

# **Consumer Protection**

*This weekly column is prepared by the Consumer Protection Service of the Alaska Attorney General's Office with the objective of helping prevent, through public information, unfair and deceptive acts and practices in trade and com-*

*merce.*

*It is presented in the interests both of Alaskan consumers and the honest and reputable businesses serving them — which are, of course, the vast majority.*

*The column offers explanations of the obligations of consumers and businesses under state and federal laws, as well as guidelines for consumer transactions.*

*Reader comments and observations, as well as consumer complaints, may be mailed to the Consumer Protection Service, Office of the Attorney General, in Juneau, Fairbanks and Anchorage. The addresses are Pouch K, Juneau, Alaska 99801; 360 K Street, Anchorage, Alaska 99501; and P.O. Box 1309, Fairbanks, Alaska 99701.*

*Norman C. Gorsuch  
Attorney General*

## **POSSIBLE DANGER SIGNS**

When thinking about making a purchase, be cautious and find out more about the company if the following occur:

- a large cash payment is required before anything is required;
- there is pressure to make a quick decision;
- the only way to contact the company is by writing to a post office box number;
- you are called on the phone or approached on the street by a stranger;
- spectacular returns or profits are promised;
- you are told that you were specially selected to receive a special bargain.

**H O M E IMPROVEMENT GUIDELINES.** Get written estimates from several different contractors.

Be wary if you are asked to pay in advance or to pay cash. The usual procedure is to pay upon completion of the work or in installments as portions of the job are finished.

Make certain that the contract completely describes the work to be done, and includes both a starting and completion date.

If there is a guarantee, be sure the guarantee is in writing, is clearly spelled out, and includes the length of time the guarantee will be in effect.

Read any contract before you sign it. All blank spaces should be filled.

If you have to use credit to pay for the work, shop around for the best possible credit deal. You will save money if you get the lowest "annual percentage rate" of interest.

Sign a completion certificate only if the work is completed to your satisfaction.

Beware of any representation that your home will be a show home so that you will receive a bargain price. Beware of any sales presentation that you will receive compensation for the referral of friends and neighbors.