buy something at a store and later change your mind, you may not be able to return the merchandise. If you buy an item in your home or other place that is not the seller's permanent place of business, though you may have the option of canceling the sale. This three day "Cooling-Off Rule" applies to sales made not only at your home, but at hotels, convention centers, fairgrounds, and restaurants. It applies even if you had invited the salesperson to make a presentation in your home. Under the rule, the salesperson must give you two copies of a cancellation form and a copy of your contract or receipt. The contract or receipt should be dated and show the name and address of the seller, and explain your right to cancel.

To cancel a contract, you must mail or hand deliver a signed cancellation form or letter, making sure it is postmarked before midnight of the third business day after the contract date. Saturday is considered a business day, Sunday and federal holidays are not. Because proof of the postmark date is important, consider sending the cancellation form by certified mail so you can get a dated receipt. You do not have to give a reason for canceling your purchase. You do have the right to change your mind. If you do cancel the sale, the seller has 10 days to return any promissory note you may have signed, refund any money you may have paid and return any trade-in. Within 20 days, the seller must either pickup up the items left with you, or reimburse you for mailing expenses if you had agreed to send back the items. You must make the items available to the seller in as good condition as when you bought them.

Not covered under the Three Day Rule are automobiles or purchases made at a store's ordinary business location. Home sales for items such as water conditioners, air conditioning units, and other home improvements are covered even though the equipment may have been installed before the three day period expired. In that case, the seller has the option of recovering the equipment, but in any event, the buyer owes nothing.

*Source: Federal Trade Commission*

## INVESTMENTS

New England Financial  
Barbara Bowman  
366 N. Babcock Street, Ste 101  
Melbourne, FL 32935  
Ph: (321) 722-3908  
www.neforlando.com  
Member since – 2007

Raymond James & Associates, Inc.  
Brent Peoples  
202 N. Harbor City Blvd., Suite 200  
Melbourne, FL 32935  
Ph: (321) 728-7103  
www.raymondjames.com/melbourne/  
Member since – 2000

Smith Barney, Inc.  
Michael Weiss  
301 E. Pine St., Suite 1200  
Orlando, FL 32801  
Ph: (407) 236-5000  
www.smithbarney.com  
Member since –1999

Wachovia Securities  
Thomas Sinclair  
1499 S. Harbor City Blvd.  
Melbourne, FL 32901  
Ph: (321) 676-0300  
www.agedwards.com  
Member since –2003

## IRRIGATION

Indian River Irrigation Systems, Inc.  
Chip & Kathy Iacona  
82 S.W. Irwin Avenue  
West Melbourne, FL 32904  
Ph: (321) 724-6473  
Member since – 1999

## JANITORIAL SERVICES

Fox Janitorial Services, Inc.  
Frank Haven  
471 Windgate Court  
Melbourne, FL 32934  
Ph: (321) 917-7644  
Member since –2004

## JEWELERS

Wesche Jewelers  
Holly Wesche Conn  
8145 N. Wickham Rd.  
Melbourne, FL 32940  
Ph: (321) 254-5441  
www.weschejewelers.com  
Member since –2007

## MARKETING SERVICES

Creative Design Works, Inc.  
Lori L'Heureux  
1895 Atrium Drive  
Melbourne, FL 32935  
Ph: (321) 223-9882  
www.creative-design-works.com  
Member since – 2007

## MORTGAGES

Reverse Mortgage of Florida  
Cindy Merrifield  
1225 Florida Avenue South, Ste. E  
Rockledge, FL 32955  
Ph: (321) 633-0868  
www.reversemortgagesfl.com  
Member since – 2007

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### Check Out Charities Before Giving

Floridians face a high level of fundraising contacts by charitable organizations. With so many organizations soliciting money, making a decision about contributing can be confusing. To receive a free copy of the "Gift Givers Guide" that lists over 5,500 organizations registered with the state as charities that solicit money from the public in Florida and details how funds received are spent on program services, administrative costs and fund-raising expenses, call the consumer help line 1-800-HELP FLA (1-800-435-7352)

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### Wire Transfers on the Rise, Dangerous

For the first time since the National Consumer League began tracking Internet fraud in 1997, wire transfer has become the most common way that scammers have gotten money from victims (31 percent of payments). It is also the #1 method of payment in telemarketing fraud (34 percent of payments). "Any request from someone you don't know to wire money should set off alarm bells," said Susan Grant, NFIC/IFW director. "If that's part of the deal, it's a scam." Payment by wire was most common in connection with fake checks, lotteries and lottery clubs, advance fee loans, prizes and sweepstakes, and Nigerian money offers.

*Source: National Consumer League*

## MOVING & STORAGE

Sorensen-Allied Moving & Storage  
Scott Sorensen  
950 Eau Gallie Blvd.  
Melbourne, FL 32935  
Ph: (321) 254-2770  
www.sorensen-allied.com  
Member since –1999

Suddath Relocation Systems  
Sue Smith  
2591 Kirby Circle NE  
Palm Bay, FL 32905  
Ph: (321) 676-4000  
www.suddathrelocation.com  
Member since –1999

#### **OFFICE EQUIPMENT**

Atlantic Business Systems  
Barry Wallingford  
5131 Industry Drive, Suite 101  
Melbourne, FL 32940  
Ph: (321) 259-7575  
www.abs4sharp.com  
Member since –2007

#### **PAYROLL SERVICES**

CPA Payroll  
Tim Hamilton  
927 E. New haven Ave., Suite 304  
Melbourne, FL 32901  
Ph: (321) 729-6455  
www.cpapayrollinc.com  
Member since –2006

#### **PEST MANAGEMENT**

Ecor Industries, Inc  
Mike Garoust  
2820 Electronics Drive  
Melbourne, FL 32935  
Ph: (321) 254-0930  
www.ecorpestcontrol.com  
Member since –1999

Slug-A-Bug, Inc.  
Michael Scott  
2091 N. Harbor City Blvd  
Melbourne, FL 32935  
Ph: (321) 259-7844  
www.slugabug.com  
Member since –1999

#### **PLUMBING**

Gatell Plumbing Services, Inc.  
3450 Bayside Lakes Blvd., Suite 109  
Palm Bay, FL 32909  
Ph: (321) 525-9906  
www.gatellplumbing.com  
Member since –2008

Sun Plumbing, Inc  
Steve Rutherford  
820 E. Seminole Avenue  
Melbourne, FL 32901  
Ph: (321) 725-2460  
Member since – 1999

#### **PRINTERS**

Paragon Printing & Graphics  
Nancy de la Moriniere  
2110 S. Dairy Road  
West Melbourne, FL 32904  
Ph: (321) 676-7005  
Member since – 2000

PIP Printing  
Leslie Wiggins  
1480 Palm Bay Road, NE  
Palm Bay, FL 32905  
Ph: (321) 951-4354  
www.pip.com/palmbayfl  
Member since –1999

#### **Be Your Own Boss and Earn Thousands of Dollars a Week!**

Before you invest in a “big-bucks” home-based opportunity, you should know that people have lost thousands of dollars on bogus or misleading business opportunities. The Florida Division of Consumer Services advises citizens to be cautious of such offers because there is little that can be done to help recover money spent on them.

