

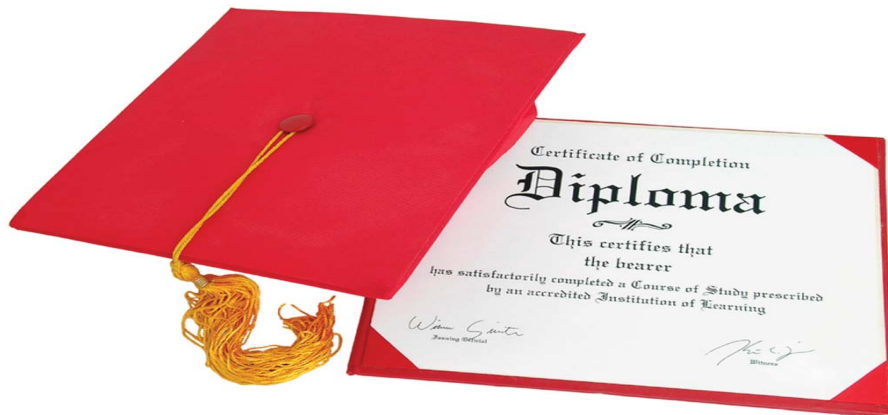
# El Consumidor Latino

CPB Newsletter  
Vol. 03 Num. 02  
Fall 2010

The Spanish-language Newsletter from the New York State Consumer Protection Board (CPB)

Celebrating 40 Years of Results

## Thinking About Getting Your GED? Use Caution!



### THINKING ABOUT GETTING YOUR GED? USE CAUTION!

During these times of economic uncertainty, many people are thinking about returning to school to further their education. In a tough job market, having at least a high school diploma is very important. If you are thinking about preparing for and/or obtaining a high

school equivalency diploma, we advise you to exercise caution and learn the facts before proceeding.

The General Educational Development Test, commonly referred to as the GED, is a national examination developed

by the GED Testing Service of the American Council on Education (ACE). ACE makes the test available to adults who did not graduate from high school or whose diplomas may not be recognized by New York State.

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## New State Laws Protect Consumers

Two important new State consumer protection laws are taking effect in December. One will offer greater safeguards against telemarketing abuses, while the other will promote child safety by banning the manufacture, distribution and sale of any child care product containing bisphenol-A (BPA) intended for use by a child three years of age or under. A summary of the new laws appears below.

### Do Not Call

The Do Not Call Law is one of the State's most important consumer protection statutes. More than 12.3 million New York telephones are registered in the program. Individuals who register their personal land and mobile phone numbers on the federal Do Not

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## Welcome to the Fall Season



MINDY A. BOCKSTEIN  
Chairperson and Executive Director

During these difficult economic times, the New York State Consumer Protection Board (CPB) may be able to help you overcome a problem with a business or a creditor. The CPB is the State's top consumer watchdog and "think tank," responding to individual marketplace

complaints, educating the public about their rights and scam prevention, enforcing the Do Not Call Law, and intervening in utility matters.

In this issue of El Consumidor Latino, you will read about some of the latest CPB initiatives that are reinforcing New York State's leadership and innovation in consumer protection, such as our new Senior Information

Line and child safety e-book. You'll also learn about new laws that will offer greater protection against telemarketing abuses and promote child safety, and gain knowledge about the signs of GED fraud.

Enjoy the fall season and remember the CPB is here to assist you and offer guidance



## Contracts: Know What You're Signing

If you're purchasing a car, joining a gym, subscribing to cable television or buying any other goods and services, you're entering into a contract. A contract is a binding agreement between two parties that should benefit both sides. Contracts often contain complex language and fine print, tempting many people to simply sign and hope for the best. But don't! It's essential you read and understand every term - - without relying upon a salesperson's summary - - before you sign.



