

Three frequently asked consumer questions

Three of the questions most frequently asked of the Oakland County Consumer Protection Division and their answers:

Q. I'm moving into a new apartment and want some advice about security deposits. How much can a landlord require and how much can he keep?

A. Best way to protect your deposit is to know the rules. Michigan's Landlord-Tenant Act, passed in 1973, limits security deposits to a maximum of one-and-a-half months' rent. Though backed by the landlord, it's your lawful property. The landlord must initiate court action to retain any part of it for damage disbursement.

Within a week of moving in, you must return to the landlord a detailed inventory checklist describing your apartment's condition. When you move out the landlord makes his own inventory and within 30 days sends you an itemized list of damages you caused, cost of repairs and a check for what remains of your deposit. Then you've got seven days to dispute his claims.

If either landlord or tenant errs on the times, he forfeits rights to the funds.

Within 45 days of your departure, the landlord must commence court action to obtain a money judgement for the damages he's claimed unless:

•You've not provided a forwarding address within four days of leaving.

•Not responded to his notices of damages within seven days of receiving it.

•Have agreed with him in writing to some other disposition of the deposit.

Q. Signing a contract is simple—but getting out of one isn't. I'm confused about my rights to rescind certain kinds of contracts. When and how can I cancel?

A. If you sign a contract with a door-to-door salesman for \$35 or more, you can cancel the contract at no cost to you within 72 hours (three business days)—based on the Michigan Home Solicitation Sales Act.

If you sign a sales contract which involves a mortgage or lien on your home, you can cancel the contract at no cost to you with 72 hours (three business days)—based on the Federal Consumer Credit Protection Act.

If you sign an installment contract for a home improvement which costs more than \$300 (parts and labor), you can cancel the contract—but you must act quickly. You have only until 5 p.m. of the day after the date on the contract to rescind—based on the

Michigan Home Improvement Finance Act.

If you sign a land sales contract you may cancel the agreement for any reason within five days from the day you receive a copy of the document—based on the Michigan Land Sales Act.

You must cancel a contract in writ-

ing—a phone call will not do. Write a letter to the company by certified mail. Keep a copy for your own record.

Q. How can I distinguish between a worthy and unworthy organization soliciting charitable contributions?

A. To help determine the legitimacy of non-profit charitable organizations ask these questions:

•Does the group spend less than 25 percent of money collected for fundraising and administrative costs? (Well-managed agencies spend only four percent or 5 percent).

•Does the charity avoid questionable tactics—never paying commissions to fund-raisers, never raising funds by general telephone solicitation, never mailing unordered merchandise and never using overstated appeals?

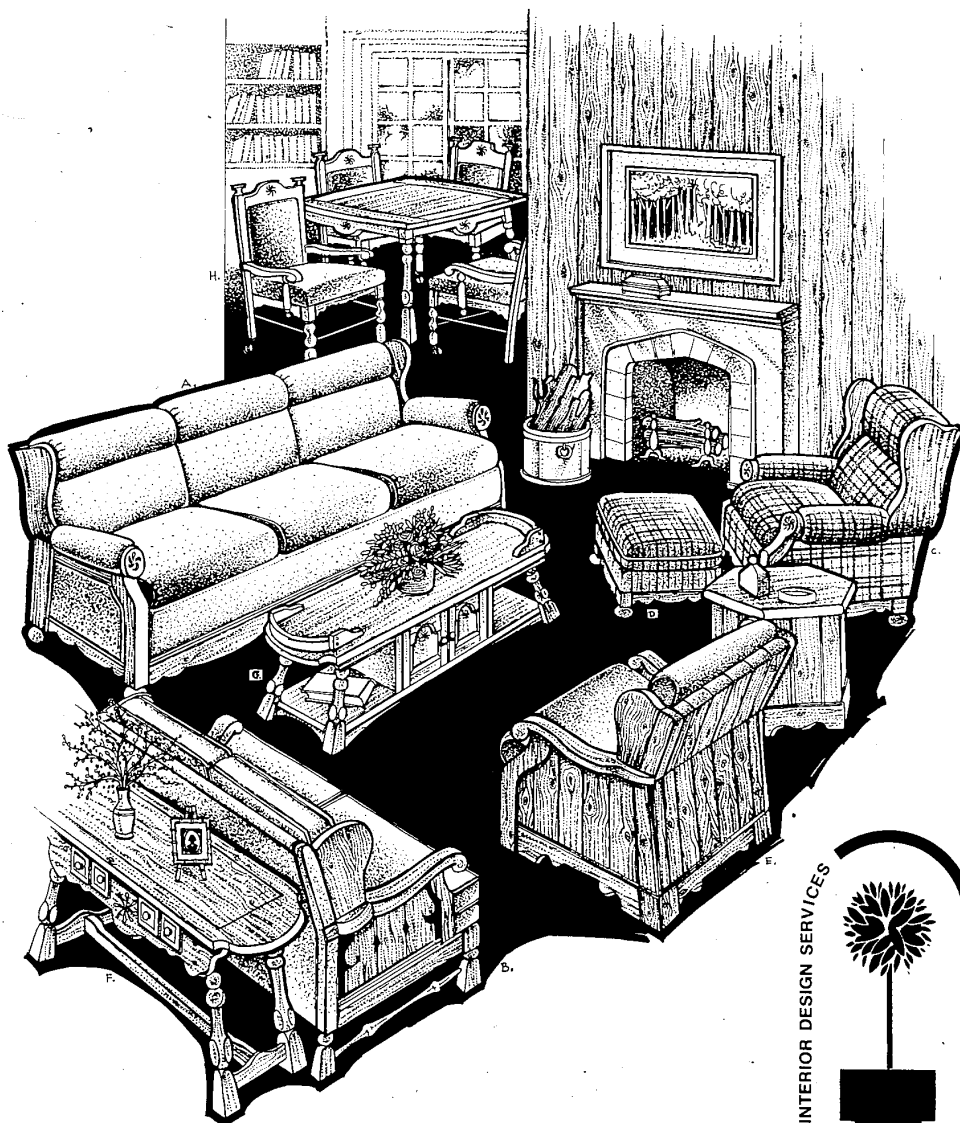
•Does the organization fill a legitimate need and avoid duplication of

the work of other reputable agencies?

•Is this group governed by a responsible board whose members serve without pay?

•Does the organization provide to anyone requesting it, full financial disclosure in the form of annual reports

and budgets prepared by an independent certified accountant?



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JACK WILSON

Oakland U. chooses dean for student life

ROCHESTER—Jack Wilson, director of residence halls since 1971, has been named dean for student life at Oakland University.

He replaces Dudley Woodard who left O.U. in early September to become vice president for student services at the State University of New York campus at Binghamton. Wilson's appointment is effective immediately and his selection followed a lengthy process of identifying, screening and interviewing the best possible applicants, Kenneth Coffman, vice president for student affairs, said.

"I am looking forward to working with Jack in his new position as dean for student life. He has provided excellent leadership and dedicated service to the university as director of residence halls and I have the utmost confidence that he will now effectively fulfill the many responsibilities of dean," Coffman said.

The 31-year-old Wilson joined the university's administrative staff in 1971 as director of residence halls. In 1973, he assumed the additional duties of associate dean for student life. He holds B.S. and M.A. degrees from Bowling Green State University and the doctorate from the University of Northern Colorado.

Prior to his O.U. appointment, he was head resident advisor at Northern Illinois University from 1967-69 and an assistant dean in the School of Education at the University of Northern Colorado from 1969-71.

Wilson and his wife Kathy are the parents of two children. The family resides in Auburn Heights.