“Work-at-home” ads are found in newspaper classifieds, and small signs and notices posted all around town. The ads say something like: “Make up to \$600 per week in your spare time!” A common offer involves stuffing envelopes at home. People responding to envelope stuffing ads expect to receive a box of flyers and a box of envelopes. Instead, what they receive is a letter from the company asking them to spend somewhere between \$25 and \$40 for more information about the plan.

Sellers of business opportunities over \$500 must file a disclosure document and register with the Florida Department of Agriculture and Consumer Services. Potential buyers must receive a copy of the disclosure statement at least three working days prior to paying any money or signing any contract. Read the disclosure and get all promises in writing! If you have any questions or want to know a business’s background, call the Division of Consumer Services at 1-800-435-7352.

#### **RADIO STATIONS**

Clear Channel Radio  
Scott Pritchett  
1388 S. Babcock Street  
Melbourne, FL 32901  
Ph: (321) 733-1000  
Member since – 2004

## REAL ESTATE

National Realty of Brevard, Inc.  
Gale S. Bray  
1331 S. Harbor City Blvd.  
Melbourne, FL 32901  
Ph: (321) 723-1400  
www.nationalrealtyfla.com  
Member since –1999

Palace Properties International, Inc.  
Mark Palace  
2065 Hwy A1A, Suite 1202  
Indian Harbour Beach, FL 32937  
Ph: (321) 773-5611  
www.palacepropertiesonline.com  
Member since – 2007

Progressive Real Estate  
Tim Sheehan  
2320 S. Babcock St.  
Melbourne, FL 32901  
Ph: (321) 725-9998  
www.progressiverealtor.com  
Member since –2002

Prudential Sterling Properties  
Nancy Taylor  
2000 Hwy A1A  
Indian Harbour Beach, FL 32937  
Ph: (321) 768-7600  
www.prudentialsterling.com  
Member since –1999

REALTY EXECUTIVES Space Coast  
Mary Crawford  
1360 S. Patrick Drive  
Satellite Beach, FL 32937  
Ph: (321) 777-9261  
www.realtyexecutivesSpaceCoast.com  
Member since –2000

South Island Real Estate Corp.  
Wendy Murray  
301 Ocean Avenue  
Melbourne Beach, FL 32951  
Ph: (321) 984-3135  
www.southislandrealestate.com  
Member since –1999

Space Coast Realty Corp.  
Brenda C-K Muh  
2061 Palm Bay Rd. N.E., #104  
Palm Bay, FL 32905  
Ph: (321) 723-3000  
www.screaltycorp.com  
Member since – 2000

## Fighting Back Against Identity Theft

Identity theft is a serious crime. It occurs when your personal information is stolen and used without your knowledge to commit fraud or other crimes. Identity theft can cost you time and money. It can destroy your credit and ruin your good name. Deter identity thieves by safeguarding your information. Shred financial documents and paperwork with personal information before you discard them. Protect your Social Security number. Don't carry your Social Security card in your wallet or write your Social Security number on a check. Only give it if absolutely necessary or ask to use another identifier. Don't give out personal information on the phone, through the mail, or over the Internet unless you know who you are dealing with. Never click on links sent in unsolicited emails; instead, type in a web address you know. Use firewalls, anti-spyware, and anti-virus software to protect your home computer; keep them up-to-date. Visit OnGuardOnline.gov for more information. Don't use an obvious password like your birth date, your mother's maiden name, or the last four digits of your Social Security number. Keep your personal information in a secure place at home, especially if you have roommates, employ outside help, or are having work done in your house. Detect suspicious activity by routinely monitoring your financial accounts and billing statements. So, what should you do if you believe you are a victim of Identity Theft? The FTC offers these suggestions:

- Contact the fraud departments of any one of the three major credit bureaus to place a fraud alert on your credit file. The fraud alert requests creditors to contact you before opening any new accounts or making any changes to your existing accounts. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will be automatically notified to place fraud alerts, and all three credit reports will be sent to you free of charge.
- Close the accounts that you know or believe have been tampered with or opened fraudulently.
- File a police report. Get a copy of the report to submit to your creditors and others that may require proof of the crime.
- File your complaint with the Federal Trade Commission. The FTC maintains a database of identity theft cases used by law enforcement agencies for investigations. Filing a complaint also helps us learn more about identity theft and the problems victims are having so that we can better assist you.

*Source: Federal Trade Commission*

## RENTAL EQUIPMENT

Bob O'Connell's Rental & Theme Centre  
Mary Sharpe  
270 Borman Rd.  
Merritt Island FL 32953  
Ph: (321) 453-2400  
www.bocrentals.com  
Member since – 2001

## RESTAURANTS

Tropical Smoothie Café and Deli  
Peter Chung  
1520 S. Babcock Street  
Melbourne, FL 32901  
Ph: (321) 952-5575  
Member since –1999

## RETIREMENT COMMUNITIES

Century Oaks  
Katherine Sonn  
4001 Stack Blvd.  
Melbourne, FL 32901  
Ph: (321) 722-4440  
www.century-oaks.org  
Member since –1999

## ROOF CLEANING

J-Mack Service Company  
Jack Mackwish  
P.O. Box 410195  
Melbourne, FL 32941-0195  
Ph: (321) 242-2465  
Member since –1999

## ROOFING CONTRACTORS

Advanced Roof Technology  
Shannon Scott  
1075 McClendon St.  
Melbourne, FL 32935  
Ph: (321) 253-5081  
www.advancedrooftechnology.com  
Member since – 2005