CONTRACTS: KNOW WHAT YOU'RE SIGNING

Follow these tips before entering into any contract:

- Take your time. Don't be pressured into signing a contract.
- If you do not understand the contract, take a copy with you and ask someone you trust to help you figure it out. Do not be persuaded by claims of "once in a lifetime" deals.
- Carefully check all of the terms and conditions. Do not sign any contract without understanding its terms, regardless of what the sales representative is claiming.
- Review the terms of the contract: what service is being provided, the monthly charges, the length of the offer, grace period for cancellation, penalties, late fees and other charges.
- Don't rely on verbal promises. Get it in writing. Ask the representative to show you where exactly in the contract are the statements he or she is promising verbally.
- Watch out for unreasonable terms. Don't agree to terms that are unfair or can harm you later.
- Do not give out any personal or financial information unless you are absolutely certain that you understand all details of the contract.
- Never pay in cash. Use a credit card or check so that you have a record of payment. Always ask for a receipt.
- Don't assume you can cancel the contract. Many consumers assume there is an automatic three-day "cooling off" period. However, only a few types of transactions, such as health club memberships, home improvement contracts, dating service contracts and door-to-door sales allow you three business days to cancel. Even in these cases, never sign a contract unless you're sure about the deal. Exercising your right to cancel is not always easy.
- Get a signed copy of the contract and keep it in case there are questions or disputes later.

**FRUSTRATED?**

Billing Disputes - Utility Services - Identity Theft - Product Repair - Recalls - Online Scams

**The NYS Consumer Protection Board can help!**

We advocate for and empower NY consumers

www.nysconsumer.gov  
Toll-Free Hotline:  
1-800-697-1220

# CPB Joins with Weinberg Center and State Office for Aging to Launch Toll-free 'Senior Information Line'

The New York State Consumer Protection Board (CPB), the State Office for the Aging (SOFA) and the Harry & Jeanette Weinberg Center for Elder Abuse Prevention at the Hebrew Home at Riverdale (Weinberg Center) have launched a toll-free "Senior Information Line" which allows callers from across the State to access the latest news and updates about issues of interest to them.

Seniors can access the line by dialing **1-800-503-9000**. All information will be available in English and Spanish. Topics will change on a monthly basis.

A telephone format was chosen to make the information available to the many seniors who do not use the Internet.

"The Senior Information Line transforms the

telephone into a source of news, knowledge and support for seniors throughout the State," said Governor David A. Paterson. "We are extremely pleased to partner with the Weinberg



SENIOR INFORMATION LINE LAUNCHED AT HARRY & JEANETTE WEINBERG CENTER FOR ELDER ABUSE PREVENTION AT THE HEBREW HOME AT RIVERDALE. NY STATE SENATOR REV. RUBEN DIAZ SR. AND ASSEMBLYMEMBER JEFFERY DINOWITZ WERE IN ATTENDANCE

Center on this important initiative."

"Seniors can now connect to the latest information via telephone from any location in the State,

including the comfort of their own home" said Mindy A. Bockstein, the CPB's Chairperson and Executive Director. "The Senior Information Line will make it easy for seniors to stay informed

and keep current and empowered."

Each month, the line will offer free information that seniors can use to stay safe, maximize their

financial and physical independence and improve their everyday lives. The line will cover topics such as:

- how to reduce unwanted telemarketing calls and avoid telemarketing fraud
- tips for preventing falls
- how to reduce the risk of identity theft
- how to avoid the latest scams
- how to choose the right cell phone without busting your budget
- changes to the New York Power of Attorney Law

The audio and text of Senior Information Line messages - - and more - - are also available online at [www.nysconsumer.gov](http://www.nysconsumer.gov).

## CPB Wraps Up Successful 2010 Shred The Word Program Year

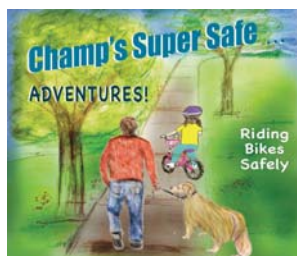


More than 45,000 lbs of paper were shredded and recycled during the 2010 *Shred the Word* Program year.

The CPB acknowledges the shredding companies, community leaders and consumers who participated this year.

Shredding is a reliable way of safely and properly disposing of documents containing personally identifying information that, if discarded improperly, could be a conduit to identity theft.

## The CPB Launches a Safety e-Book for Children



The New York State Consumer Protection Board (CPB) has produced a free, multi-dimensional and imaginative electronic and audio book to help parents, guardians and educators teach their children and loved ones about safety. We encourage young readers to place Champ's Super Safe Adventure on their reading list and share the message of safety. With the help of the New York State School for the Blind, this publication is available to visually impaired children in "describe" format. Check it out on the Kids' Corner section of the CPB website at [www.nysconsumer.gov](http://www.nysconsumer.gov).



