



Keeping Our Children Safe Among Strangers
see inside

PHISHING

Living WELL

A Newsletter of
Family and Consumer Sciences

<http://sites.ext.vt.edu/livingwell/>

Virginia Cooperative Extension

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Knock, Knock. Who's There? Home Improvement Contractor!



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.

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.



Keeping Our Children Safe Among Strangers

By Karen Ridings, MS, RD

Parents can teach children how to avoid unsafe situations before they happen. How can you prepare your child for “stranger danger”?

**An ounce of SAFETY
is worth
a pound of cure.**



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.

For further information on how to protect your children, see:

Backpack Buddies: Keeping Our Children Safe; Ohio State University Extension; http://ohioline.osu.edu/bb-fact/pdf/bb_f_5.pdf.

Teach Your Children How to Deal With Strangers Along With All Safety Rules; U.S. Department of Agriculture, Cooperative Extension System, eXtension; www.extension.org/pages/Teach_Your_Children_How_to_Deal_with_Strangers_Alone_with_All_Safety_Rules.

A Parent's Guide to Internet Safety; U.S. Department of Justice, Federal Bureau of Investigation; www.fbi.gov/publications/pguide/pguidee.htm.



National Extension Association of Family and Consumer Sciences

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How to Avoid Internet Fraud

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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.

For Internet shopping tips, see:

Going Shopping? Go Global! A Guide for E-Consumers; Federal Trade Commission; www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt066.shtm.

Melissa Chase is Family and Consumer Sciences associate Extension agent serving Giles and Bland counties.



Clip and Save

The Virginia Consumer Protection Hotline offers protection against deceptive and illegal practices in the marketplace; www.vdacs.virginia.gov/consumers/contactus.shtml or call toll-free (800) 552-9963.

This federal government website on computer security gives tips on how to protect your personal information, avoid Internet fraud, and talk to your children about online safety; www.OnGuardOnline.gov.

The Federal Trade Commission can help you recognize and report Web and telemarketing scams; www.ftc.gov/bcp/menus/consumer/tech/scams.shtm.

The National Consumer League offers resources for avoiding scams, including bogus travel offers, counterfeit drugs, and schemes directed toward small-business owners and the elderly; <http://www.fraud.org/>.