Alfrey Roofing, Inc.  
Paul Alfrey  
2015 Aurora Rd. #A  
Melbourne FL 32935  
Ph: (321) 752-9417  
www.alfreyroofing.com  
Member since –2002

Auer Roofing, Inc.  
Mike Willis  
835 Washburn Road  
Melbourne, FL 32934  
Ph: (321) 254-1784  
Member since –1999

J.K. Behan General Roofing Contractor, Inc.  
James Behan  
1450 Maple Avenue  
Melbourne, FL 32935  
Ph: (321) 242-1911  
www.jkbehanroofing.com  
Member since –1999

Williams Roofing, Inc.  
David Williams  
1790 Harlock Road  
Melbourne, FL 32934  
Ph: (321) 254-0647  
Member since – 1999

## SCHOOLS

Florida Air Academy  
James Dwight  
1950 S. Academy Drive  
Melbourne, FL 32901  
Ph: (321) 723-3211  
www.flair.com  
Member since –1999

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### Why “No, No, No” Plans Aren’t So Hip

We’ve all seen the ads that furniture and electronic store put out offering no down payments, no payments for up to two years and no interest until such and such a date. But are these “No, No, No” plans any good? They make it sound as if you are getting something for free, but if you don’t think you’ll have the money to pay the debt off, you shouldn’t consider them. Fifteen years ago people bought furniture one item at a time, when they could afford it. Buying whole rooms at once is tempting, but if you can’t afford it all now you probably won’t be able to later. The interest is usually retroactive to the date of purchase with rates as high as 21.6 percent for each month you cannot pay the debt off. And now there is a surprising new development. Upscale retailers who never used to consider such plans - like Tiffany's - are now offering them. So are there any situations in which it is right to take advantage of a “No, No, No”?

Only if you can pay the debt off at the end, if you keep good records and get the payment date right (even one day late can mess you up), and if you send the payment by Fed-Ex or UPS so you can track it. Be sure to only use a street address so you can prove someone received it. Think of it like you should do with credit cards. Use them as much as you like but only if you can pay off the balance each month. *Source – Clark Howard*

## **SCHOOLS – UNIVERSITIES & COLLEGES**

Florida Institute of Technology  
Dr. Ken Stackpoole  
150 W. University Blvd.  
Melbourne, FL 32901  
Ph: (321) 674-8000  
www.fit.edu  
Member since –2005

## **SECURITY SYSTEMS**

Advanced Detection Systems, Inc.  
Adam Gaffney GM  
4450 W. Eau Gallie Blvd., Suite 160  
Melbourne, FL 32934  
Ph: (321) 254-8877  
www.advdet.com  
Member since – 1999

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### **Debit Cards – Types, Fraud & Protection**

There are two types of debit cards – “On-line” debit cards and “Off-line” debit cards. “On-line” debit cards are usually enhanced ATM cards that, when used, create an immediate electronic transfer of money from your bank account to the merchant’s account. To access your account at a store terminal, you must punch in your personal identification number (PIN), as you would at an ATM. The system checks your account to see if it has enough money available to cover the transaction. “Off-line” debit cards usually look like a credit card and resemble a credit card transaction. The merchant's terminal reads your card, identifies it as a debit rather than a credit card, and creates a debit against your bank account. However, instead of debiting your account immediately, it stores the debit for processing later -- usually within 2-3 days. In terms of debit card fraud, over 3 million people had their checking accounts emptied by using debit card PIN numbers last year. Government regulations require debit card issuers to set a maximum liability of \$50 if the debit card is reported lost or stolen within two days of discovery. Liability increases to \$500 if the lost or stolen debit card is reported within 60 days. Neglect to notify the bank of the theft within 60 days after a bank statement is sent, and you could lose everything in your checking and overdraft accounts. Check with your financial institution about your liability.

*Source: National Consumers League*

## **SENIOR SERVICES**

One Senior Place  
Donna Sargent  
8085 Spyglass Hill Rd.  
Viera, FL 32940  
Ph: (321) 751-6771  
www.oneseniorplace.com  
Member since –2004

## **SHUTTERS**

Affordable Glass Protection  
Van Jackson  
175 West Drive  
Melbourne, FL 32904  
Ph: (321) 722-9996  
www.affordables shutters.com  
Member since –1999

All Florida Shutters  
Scott Case  
4256 Serendipity Lane  
West Melbourne, FL 32904  
Ph: (321) 951-2227  
www.allfloridashutters.net  
Member since –2006

Hurricane Product Warehouse  
David Diana  
807 E. Hibiscus Blvd.  
Melbourne, FL 32901  
Ph: (321) 733-2116  
www.thehpw.com  
Member since –2006

## **SPAS**

Essentials Spa  
Thomas Lesser  
940 S. Harbor City Blvd  
Melbourne, FL 32901  
Ph: (321) 722-2860  
www.essentials-spa.com  
Member since –2000

## **STORAGE - DOCUMENTS/FILE**

Professional Data Storage and Delivery  
Jim Myers  
680 Atlantis Road  
Melbourne, FL 32904  
Ph: (321) 768-7828  
www.prodatastorage.com  
Member since –1999

## **STORAGE COMPANIES**

SecureWay Self Storage  
Robert Cochran  
7770 Ellis Rd.  
West Melbourne, FL 32904  
Ph: (321) 956-6660  
www.securewaystorage.com  
Member since –2001

## SWIMMING POOL CONTRACTORS / DEALERS

Blue Marlin Pools of Brevard  
John Foster  
395 Pineda Court  
Melbourne, FL 32940  
Ph: (321) 259-1233  
www.blumarlinpools.com  
Member since –1999

Paradise Pools & Spas  
Terry Betten  
2330 N. Wickham Road  
Melbourne, FL 32934  
Ph: (321) 254-4555  
Member since –1999

## TILES / CERAMIC DISTRIBUTORS

Island Tile and Marble, Inc.  
Cliff Hirsch  
2418 S. Harbor City Blvd.  
Melbourne, FL 32901  
Ph: (321) 676-1563  
www.islandtile.com  
Member since –1999

## TIRES

Gatto's Tires & Auto Service  
Pam Gatto  
15 W. Hibiscus Blvd.  
Melbourne, FL 32901  
Ph: (321) 727-3322  
www.gattos.com  
Member since –1999

Glenn's Tire & Recapping Service  
Randy Carmichael  
2726 S. Harbor City Blvd.  
Melbourne, FL 32901  
Ph: (321) 723-0751  
www.glennstire.com  
Member since –1999