## Consumer Education In NYC Libraries



The CPB has partnered with the New York State Department of Health, the New York City Department for the Aging and the New York Public Library to launch a series of bilingual consumer education workshops for older adults entitled: "Consumer Choices: A Collaborative Library Seminar Series 2010." The library series began on August 6, at St. George Library Center in Staten Island. Presentations were held at fifteen libraries in Manhattan and Staten Island throughout the month of August. Older adults were briefed on scams and fraud prevention, identity theft, healthcare choices and prescription drug plans. This empowering series will continue in public libraries in the Bronx during the month of November. Check the Consumer Protection Board's website at [www.nysconsumer.gov](http://www.nysconsumer.gov) for further information. ●

## New Scam Alerts

**TOPIC:** Jury Duty Scam

**WHO ARE THE TARGETED VICTIMS?** Residents

**WHAT IS THE SCAM?** The caller identifies him/herself as an officer of the court. He/she says you failed to report for jury duty and that a warrant has been issued for your arrest. You say you never received a notice. To clear it up, the caller says he'll need some information for "verification purposes," such as your birth date, Social Security number, credit card number, etc.

**WHAT STEPS SHOULD YOU TAKE?** As a rule, court officers never ask for confidential information over the phone; they generally correspond with prospective jurors via mail. Protecting yourself is the key: Never give out personal information when you receive an unsolicited phone call.

**TOPIC:** Timeshare Scam

**WHO ARE THE TARGETED VICTIMS?** Timeshare owners

**WHAT IS THE SCAM?** Timeshare owners are being contacted by dishonest companies with legitimate-sounding names, such as International Timeshare Consolidators (ITC). These companies mislead consumers by offering to help to sell their vacation properties. Posing as an agent or broker, the fraudster will produce an appraisal or offer a very generous bid for the timeshare property. Before the sale is finalized, the consumer will be told that they owe taxes or administrative fees. Once the timeshare owner has provided their financial information, paid the "fees" or other charges, the broker or agent will vanish without a trace.

**WHAT STEPS SHOULD YOU TAKE?** If you are a timeshare owner and someone contacts you offering assistance with the sale of your share, take the following precautions to reduce the risk of falling for a scam:

- As a general rule, never give your credit card number or other personal information to someone who calls you over the phone;
- Be wary of companies that charge up-front fees of any kind. Consider opting for a company that takes a fee only after the timeshare is sold;
- Ask them to send you written materials and make sure they corroborate any offers made over the phone;
- Do your research before transacting business with any company and compare their offers to industry competition;
- Ask if the company's salespeople are licensed to sell real estate where your timeshare is located. Verify this by conducting a state real estate agency licensee search; and,
- Verify the business address and phone number and contact them yourself.

Consumers can protect themselves from receiving most unsolicited calls by registering their landline and mobile telephone numbers on the National "Do Not Call" Registry. Consumers may call toll-free at 1-888-382-1222 or sign up online at [www.donotcall.gov](http://www.donotcall.gov). Registration is permanent and free. ●

# Avoiding GED Fraud ... continue from page 1

## Avoid Becoming A Victim Of GED Fraud

Advertisements offering GED test preparation and certificates are popping up online, in newspapers, on subway posters and on the radio. Businesses are offering GED test preparation, testing and certificates for a fee. Many of these entities are not authorized to issue GED certificates and the certificates are not recognized by the New York State Department of Education.

### Get The GED Facts

- In New York State there is NO charge to take the GED test.
- The GED test cannot be taken online. You cannot earn a GED credential (sometimes called a diploma or certificate) on the Internet. Any website claiming to offer the GED test online is providing false information.
- The GED test can only be taken at an official testing center. To locate a testing center, go to [www.gedtest.org/locator](http://www.gedtest.org/locator). Schools and programs administering the GED test are accredited. Accreditation means that an educational program at a school meets a certain level of quality. Persons must check the school's accrediting agency and make sure it is on the list of authorized accrediting agencies posted by the New York State Department of Education
- The New York State General Educational Development (GED) Testing Office, provides GED preparation programs free of charge. To find a free test preparation program, visit [www.nysed.gov](http://www.nysed.gov) and click on GED.
- The GED Testing Office in Albany is the only entity approved to issue high school equivalency diplomas in New York State.

