Keeping Our Children Safe Among Strangers

If you have a problem, first try to resolve it with the contractor. Follow any phone conversations with a letter sent by certified mail with a return receipt. Keep a copy for your files.

Visit the Federal Trade Commission website at www.ftc.gov and search “home improvement,” or see the National Association of Home Builders at www.nahb.org/page.aspx/category/sectionID=126 for further resources. Check to see if your contractor is licensed or has had disciplinary complaints at www.dpor.virginia.gov/regulantlookup/selection_input.cfm?CFID=1353759&CFTOKEN=45068583.

A Newsletter of Family and Consumer Sciences
http://sites.ext.vt.edu/livingwell/

By Johanna Hahn

If you’re like most people, you’re hesitant to speak to the person who knocks on your door, offering an estimate for gutters, windows, or a new roof. You should be hesitant! A home is a family’s most valuable financial asset. Be cautious when hiring someone to work on it.

Home improvement contractors often advertise in newspapers and on TV and the Internet. Don’t consider an ad an indication of work quality. Talk to others who have had similar improvement work done. Get written estimates from three firms. Ask for explanations if prices vary. Don’t automatically choose the lowest bidder.

Sadly, not all contractors are reputable.

A less-than-reputable contractor:

- Solicits door-to-door.
- Offers discounts for referrals to other customers.
- Accepts only cash.
- Is not listed in the local telephone directory.
- Pressures you for an immediate decision.
- Asks you to pay for the entire job upfront.

Here are a few “musts” when you hire a contractor:

- Look for a well-established company that is licensed, insured, and registered with the state. Visit the websites listed below for more information.

- Find out how many projects like yours the company has completed in the last year and request contact information for several clients who had similar projects.

You have several payment options for home improvement projects. You can get your own loan or ask the contractor to arrange financing. For small projects, you may want to pay by check or credit card. Do not pay cash. Get a contract that spells out the who, what, where, when, and how much of your project.

Keep copies of the contract and all correspondence, along with a log of phone calls. You might want to take dated photographs as the job progresses. These records will be important if you have problems during or after construction.

Johanna Hahn is a retired Senior Family and Consumer Sciences Extension agent who served the City of Newport News.
Parents can teach children how to avoid unsafe situations before they happen. How can you prepare your child for “stranger danger”?

Recognize a Stranger

Help your child understand who unsafe strangers are and how they act. A stranger is someone your child has never met or a person who has never been invited into your home. Strangers come in many shapes and sizes: male or female, old or young, well-dressed or shabbily dressed. Point out safe strangers that children can approach for help, such as a uniformed police officer or a store clerk wearing a nametag.

Safety Tips When a Stranger Confronts You

- Never go anywhere with a stranger on foot or in a car.
- Don’t listen to stories a stranger may tell you, no matter how “true” they sound.
- Never tell a stranger your name or address. It is okay to be impolite and not talk to a stranger.
- Don’t accept gifts from a stranger.
- If a stranger follows you, get away and look for someone to help you.

Rules for Strangers Online

- Never give out personal information.
- Never send pictures of yourself.
- Never meet in person anyone that you’ve only met on the Internet.
- Tell your parents if you receive inappropriate messages.

Karen Ridings is a Family and Consumer Sciences agent serving Frederick and Clarke counties.
How to Avoid Internet Fraud

By Melissa Chase, Ph.D.

With just a click of a computer mouse, consumers have access to more Internet financial services than ever before. Goods and services can be purchased or sold 24/7, and consumers can even do their banking from home. However, it is also easy to become a victim of Internet scams. Two common frauds are “phishing” and online overpayment schemes.

Phishing

“Phishers” send pop-up messages through an Internet browser that appear to be from a reputable business — often banks or online payment services. The message says that you need to update your account information or provide your password. Legitimate businesses never ask you to provide your online password.

Overpayments

If you sell merchandise, beware of potential check overpayment scams: Someone responds to your ad and offers to use a cashier’s check or personal check for payment. The “buyer” sends a check for more than the purchase price and asks you to wire back the difference after you deposit the check. Later, after you wire the funds, the check bounces and you are liable for the entire amount.

Bogus Charities

Ignore e-mails from individuals who ask you to send money to enable them to recoup a large gift from another source. Be especially cautious when natural or other disasters occur because fraudulent charities take advantage of those situations to trick people who want to help the victims.

To avoid becoming a victim:

Know with whom you are dealing. Confirm the buyer’s contact information and don’t accept a check for more than your selling price. If the buyer refuses to send the correct amount, return the check.

If the buyer insists that you wire back funds, end the transaction immediately. Legitimate buyers don’t pressure you to wire money. You will have little recourse if there’s a problem with a wire transaction.

Melissa Chase is Family and Consumer Sciences associate Extension agent serving Giles and Bland counties.
Welcome to the Summer 2010 edition of Living Well, coming to you from Family and Consumer Sciences (FCS) of Virginia Cooperative Extension. This issue focuses on how we can protect our children and our financial resources from predators and unscrupulous business owners. We hope this information will help you and yours “live well.” If you have comments or suggestions about this newsletter, you can reach us at (540) 231-2450; livingwell@vt.edu; or Editor, 110 Hutcheson, Virginia Tech, Blacksburg, VA 24061-0908. We would love to hear from you!

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BEWARE of Health Products That Sound “Too Good to Be True”

By Kimberly Elkins, CHES

Tempting ads are posted everywhere promising to help you “lose 10 pounds in seven days,” “look and feel 10 years younger,” or “completely cure arthritis aches and pains.” These kinds of health scams fool thousands of people every year.

Health scams often target older adults, those in pain, and those living with conditions that have no cure, like Alzheimer’s disease, diabetes, and some cancers. They use convincing testimonials from people who claim that the product changed their lives. They may offer a no-risk, money-back guarantee or claim the product is made from a special “natural” or “ancient” formula that is being ignored by health care professionals.

These so-called treatments are a waste of time and money and can result in injury or death. They may cause people to abandon or delay clinically proven treatment. They may also cause dangerous interactions with other medications.

When it comes to fad diets and weight loss products, one of the most common red flags is the promise of rapid weight loss. Under a healthy weight loss plan, you should not lose more than 1 to 2 pounds each week, and even that level of weight loss can be difficult to achieve.

The Food and Drug Administration (FDA) is responsible for making sure prescription and over-the-counter medications, medical devices, food, cosmetics, and biological products are safe. Beware of any products not approved by the FDA.

Your first line of defense, however, should be your doctor. If you are thinking about a weight loss plan, dietary supplement, herbal treatment, or any other kind of health care product, talk to your doctor first.

You can find out more about health scams and health product safety from:

Who Cares? Sources of Information About Health Care Products and Services; Federal Trade Commission; www.ftc.gov/bcp/edu/microsites/whocares/services.shtm.

Protecting and Promoting Your Health; Food and Drug Administration; www.fda.gov/ForConsumers/default.htm.

How to Evaluate Health Information on the Internet; Food and Drug Administration; www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/BuyingMedicinesOvertheInternet/ucm202863.htm.

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For more information, contact your local Extension office. www.ext.vt.edu