## TRANSMISSIONS

AAMCO Transmissions of Melbourne, Inc.  
Richard Hall  
705 E. Hibiscus Blvd  
Melbourne, FL 32901  
Ph: (321) 723-4801  
Member since –1999

## TRANSPORTATION / NON-EMERGENCY MEDICAL

Coastal Health Systems  
Bill McCarthy  
486 Gus Hipp Blvd.  
Rockledge, FL 32955  
Ph: (321) 633-7050  
www.coastalhealth.org  
Member since –2000

## Tips for Recognizing and Avoiding Government Grant Scams

You may have seen an ad, gotten a call, or received an email offering "free government grants." The people making these offers claim to represent the United States government or groups assisting the federal government with grant distribution. They might ask you for your Social Security and bank account numbers and promise to deposit the grant directly into your account. They might ask you to pay a "processing fee" for the grant. But instead of giving you a grant, their real plan is to steal your identity, your money, or both. Consider the following:

\* The government doesn't telephone people or send unsolicited letters or emails to offer grants. If someone contacts you unexpectedly and offers you a grant, it's a scam. Don't provide your financial account numbers, Social Security numbers, or other personal information in response to such an offer.

\* Government grants never require fees of any kind. You might have to provide financial information to prove that you qualify for a government grant, but you won't have to pay to get one.

\* Government grants require an application process. They aren't simply given over the phone and are never guaranteed. If you didn't apply for a government grant and someone says you're receiving one, it's a scam.

\* Government grants are made for specific purposes, not just because someone is a good taxpayer. Most government grants are awarded to states, cities, schools, and nonprofit organizations to help provide services or fund research projects. Grants to individuals are typically for things like college expenses or disaster relief.

\* Don't be fooled by official or impressive-sounding names. Swindlers often invent impressive-sounding names and titles for themselves and the companies they represent.

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## Advance Fee Loan Scams

Florida residents apply for loans for thousands of dollars over the phone from companies that tell them they have been approved for a loan but will have to send in a fee before money can be released to their accounts. Consumers send in fees ranging from \$400 to \$900 and never receive a dime. With limited exceptions, Florida law prohibits companies or individuals from charging an advance fee for a loan.

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## TRAVEL AGENCIES & BUREAUS

Global Tours & Travel, Inc.  
Geraldine Blanchard  
559 W. Eau Gallie Blvd.  
Melbourne, FL 32935  
Ph: (321) 676-6040  
www.globaltours.com  
Member since –1999

## TROPHIES – PLAQUES – ENGRAVING

Focused Light Engraving of Melbourne  
Jim Larison  
1270 N. Wickham Rd., #28  
Melbourne, FL 32935  
Ph: (321) 751-8601  
Member since –2003

## UTILITIES

Florida Power & Light Company  
Craig Bock  
9001 Ellis Road  
West Melbourne, FL 32904  
Ph: (321) 726-4947  
www.fpl.com  
Member since –1999

## VETERINARY HOSPITAL

Animal Medical Clinic  
Dr. Jeff Godwin  
4020 S. Babcock Street  
Melbourne, FL 32901  
Ph: (321) 727-2421  
www.animal-medical-clinic.com  
Member since –1999

## WATER

Absolute Water Treatment (Rainsoft), Inc.  
Tim Randolph  
1000 Sunshine Lane  
Altamonte Springs, FL 32714  
Ph: (321) 722-9336  
Member since –1999



***Call Before You Leap!***  
***Call Us First!***  
***984-8454***

### **New Variation Of Old Scam - E-mail “Phishing” Don’t Get Caught!!**

A recent variation of an old phishing scam has resurfaced. Consumers have received emails from what appears to be the “AOL Safety and Security Team” that requests them to verify their billing/account information or else their account will be suspended. The Department’s consumer fraud investigators contacted AOL and were informed that in fact the email is fraudulent and that AOL does not contact their customers to ask for personal information via email. **If you get an email or pop-up message that asks for personal or financial information, do not reply, and don’t click on the link.** Legitimate companies won’t ask for your personal information through email. If you are concerned about your account, contact the organization mentioned in the email using a telephone number you know to be genuine, or open a new Internet session and type in the company’s correct Web address yourself. Never cut and paste the link from the message into your Internet browser — phishers can make links look like they go to one place, but they actually send you to a false site that’s used to steal your information.

For more information call the Florida Consumer Hotline, within Florida 1-800-HELP-FLA (435-7352), outside of Florida 850-488-2221 or en Español 1-800-FL-AYUDA (352-9832), will answer any consumer related questions you may have or direct you to the best resource for assistance. You can also visit them online at [www.800helpfla.com](http://www.800helpfla.com) for additional consumer information.

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**Fake Check Scams Take on Many Forms**

If someone you don't know wants to pay you by check but wants you to wire some of the money back, beware! It's a scam that could cost you thousands of dollars. There are many variations of the fake check scam. It could start with someone offering to buy something you advertised, pay you to do work at home, give you an "advance" on a sweepstakes you've supposedly won, or pay the first installment on the millions that you'll receive for agreeing to have money in a foreign country transferred to your bank account for safekeeping. Whatever the pitch, the person may sound quite believable. Here are some tips for recognizing & avoiding fake check scams:

- Fake check scammers hunt for victims. They scan newspaper and online advertisements for people listing items for sale, and check postings on online job sites from people seeking employment. They place their own ads with phone numbers or email addresses for people to contact them. And they call or send emails or faxes to people randomly, knowing that some will take the bait.

- They often claim to be in another country. The scammers say it's too difficult and complicated to send you the money directly from their country, so they'll arrange for someone in the U.S. to send you a check.

- They tell you to wire money to them after you've deposited the check. If you're selling something, they say they will pay you by having someone in the U.S. who owes *them* money send you a check. It will be for more than the sale price; you deposit the check, keep what you're owed, and wire the rest to them. If it's part of a work-at-home scheme, they may claim that you'll be processing checks from their "clients." You deposit the checks and then wire them the money minus your "pay." Or they may send you a check for more than your pay "by mistake" and ask you to wire them the excess. In the sweepstakes and foreign money offer variations of the scam, they tell you to wire them money for taxes, customs, bonding, processing, legal fees, or other expenses that must be paid before you can get the rest of the money.

- The checks are fake but they look real. In fact, they look so real that even bank tellers may be fooled. Some are phony cashiers checks, others look like they're from legitimate business accounts. The companies whose names appear may be real, but someone has dummied up the checks without their knowledge.

