

Slick swindlers strike aware people

By SUZIE MARKS

If you think you can't be scammed by a con artist, watch out.

A consumer affairs investigator told a Troy group last week that almost everybody, at least once in their lifetime, is taken for a ride by a slick swindler.

It could be that you fall for the magazine swindle, where you purchase magazines to "help put a student through college. Or maybe you're tempted to take advantage of all those so-called "free trips" computers select you to go on.

One day, according to the investigator, the circumstances will be right and you'll decide to plunge ahead and take advantage of opportunity knocking, only to find you've been had.

"The majority of the people in this country are gullible. They think they can't be swindled. These are the people in the worst position," Lee Juarez, investigator for Detroit's department of consumer affairs, said. "People who don't look like they're going to take you. It's the guys in the three piece suits and big cars."

Juarez spent three hours warning Troy residents of some swindlers they might be tempted with during a Do

Something Different class at Troy High School last week.

HE RECALLED a 1977 case with Columbia Research Corp., which he received hundreds of complaints about. The company is being prosecuted by the Federal Trade Commission on 60 counts of fraud.

Columbia Research did a mass mailing, announcing each occupant had been selected a contest winner by the company's computer.

Winners were led to believe they won a vacation to Florida or Las Vegas, Juarez said. The letter was four pages long and much of the material was highlighted.

"The company was counting on the highlights, hoping that people wouldn't read the whole thing," he said.

The letter claimed that for only \$15.95, which covered computer costs, the occupant could receive \$40 worth of brand name products, as well as the trip.

But in fine print the letter explained the specifications of the trip. Transportation was not included in the deal and only members of certain age groups were eligible.

The offer included a money-back

offer if consumers weren't satisfied with the goods. But Juarez said things again weren't as they seemed.

"In fine print the letter said the \$15.95 was only refunded if you were not satisfied after completing the vacation," Juarez said. "The company made their money on the \$15.95. Maybe only two or three people ever go on the trips."

In the course of Juarez's investigation, he discovered similar complaints about Columbia Research in other cities.

CONSUMERS SHOULDN'T feel too protected by the three-day cooling off period people have to cancel contracts.

The three-day cooling off period only applies of contracts written in the home, Juarez warned.

"The only way you can have the three-day cooling off period is for contracts sold door-to-door, that are written and signed in the home and are over \$25," he said.

"To prosecute, you have to go to small claims court, and if the company is out of state, you have a lot of problems."

Most companies that try to con

people are smart enough to only write contracts up to \$24.95, Juarez explained. That principle generally applies to the magazine salespeople that try and take you a story that they can get points if you purchase from them.

"They keep the orders under \$25," he said. Yellow pages advertisements must also be carefully scrutinized because many turn out to be fraudulent, he warned. Even though the advertiser must sign a statement that everything appearing in his ad is true, that isn't always the case, Juarez said.

Juarez advised people who let their fingers walk through the yellow pages be skeptical and check out each repair shop for its license.

"When you need a repair, look for a place that says it is authorized by the manufacturing company," he said. Juarez receives are from people who misunderstand laws or concepts. They get involved in a con that may turn out to be unfair or unethical, but not illegal. Another 25 per cent of the complaints are regarding against small business owners unaware that they have broken the law. The remaining 25 per cent are against hard core frauds.

Juarez's office differs from the Better Business Bureau (BBB) because it

is a regulatory investigatory agency. When a complaint is filed with the BBB, only letters are sent to the parties in question, no investigating of illegal practices are done.

If an Oakland County resident has a complaint about a business outside of Detroit, the only recourse available is "Check to see if the city licenses them, then do business with them."

"There's still no guarantee that the company won't rip you off, but if they do you can take some recourse," he added.

FILING COMPLAINTS is the only way fraudulent companies will be outlawed, Juarez said. Many people are afraid to admit that they have been "taken," so they don't bother to file.

Any Detroit resident or any resident who has a complaint against a Detroit-based company can file a complaint with department of consumer affairs in Detroit.

About 50 per cent of the complaints through the various state departments of licensing and regulation, or by filing a complaint with the county prosecutor, he said.

At one time Oakland County had it's own consumer affairs division, however, due to lack of funds and budget cuts. Prosecutor L. Brooks Patterson

eliminated the department.

The best preventative measure a person can take before contracting a service is to thoroughly investigate a company, Juarez advised.

The State of Michigan has a consumer protection act that shields people against unfair business practices. If you recipient of shoddy service or defective merchandise, contact the county prosecutor's office.

Residents join medical school

Ten Farmington and Farmington Hills residents have been admitted into Wayne State University School of Medicine.

They are among the 256 first year students who will be taking part in WSU's four year MD program.

The students are: Jeffrey Herman, Mark Lamos, David Zelenski, Donald Blaty, Michael Chan, Robert Douglass, Mark Faber, Sadeer Hannush, David Turton and Robert Yanez.

The Wayne State University School of Medicine is located in the heart of the 240 acre Detroit Medical Center.

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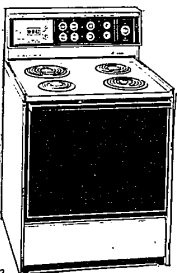
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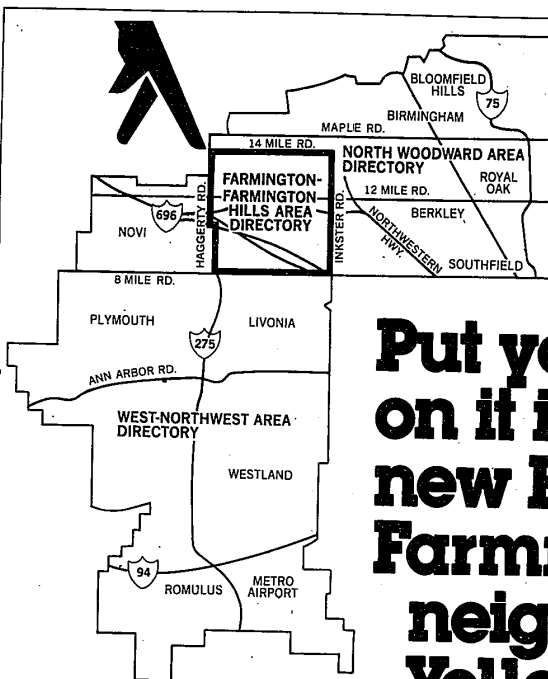
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Put your finger on it in your new Farmington-Farmington Hills neighborhood Yellow Pages.

Michigan Bell will bring you a new Farmington-Farmington Hills "neighborhood telephone directory" next spring that focuses exclusively on the Farmington-Farmington Hills area.

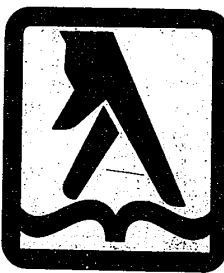
Some 37,000 copies will be distributed in May to customers in the area bounded by Eight Mile Road to the south, Haggerty Road to the west, Fourteen Mile Road to the north, and Inkster Road to the east.

If you have a residence or business in an area with a Farmington or Farmington Hills community name, and a telephone number beginning with 474, 476, 477, 478, 553, 626, 661, 851, or 855—you'll be listed in the new Farmington-Farmington Hills Neighborhood Directory, as well as in the regular West-Northwest and/or North Woodward Area Directories.

A finger tip for Yellow Pages advertisers.

Your Yellow Pages representative will be contacting you soon with specific details on how you can take advantage of this great new advertising opportunity to increase sales to old and new neighborhood customers alike.

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