For more information on GED preparation and testing, visit the New York State Department of Education website at [www.nysed.gov](http://www.nysed.gov). To file a complaint or for further consumer information, visit the New York State Consumer Protection Board website at [www.nysconsumer.gov](http://www.nysconsumer.gov). ●

## Toy Safety Tips

- Stay informed about product recalls by checking the CPB website regularly.
- Carefully select the toys you give your children.
- Always buy age appropriate toys.
- Read labels carefully. Take careful note of all warnings.
- Keep your toys in good condition. Throw away broken toys or repair them right away.
- Check squeeze toys, cars and trucks for loose or small parts that may be a choking hazard if swallowed.
- Never allow a child to play with fireworks, matches, marbles, coins, scissors, balloons, or small balls or jacks.
- Avoid toys with long cords that could strangle a child.
- Keep magnetic toys away from kids under 6.
- Watch out for toys with sharp edges or points.
- Never allow kids to put jewelry in their mouths.
- Look for fabric toys that are labeled as flame resistant or flame retardant.
- Play alongside your children to reduce or eliminate the risk of injury.



## New State Laws Protect Consumers ... continue from page 1

Call Registry are afforded some relief from annoying telemarketers. The new statute, which was proposed by Governor Paterson, sponsored by Senator Bill Perkins and Assemblywoman Audrey I. Pheffer, and supported by the Consumer Protection Board (CPB), augments New York's protections against many deceptive and bothersome telemarketing practices.

In particular, the law:

- Restricts unsolicited telemarketing calls to the hours of 8 a.m. to 9 p.m.;
- Requires telemarketers to disclose at the outset of the call the nature of the goods or service they are selling;
- Expands New York's "Do Not Call" Law provisions to "robo-calls" including those that only leave a telemarketing message; and,
- Expands the CPB's subpoena power to better investigate complaints.

"New Yorkers have the right to avoid harassment from telemarketers," said Governor David A. Paterson. "This law adds teeth to the existing law by expanding the definition of a telemarketing call to include prerecorded, unsolicited messages, and giving the Consumer Protection Board more authority to investigate companies using deceptive practices in the telemarketing industry."

"Restricting telemarketing calls to the hours of 8 a.m. to 9 p.m., and applying the State's Do Not Call Law to 'robo calls,' will help to further reduce unwanted telemarketing calls and safeguard the personal privacy of New Yorkers," said Mindy A. Bockstein, Chairperson and Executive Director of the CPB. "This new law, which also strengthens enforcement, provides all the more reason for consumers to place their telephone numbers on the Do Not Call Registry."

The law takes effect on December 11, 2010. For additional Do Not Call and other consumer information, visit [www.nysconsumer.gov](http://www.nysconsumer.gov) or call the CPB toll-free at 1-800-697-1220.

### **BPA**

Effective December 1, 2010, the manufacture, distribution, sale or offer for sale of any child care product containing BPA intended for use by a child three years of age or under is prohibited. Child care products covered by the law include pacifiers, unfilled beverage containers, baby bottles, baby bottle liners and cups, cup lids, straws and sippy cups.

BPA is a chemical used in the production of epoxy resins and polycarbonate plastics and is the main ingredient in hard polycarbonate plastics. BPA has been linked to breast and prostate cancer, early-onset puberty and polycystic ovary syndrome. These plastics are used in many foods and drink packaging applications; BPA has been shown to be a hormone disruptor and is used in many products used by children, including pacifiers, baby bottles, sippy cups and cup lids, baby bottle liners and straws. Because of widespread use, BPA is found to be present in 93% of adults, according to the U.S. Centers for Disease Control and Prevention.



NEW STATE LAWS PROTECT CONSUMERS

"This law will ensure that a potentially harmful substance is no longer allowed in products used by our smallest and most vulnerable citizens," said Governor Paterson.

"This is a welcome and important piece of legislation that the CPB supported," said Bockstein. "It's a relief to know that we will no longer have to worry about whether or not products used by young children contain BPA and are unsafe for their sensitive systems and developing bodies." ●