- You don't have to wait long to use the money, but that doesn't mean the check is good. Under federal law, banks have to make the funds you deposit available quickly – usually within one to five days, depending on the type of check. But just because you can withdraw the money doesn't mean the check is good, even if it's a cashier's check. It can take weeks for the forgery to be discovered and the check to bounce.

- You are responsible for the checks you deposit. That's because you're in the best position to determine the risk – you're the one dealing directly with the person who is arranging for the check to be sent to you. When a check bounces, the bank deducts the amount that was originally credited to your account. If there isn't enough to cover it, the bank may be able to take money from other accounts you have at that institution, or sue you to recover the funds. In some cases, law enforcement authorities could bring charges against the victims because it may look like they were involved in the scam and knew the check was counterfeit.

- There is *no* legitimate reason for someone who is giving you money to ask you to wire money back. If a stranger wants to pay you for something, insist on a cashier's check for the *exact amount*, preferably from a local bank or a bank that has a branch in your area.

- Don't deposit it – report it! Report fake check scams to the National Fraud Information Center/ Internet Fraud Watch, a service of the nonprofit National Consumers League, at [www.fraud.org](http://www.fraud.org) or (800) 876-7060. That information will be transmitted to the appropriate law enforcement agencies.

*Source: National Fraud Information Center*



## Service Contracts – How to Protect Yourself

When buying a car or major appliance you may be offered a service contract. For many consumers, buying such a contract is like buying “peace of mind” from repair hassles. It is estimated that 50% of new car buyers, and many used-car and major appliance buyers, purchase service contracts. Costs range from \$50 to \$500 or more depending on the length and amount of coverage provided. Before you buy a service contract, consider the following:

- ***What does the service contract offer?***

A service contract, like a warranty, provides repair and/or maintenance for a specific period of time. While warranties are included in the price of the product, service contracts cost extra and are sold separately. Compare the warranty coverage to the coverage offered by the service contract to determine if the service contract is worth the additional expense.

- ***What is covered by the service contract?***

The service contract may only cover certain parts of the product or specific repairs. If the contract does not list something as specifically covered, assume it is not. Repairs resulting from misuse or failure to properly maintain the product are not covered. There also may be pre-notice requirements that you must adhere to in order to have coverage under the service contract.

- ***Is the product likely to need repairs?***

You may not benefit from a service contract if the product is unlikely to need servicing or if the estimated cost of repairs is minimal.

- ***What other costs will you have?***

Service contracts often have deductibles you are required to pay. Some expenses are limited or excluded. You may also be required to pay cancellation or transfer fees if you sell the covered product or wish to end the contract.

- ***Where can you get service?***

If the service contract is offered through a local retailer or dealer, you may be limited to local service. For instance, if you move or are traveling when your car breaks down, you may not be able to obtain service under the contract.

- ***Can you purchase a service contract later?***

You may be able to decide if you need a service contract after you have owned the product for some time. Find out if you can wait until your warranty period expires before purchasing a contract.

- ***To file a complaint:***

If you believe that a company is not meeting its service contract obligations, you may wish to contact the Florida Department of Insurance at 1-800-342-2762 or file a complaint with the FTC by writing to: Correspondence Branch, Federal Trade Commission, Washington, DC 20580. If the company is out-of-state, you may wish to call the appropriate agencies and authorities in the state where the company maintains its headquarters.

*Source: The Florida Attorney General's Office*

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## Access to Free Credit Reports

The Fair Credit Reporting Act requires each of the nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months. This Act promotes the accuracy and privacy of information in the files of the nation's consumer reporting companies. The Federal Trade Commission, the nation's consumer protection agency, enforces the FCRA with respect to consumer reporting companies.

A credit report includes information on where you live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

The three nationwide consumer reporting companies have set up one central website, toll-free telephone number, and mailing address through which you can order your free annual report. To order, click on [annualcreditreport.com](http://annualcreditreport.com), call 877-322-8228, or go to [www.ftc.gov/credit](http://www.ftc.gov/credit) and click on “New Law Promotes Access to Free Credit Reports,” print and complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three nationwide consumer reporting companies individually. They are only providing free annual credit reports through [annualcreditreport.com](http://annualcreditreport.com) and Annual Credit Report Request Service.

### Fair Credit Reporting

If you've ever applied for a charge account, a personal loan, insurance, or a job, there's a file about you. This file contains information on where you work and live, how you pay your bills, and whether you've been sued, arrested or filed for bankruptcy.

Companies that gather and sell this information are called Consumer Reporting Agencies (CRAs). The most common type of CRA is the credit bureau. The information CRAs sell about you to creditors, employers, insurers, and other businesses is called a consumer report.

The Fair Credit Reporting Act (FCRA), enforced by the Federal Trade Commission is designed to promote accuracy and ensure the privacy of the information used in consumer reports. On the following page are some questions consumers commonly ask about consumer reports and CRAs -- and the answers.

### Q. HOW DO I FIND THE CRA THAT HAS MY REPORT?

**A.** Contact the Consumer Reporting Agencies. Because more than one CRA may have a file on you, call each until you locate all the agencies maintaining your file. The three major national credit bureaus are:

**Equifax: 1-800-685-1111**  
**Experian: 1-888-397-3742**  
**Trans Union: 1-800-916-8800**

*Note that anyone taking action against you in response to a report supplied by a CRA, such as denying your application for credit, insurance, or employment -- must give you the name, address, and telephone number of the CRA that provided the report.*

**Q. DO I HAVE A RIGHT TO KNOW WHAT'S IN MY REPORT?**

A. Yes, if you ask for it. The CRA must tell you everything in your report, including medical information, and in most cases, the sources of the information. The CRA also must give you a list of everyone who has requested your report within the past year – two years for employment related requests.

**Q. IS THERE A CHARGE FOR MY REPORT?**

A. There's no charge if a company takes adverse action against you, such as denying your application for credit, insurance or employment, and you request your report within 60 days of receiving the notice of the action. The notice will give you the name, address, and phone number of the CRA. In addition, you're entitled to one free report a year if: (1) you're unemployed and plan to look for a job within 60 days, (2) you're on welfare, or (3) your report is inaccurate because of fraud. Otherwise, a CRA may charge you a nominal fee for a copy of your report.

