



## Celebrate consumer protection week by taking action: Plain Dealing

Published: Saturday, March 03, 2012, 12:00 PM



**Sheryl Harris, The Plain Dealer**

By

This is National Consumer Protection Week, and what better way to celebrate it than to be a better, more engaged consumer.

A few simple ways to flex your consumer muscle:

### **Speak out**

Consumers have several opportunities to chime in on issues that affect them.

- Defend the Consumer Sales Practices Act.

Ohio's legislature continues to hack away at the state's 40-year-old consumer law, once considered a model for the nation. Last year, the House passed HB 275, which would give businesses sued for fraud an inexpensive way to deny a consumer his day in court. The law gives the company the "right" to offer the consumer money after the suit is filed.

Under HB 275, the consumer is at that point forced to gamble on whether to accept the company's offer or to go forward with the suit. If the consumer goes forward and the jury awards the consumer even a buck less than the company offered, the company can walk away from court without having to pay court costs, the winner's attorney fees or the damages normally assessed in a consumer case. In other words, any disincentive for cheating disappears.

An analysis by the National Consumer Law Center found the changes would make Ohio's once great consumer law one of the weakest in the nation.

HB 275 is now in front of the Senate's Insurance, Commerce and Labor committee.

To preserve Ohio's Consumer Sales Practices Act, contact your state senator and members of the Senate's Insurance, Commerce and Labor Committee to demand they kill the bill.

Contact info is at **ohiosenate.gov**. Contact members of the insurance committee hearing the bill through **this site**.

### Share your overdraft story

The Consumer Financial Protection Bureau last month announced it was examining overdraft fees, with an eye toward how banks run and advertise overdraft protection programs. Among other things, the agency is looking at whether banks process transactions in a certain order, for example, from highest to lowest, to make it more likely consumers overdraw their accounts.

Banks currently operate under conflicting rules, a by-product of when multiple bank regulators set rules for institutions' dealings with consumers. In taking a look at the issue, the CFPB has asked for data from banks and comments from the public.

If you have a story to share, the easiest way to comment is to through **regulations.gov**.

Consumers can also mail their comments to Monica Jackson, Office of the Executive Secretary, Bureau of Consumer Financial Protection Bureau, 1500 Pennsylvania Ave. NW., (Attn: 1801 L Street NW.), Washington, DC 20220. Comments must include the title "Impacts of Overdraft Programs on Consumers" and the docket number, CFPB-2012-0007.

Remember, these are "public" comments. They are posted online unedited, so don't include account numbers, Social Security numbers or anything you don't want neighbors and strangers to know.

If you'd like to weigh in less formally, visit the agency at **consumerfinance.gov** and click the "Tell Your Story" link.

### Step up

- Protect your family. Sign up for free email alerts about product safety recalls at **recalls.gov** -- and while you're there, see if stuff you already have in the house – particularly toys and workshop tools – were the subject of a recall you missed. Replace small appliances that have missing parts and frayed cords. Fill out and return warranty cards so manufacturers can find you in case of a recall. Turn down the temperature on your hot water heater to 120 degrees to save money and reduce the risk of scalding.

- Protect your privacy. Adjust the privacy settings of your email service and social media sites to make sure you're not sharing more than you want. Resolve to read privacy policies and terms of use before you use apps or shop online. And make sure you keep your computer's firewall and antivirus software up to date.

### Head out

This week, consumers looking for information and one-on-one help can find it at special consumer fairs and events. Among the offerings:

- Monday -- National Consumer Protection Week kicks off in Cleveland with a consumer resource fair from 11 a.m. to 2 p.m. at Tower City. Agencies will pass out materials on everything from checking out businesses to getting loan modifications and avoiding scams.
- Tuesday -- Summit County consumer fair featuring advice on identity theft, utility help and spotting fraud, noon to 1 p.m. at Firestone Park Library, 1486 Aster Ave., Akron.
- Wednesday -- Senior citizens can hear consumer tips meant just for them from 11:30 a.m. to 12:15 p.m. at Gunning Community Center, 16700 Puritas Ave., Cleveland.
- Thursday -- Program on spotting fraud and scams, 7 to 9 p.m. Berea Branch Library, 7 Berea Commons.
- Saturday -- Free (but brief) legal advice and referral clinic, 9:45-11:45 a.m. at the Langston Hughes Center, Senior Outreach Services, 2390 East 79th St., Cleveland. Legal Aid and government attorneys will dish out advice on issues including foreclosure, scams, landlord-tenant issues, benefits, debt, bankruptcy and family law.

© 2012 cleveland.com. All rights reserved.