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Helping organizations and individuals maximize their human assets.

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QUOTE OF THE MONTH:

“The more I want to get something done,
the less I call it work.”

---Richard Bach

IN THIS ISSUE:

Keeping Safe From Carbon Monoxide Poisoning

It's that time of year again when old man winter is gracing us with his frigid presence. To a paranoid ER doctor that also means it's time to talk winter safety. One of the biggest hazards we all face is right in our own homes. Carbon monoxide (CO) is responsible for at least half of the 1,200 poisoning deaths in the U.S. each year. [MORE...](#)

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Volunteering Puts Senior's Life Experience to Work

Volunteering is a perfect way for older adults to remain active, creative and productive in their later years. American Seniors are volunteering more to help others in their community than ever before. [MORE...](#)

Problems with Plastic: Our Tips for Tackling Your Top Five Concerns

What are the most common problems reported with credit or debit cards, according to FDIC staffers who respond to consumer inquiries? Here they are, along with guidance on how to prevent and resolve those problems. [MORE...](#)

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VOLUNTEERING PUTS SENIORS' LIFE EXPERIENCE TO WORK

Over half a million Americans age 55 and over lend a hand to local nonprofits, public agencies, and faith-based organizations. Thanks to the Internet, and a nonprofit Web site called VolunteerMatch, finding an organization in need of volunteer help has never been easier. VolunteerMatch's mission is to help everyone find a great place to volunteer, and has already helped more than 30,000 nonprofits post over 30,000 volunteer opportunities online. As a result, VolunteerMatch has generated nearly 2 million new volunteer referrals to these organizations since 1998.

Visitors to the site simply enter their ZIP code at www.VolunteerMatch.org to find local opportunities. Volunteers can also search by interest, date and keyword to generate a personally customized list. Once an opportunity is found, all it takes is a click to contact the organization and get involved. Any nonprofit or tax-exempt organization can list volunteer opportunities on VolunteerMatch. Many of the organizations listed, including Elder Wisdom Circle and RSVP (the Retired and Senior Volunteer Program), provide great opportunities for seniors looking to get out and do good.

Elder Wisdom Circle pairs online advice seekers with a nationwide network of volunteer seniors, aged 60 to 97, who share their hard-earned knowledge and wisdom. Elders participate individually from their home computers or in groups at assisted living communities, allowing seniors to give back to the

community without leaving the comfort of home. Since using VolunteerMatch to recruit senior volunteers, Elder Wisdom Circle has generated more than 15,000 volunteer referrals. For those looking to get out in the community, RSVP is another organization in need of senior volunteers. RSVP helps people age 55 and older put their skills and life experience to work by addressing community needs through volunteer service. There are nearly 200 RSVPs across the country posting opportunities on VolunteerMatch.

The VolunteerMatch service is without cost for both volunteers and nonprofits. VolunteerMatch relies upon grants from charitable foundations for most of its funding, and also licenses its technology to companies like Charles Schwab, McDonalds and Target to make it easier for employees to volunteer. The revenue derived from corporate licenses preserves VolunteerMatch's financial stability, and strengthens its capacity as an effective public service—and one of the few online social services available.

Volunteering allows seniors to participate more fully in the life of their community. Whether sparing an hour a week, a day per week, or a week per year, seniors' contributions make an important difference in communities nationwide.

If you're ready to make a difference, visit the VolunteerMatch Web site at www.volunteermatch.org and get out and do good today.

Problems with Plastic cont...

Billing Errors and Other Disputed Transactions

Billing errors include a charge on your credit card bill that isn't yours or an incorrect dollar amount on a credit or debit card transaction. Other problems might include a payment that didn't show up on your statement or a dispute with a merchant over something you purchased.

To reduce the odds that you'll be charged for something inappropriately, promptly review your monthly statements. With your credit card, the Fair Credit Billing Act (FCBA) protects you from paying for a purchase that wasn't yours or that you didn't agree to. But you must write the creditor (a call isn't sufficient) using the address given for billing inquiries (not the payment address), and your letter (or any complaint form provided with your bill) must reach the creditor within 60 days after the first bill containing the error was mailed to you. "I recommend that you send your dispute by certified mail, with a return-receipt requested, so that you have proof that the creditor received it on time," says FDIC Senior Consumer Affairs Officer Janet Kincaid. Also include copies—not originals—of any sales slips or other relevant documentation, and keep a copy of your request.

The FCBA also allows you to withhold payment for defective goods or services purchased with a credit card until the problem has been corrected, under certain conditions. In general, the purchase must be for more than \$50 from a merchant in your home state or within 100 miles of your home. Your card issuer may offer additional protections.

Even though debit card transaction amounts are deducted from your bank account immediately—or within a few days—you have protections against errors and defective purchases under the Electronic Fund Transfer Act (EFTA) and industry practices. So, notify your financial institution immediately if there is a problem involving your debit card. While the EFTA does not require you to put your complaint in writing, it's a good idea to do so.

Application Denied or Downgraded

Consumers get upset when they apply for a credit card and, because of incorrect information in their credit report, their request is denied or they are offered less favorable credit terms than they expected. Credit report errors can happen, so periodically get a copy of your credit report to make sure everything is correct. It's especially smart to review your credit report before applying for a mortgage, credit card or other important loan, so that an error doesn't slow down your credit approval. And if you do find an error in your credit record, write to the credit bureau that prepared the report and provide copies of relevant documentation.

You can get your credit record by contacting any of the three major credit bureaus:

- **Equifax (call 800-685-1111 or go to www.equifax.com on the Internet)**
- **Experian (866-200-6020, which is toll free, or go to www.experian.com)**
- **TransUnion (800-888-4213 or www.transunion.com)**

Late Payment Fees

You say you mailed your credit card payment on time or you paid through your bank's electronic bill payment service... and you still got hit with a \$30 late fee. Why? Financial institutions mark credit card payments as "paid" on the day they are received, not the day you mailed it. While the federal Truth in Lending Act (TILA) says a card issuer must credit your payment as of the date of receipt, most card issuers suggest that consumers allow seven to 10 days for payments to be received and credited. Find out your bank's cutoff time for card payments. Some have a 10:00 a.m. deadline for payments to be credited that day. Also, send your payment to the address indicated by your card company. Mailing to the wrong address can cause late or even missed payments. And if you know your "late" payment arrived on time, contact your card issuer to resolve the matter.

Consumers using their bank's electronic bill payment service also should recognize that it still may take two or more days for their credit card company to receive the funds. To be safe, pay a few days in advance.

Changes in Terms

Credit card companies have the right to change interest rates or terms, as outlined in the card member agreement. However, FDIC attorney Mark Mellon explains that "if your card contract permits a change in rate or terms, a notice must be mailed or delivered to you at least 15 days prior to the effective date." Carefully read the information in your monthly statement or other mailings from your card company. If you don't want to accept a rate increase or other change, you can contact the card issuer and try to negotiate a better deal but there's no guarantee it will agree. If you decide to close the account, Kincaid says, "and know the rules for canceling the card, such as how long can you continue using the card and making payments under the existing do so in writing terms."

With debit cards, federal rules generally require that a notice of changes in fees or terms be mailed or delivered at least 21 days before the effective date. Again, read the information that is sent to you and, if you disagree, try to negotiate or shop around for a better deal.