**Q. WHAT CAN I DO ABOUT INACCURATE OR INCOMPLETE INFORMATION?**

A. By law, both the CRA and the information provider have responsibilities for correcting inaccurate or incomplete information in your report. To protect all your rights under this law, contact both the CRA and the information provider.

First, tell the CRA **in writing** what information you believe is inaccurate. CRAs must reinvestigate the items in question - usually within 30 days - unless they consider your dispute frivolous. They must forward all relevant data you provide about the dispute to the information provider. After the provider receives notice of a dispute from the CRA, it must investigate, review all information provided by the CRA, and report the results to the CRA. If the information provider finds the disputed information to be inaccurate, it must notify all nationwide CRAs so they can correct this information in your file. When the reinvestigation is complete, the CRA must give you the written results and a free copy of your report if the dispute results in a change. If an item is changed or removed, the CRA cannot put the disputed information back in your file unless the information provider verifies its accuracy and completeness, and the CRA gives you a written notice that includes the name, address and phone number of the provider.

Second, tell the creditor or other information provider **in writing** that you dispute an item. Many providers specify an address for disputes. If the provider then reports the item to any CRA, it must include a notice of your dispute. In addition, if you are correct -- that is, if the information is inaccurate -- the information provider may not use it again.

**Q. HOW LONG CAN A CREDIT REPORTING AGENCY REPORT NEGATIVE INFORMATION?**

- A. Seven years, with these exceptions:
- Bankruptcy information may be reported for ten years.
  - No time limitations on the following: Information about criminal convictions, information reported in response to an application for a job with a salary of more than \$75,000, information reported because of an application for more than \$150,000 worth of credit or life insurance.
  - Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

**Q. HOW CAN I STOP A CRA FROM INCLUDING ME ON LISTS FOR UNSOLICITED CREDIT AND INSURANCE OFFERS?**

A. Creditors and insurers may use CRA information as a basis for sending you unsolicited offers. These offers must include a toll-free number for you to call in order to remove your name and address from lists for two years; completing a form that the CRA provides for this purpose will keep your name off the lists permanently.



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## Lemon Law

In addition to any dealer or manufacturer warranty, Florida's Motor Vehicle Warranty Enforcement Act, also known as the "Lemon Law," provides new automobile buyers protection from obviously defective new automobiles. The law states that if after three repairs for the same problem a dealer is unable to fix an automobile, the consumer is to notify the manufacturer. (The consumer must report the problem to the dealer within the first 18 months of ownership or 24,000 miles driven, whichever occurs first.) If the manufacturer fails to fix the problem, the consumer is entitled to file for arbitration. If the manufacturer has no state-certified arbitration program, or if the manufacturer's program fails to issue a decision within 40 days, or if a consumer is dissatisfied with the decision of the manufacturer's program, the consumer is entitled to have the dispute submitted to the Florida New Motor Vehicle Arbitration Board, administered by the Attorney General's Office.

The state arbitration board appoints a three-member panel to hear the dispute. If the panel finds the new vehicle is a "lemon," the consumer is awarded either a replacement vehicle or a refund, including collateral costs, less an offset for the consumer's use of the defective vehicle. If the panel finds in favor of the manufacturer, the suit is dismissed. Decisions of the panel can be appealed to the circuit court within 30 days.

Under Florida law, when a consumer buys or leases a new motor vehicle, he or she must receive a Lemon Law booklet explaining his or her rights. The booklet contains a toll-free number for the Lemon Law Hotline and a form the consumer can use to notify the manufacturer of any chronic defects.

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### Protect Yourself When Buying Used Vehicles

One of the common complaints we receive at the Better Business Council has to do with people who purchase used vehicles and then want to return them due to mechanical difficulties. The fact is, when you purchase a used vehicle without a warranty, you purchase that vehicle & any problems that go with it.

Used vehicles are not covered by Florida's Lemon Law. The only warranties that accompany a used vehicle are those expressly provided by a dealer or an unexpired manufacturer's warranty.

The Federal Trade Commission requires dealers to post a Buyers Guide in every used car they offer for sale. Dealers are NOT REQUIRED by law to give used car buyers a 3 day right to cancel. The right to return the car in a few days for refund exists only if the dealer grants this privilege.

The Buyers Guide must tell you whether the vehicle is being sold "as is" or with a warranty, what percentage of the repair costs a dealer will pay under the warranty, to

keep the Buyers Guide for reference after the sale, and to get all promises in writing. It must also describe the major mechanical & electrical systems on the car with some of the major problems you should look out for, and it must tell you to ask to have the car inspected by an independent mechanic before you buy.

It's best to have any used car inspected by an independent mechanic before you buy. A mechanical inspection is different from a safety inspection. Safety inspections focus on conditions that make a car unsafe to drive. They are not designed to determine the overall reliability or mechanical condition of a vehicle. Dealers sell about half of all used cars "as is". That means the new owner pays to fix anything that goes wrong after the sale.

Dealers who offer a written warranty must complete the warranty section of the Buyers Guide. Because terms and conditions vary, it may be useful to compare and negotiate coverage. Dealers may offer a full or limited warranty on all or some of a vehicle's systems or components. Most used car warranties are limited and their coverage varies. A full or limited warranty doesn't have to cover the entire vehicle. It may specify that only certain systems are covered. Some parts or systems may be covered by a full warranty; others by a limited one. You have a right to see a copy of the dealer's warranty before you buy. Review it carefully to determine what is covered.

Buying from a private party is very different from buying from a dealer. Private sellers are not covered by the Used Car rule and don't have to use the buyer's Guide. Private sales are on an "as is" basis, unless your purchase agreement with the seller specifically states otherwise.

*Source: Federal Trade Commission*

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## Avoiding Home Equity Scams

You could lose your home and your money if you borrow from unscrupulous lenders who offer you a high-cost loan based on the equity you have in your home. Certain lenders target homeowners who are elderly or who have low incomes or credit problems and then try to take advantage of them by using deceptive practices. The Federal Trade Commission cautions all homeowners to be on the lookout for:

**Loan Flipping:** The lender encourages you to repeatedly refinance the loan and often, to borrow more money. Each time you refinance, you pay additional fees and interest points. That only serves to increase your debt.

**Insurance Packing:** The lender adds credit insurance, or other insurance products, to your loan, which you may not need.

**Bait and Switch:** The lender offers one set of loan terms when you apply, then pressures you to accept higher charges when you sign to complete the transaction.

**Equity Stripping:** The lender gives you a loan, based on the equity in your home, not on your ability to repay based on your income. If you can't make the payments, you could end up losing your home.

**Non-traditional Products:** Many lenders offer loans in which the minimum payment does not cover the principal and interest due, causing your loan balance, and eventually, your monthly payments to increase. Also, many of these loans have variable interest rates, causing your monthly payment to increase further if the interest rate rises.

**Deceptive Loan Servicing:** The lender doesn't provide you with accurate or complete account statements and payoff figures. That makes it almost impossible for you to determine how much you have paid or how much you owe. You may pay more than you owe. Some of these practices violate federal credit laws. You also may have additional rights under state law that would allow you to bring a law suit. If you're thinking about using your home as collateral for a loan, be careful. Unless you can make the loan payments out of current income, you could lose your home as well as the equity you've already built up. Additional tips to remember: The lure of extra money or the chance to reduce monthly credit payments can be very costly in the long run. High interest rates and other credit costs could get you in over your head. Insurance products may not be a good deal from a lender. If you want the added security of insurance, shop around. Ask for a written estimate of costs when you apply, and don't sign a loan agreement if the terms are not what you were given when you applied. Ask for an explanation of any dollar amount, term, or condition that you don't understand. Federal law is very clear about what credit and loan term information must be provided in writing when you apply for a loan and before you sign any agreement.

In addition, shop around for the best loan terms and interest rates. Contact lending institutions, such as banks and credit unions, and consult a legal or financial advisor, or someone you can trust before you make any loan decisions. Or contact your local Fair Housing Office, legal aid, or senior services organization for information and help.

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## Are You Getting Telemarketing Calls You Don't Want? Here's How to Stop Them

The Federal Trade Commission (FTC) launched the National Do Not Call Registry to give Americans a choice about getting telemarketing calls at home. According to a recent Harris Interactive poll, 92 percent of people who reported placing a number on the registry said they are receiving fewer calls; a total of 78 percent said they're getting "far fewer calls" or none at all. If you think you put your number on the National Do Not Call Registry, and you're still getting telemarketing sales calls, the Federal Trade Commission recommends that you: Check to see that your number is on the registry. You can verify that your number is on the registry two ways: online at [DONOTCALL.GOV](http://DONOTCALL.GOV) (click on "Verify A Registration"), or by calling 1-888-382-1222 (TTY 1-866-290-4236) from the phone number you wish to verify. Follow the prompts. You also can add your number to the registry using the same Web site or phone number (call from the number you want to register). If you register online, you will receive an email from [donotcall.gov](http://donotcall.gov) as part of the confirmation process. You will need to click on the link in this email within 72 hours after you receive it. If you don't click on the link in the email, the number you tried to register will not be added to the registry, and telemarketers may continue to call. Understand that some calls are not covered. Once your number has been on the registry for 31 days, most telemarketing calls will stop. However, you still may get: calls from — or on behalf of — political organizations, charities, and telephone surveyors; calls from companies with whom you have an existing business relationship. A company may call you for 18 months after you make a purchase or three months after you submit an inquiry or application; calls from companies you've given permission to call. If your number has been on the registry for at least 31 days, and a telemarketer calls, complain to the FTC. Visit [DONOTCALL.GOV](http://DONOTCALL.GOV) or call 1-888-382-1222 (TTY 1-866-290-4236). You'll need to provide the date of the call and the phone number or name of the company that called you.

*Source: Federal Trade Commission*

## **The Truth about Cell Phones and the “Do Not Call Registry”**

As the number of phone numbers on the National Do Not Call (DNC) Registry surpassed 139 million, the Federal Trade Commission reports that despite the claims made in e-mails circulating on the Internet, consumers should not be concerned that their cell phone numbers will be released to telemarketers at any time in the near future. In addition, according to the agency, it is not necessary to register cell phone numbers on the DNC Registry to be protected from most telemarketing calls to cell phones. The truth about cell phones and the DNC Registry is: Contrary to the e-mail, cell phone numbers are NOT being released to telemarketers, and you will NOT soon be getting telemarketing calls on your cell phone. There is NO deadline by which you must register your cell phone number on the Registry. Federal Communications Commission (FCC) regulations prohibit telemarketers from using automated dialers to call cell phone numbers. Automated dialers are standard in the industry, so most telemarketers are barred from calling consumers on their cell phones without their consent. The national associations representing telemarketers have stated that their clients do not intend to start calling consumers' cell phones. There is only ONE DNC Registry. There is no separate registry for cell phones. The DNC Registry accepts registrations from both cell phones and land lines. You must call from the phone number that you want to register. If you register online, you must respond to a confirmation e-mail. While the telecommunications industry has been discussing the possibility of creating a wireless 411 directory, according to the FCC, even if a wireless 411 directory is established, most telemarketing calls to cell phones would still be illegal, regardless of whether the number is listed on the federal government's National Do Not Call Registry.

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### **You May Have Already Won!**

The envelope is marked “Urgent” and looks official even though it was not sent special delivery. Is it really urgent? No, it turns out to be a sweepstakes solicitation. The hype was just to get you to look inside. Inside, there is something that looks like an official document, notifying the recipient in large, bold type that he or she has won a million dollars—if, it says in smaller print, the recipient has and returns the Grand Prize winning number. It isn't until you get to some obscure place on the back of the second page that it states, “Remember, there's no purchase necessary to enter the sweepstakes.”

Many well-known companies are using sweepstakes solicitations to get people interested in buying their products. Not everyone reads the fine print. Important consumer disclosures are often drowned out by assurances about being a winner. Repeated mailings, and personalized thank-you notes for being such a good

customer may erroneously convey the impression that buying improves the chance of you striking it rich.

If you win a prize you have to send a check to cover taxes directly to the federal, state or local tax authorities. If a company tells you they need money to cover taxes before they will release your prize, say “goodbye.” You haven't won anything. No legitimate prize company asks for your credit card number, bank information, or Social Security number in order to declare you a winner. Ever! The bottom line is DON'T PAY TO WIN. Buying goods or services won't increase your chances of winning. Prizes are supposed to be free. You cannot be required to buy goods or services or pay fees to win or collect a prize.

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### **The Dirt On Duct Cleaning**

Many of us are aware that indoor air pollution is an issue of concern. Many companies are marketing products and services that promise to improve the air quality in your home, but do they really help? The U.S. Environmental Protection Agency (EPA) suggests that if no one in your home suffers from unexplained illnesses and after a visual inspection, you see no indication of mold, duct cleaning is probably not necessary. They also state that if mold is present, there is no point in cleaning it until its cause is corrected by a licensed air-conditioning contractor. Many sections of your heating & cooling system may not be accessible for visible inspection, though and may require a service provider to find and show you existing mold.

What about simple dust that collects on heat registers? If dust is collecting on the registers, it is very possible that the air ducts are dirty. According to the EPA, though research suggests that simple duct cleaning has never been shown to actually prevent health problems. The EPA does not recommend that air ducts be cleaned except on an as-needed basis. If you do decide to have your ducts cleaned, though consider the following precautions:

- Do not hire a company that makes sweeping health claims about duct cleaning since such claims are unsubstantiated.
- Make sure that the company covers all your carpet, furniture and other valuables before they start cleaning.
- Make sure that the company's duct cleaning equipment either exhausts outdoors or is HEPA filtered.
- Expect to pay somewhere between \$600 and \$1000. Avoid those that advertise low prices based on number of vents.

Duct cleaning can be helpful under the right conditions, but investigate the company's qualifications carefully. Demand they show you their Florida State License. In Florida it is required that duct cleaning be performed by licensed HVAC contractors. A contractor's license number should start with either “RA” – “RM” – “CA” – “CM” only. For more information, call The Better Business Council at 984-8454.

*Source: Environmental Protection Agency*

## The 411 on Disposing of Your Old Cell Phone

If you own a cell phone, at some point you're likely to upgrade to a newer model. But what should you do with your old phone? Options include recycling, reselling, and donating. Cell phones and more complex mobile devices, like laptop computers, they're often repositories of personal and sometimes sensitive information, including addresses and phone numbers, passwords, account numbers and more. Permanently remove personal and sensitive information; Encrypting passwords and other sensitive data stored on your cell phone, and "locking" the keypad while your phone is not in use can help prevent unauthorized access even after your cell phone is no longer in service. Permanent data deletion usually requires several steps. Remove the memory or subscriber identity module (SIM) card from the phone. That's an important first step in deleting information. Data deletion also may require you to clear data from the phone's contacts and other stored information. Your owner's manual, your wireless provider's website, or the manufacturer will likely provide information on how to permanently delete information from your mobile device (and even how to save or transfer information to a new device before deletion). Make sure that you have removed the following data: phone book, any lists of calls (received and made), voicemails, sent and received email and text messages, organizer folders, Web search history and photos. Once you have a "clean" phone, here are some options for disposing of it. **Recycling** – Cell phone manufacturers, service providers, and non-profit groups often have programs to refurbish mobile devices or recycle their components, including peripheral devices like chargers. The EPA has information on electronic recycling programs [www.epa.gov/epaoswer/hazwaste/recycle/ecycling/donate.htm](http://www.epa.gov/epaoswer/hazwaste/recycle/ecycling/donate.htm). The U.S. Postal Service's free "Mail Back" pilot program allows customers to recycle small electronics and inkjet cartridges. Some 1,500 Post Offices have free envelopes so you can mail back PDAs, cell phones, digital cameras, and music players without having to pay for postage. For more information, visit [www.usps.gov](http://www.usps.gov).

**Donating** – Many organizations collect old mobile devices for charitable purposes.

**Reselling** – Some individuals and organizations will buy your old mobile devices. You can find names and addresses online. **Disposing** – Keep the environment in mind when disposing of mobile devices. Cell phones contain batteries, which should not be put in your trash because they will end up in landfills where they could be harmful. Many cell phones also contain heavy metals which can contaminate the earth. The EPA recommends that you check with your local health and sanitation agencies for the proper way to dispose of electronics safely.

## Latest Sweepstakes Scams Feature Con Artists Impersonating Government Officials

Some con artists use the lure of a sweepstakes to convince consumers to send in money to claim a "prize" they've supposedly won. They tell consumers that the only thing

that separates them from their "winnings" is a fee to cover the taxes or service charges. But as all too many consumers know, the winnings as described never materialize. In a new spin on the age-old sweepstakes scam, crooks are getting bolder, using names of government agencies and legitimate phone numbers that mask where they're calling from. Claiming to represent "the national consumer protection agency," the non-existent National Sweepstakes Bureau, and even the Federal Trade Commission (FTC), they say that the delivery of the sweepstakes prize is being supervised by the supposed government agency. And they're using Internet technology to make it appear that they're calling from Washington, DC, the nation's capital, or the consumer's own area code. These scammers then convince consumers to wire money to a foreign country — they usually suggest using a commercial money transfer company like Western Union to wire the money — to an agent of "Lloyd's of London" or some other well-known insurance company to "insure" delivery of the "prize." In fact, no insurance company is involved; con artists take the money and disappear. According to the real Federal Trade Commission, the U.S. government's chief consumer protection agency, consumers can keep from falling for the lure of the sweepstakes scam by taking a few precautions. For example, the FTC says:

- **Don't pay to collect sweepstakes winnings.** If you have to pay to collect your winnings, you haven't won anything. Legitimate sweepstakes don't require you to pay "insurance," "taxes" or "shipping and handling charges" to collect your prize.

- **Hold on to your money.** Scammers pressure people to wire money through commercial money transfer companies like Western Union because wiring money is the same as sending cash. If you discover you've been scammed, the money's gone, and there's very little chance of recovery. Likewise, resist any push to send a check or money order by overnight delivery or courier. Con artists recommend these services so they can get to your money before you realize you've been cheated.

- **Look-alikes aren't the real thing.** It's illegal for any promoter to lie about an affiliation with — or an endorsement by — a government agency or any other well-known organization. Disreputable companies sometimes use a variation of an official or nationally recognized name to try to confuse you and give you confidence in their offers. Insurance companies, including Lloyd's, do not insure delivery of sweepstakes winnings.

- **Phone numbers can deceive.** Some con artists use Internet technology to call you. It allows them to disguise their area code: although it may look like they're calling from Washington, DC or your local area, they could be calling from anywhere in the world.

- **Take control of the calls you receive.** If you want to reduce the number of telemarketing calls you receive, place your telephone number on the National Do Not Call Registry. To register online, visit [www.donotcall.gov](http://www.donotcall.gov). To register by phone, call 1-888-382-1222 (TTY: 1-866-290-4236) from the phone number you wish to register.

*Source: Federal Trade Commission*