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# South Carolina Consumer Affairs Report

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## HOUSE WARMING

It has been estimated that in this part of the country 15 to 20 per cent can be saved on heating bills simply by turning down the thermostat by as little as five degrees. Turning it down at night and when you are away for any length of time, shutting off unused rooms and closing the fireplace damper when not in use, are examples of simple, no-cost savers.

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## EQUAL CREDIT OPPORTUNITY ACT BROCHURE

Amendments to the law that became effective March 1977 are summarized in a brochure entitled "Equal Credit Opportunity Act" published by the FTC; items of interest to many consumers are discussed in the pamphlet. Two major issues are:

1. Discrimination in giving credit because of race, national origin, religion, age (with certain exceptions) and receipt of public assistance payments was prohibited in March 1977.

2. A major provision of the new law gives married women the right to establish their own credit records based on jointly held accounts.

When considering an application for credit it is illegal to:

1. Refuse to consider reliable public assistance income (Social Security or aid to families with dependent children).

2. Discount or refuse to consider income received from part-time employment or from pension annuity, or retirement benefits.

3. Discount income because of sex or marital status, or assume that a woman of child-bearing age will stop work to raise children.

4. Refuse to consider consistently received alimony, child support, or separate maintenance payments in the same manner as income, if the person applying wants these funds considered.

The consumer also has the right to be told the reasons a credit application has been denied. A creditor should give the applicant the decision within thirty days of receiving a completed application and specific reasons for the denial or state that the applicant has a right to learn the specific reason/s on request. The Act does not assure that an applicant will get credit; creditors may still determine whether credit will be extended based on such factors as income, expenses, debts, and previous bill paying habits. A copy of the pamphlet can be secured by writing to the Equal Credit Opportunity Act, Public Reference Branch, Federal Trade Commission, Washington, D.C. 20580.

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## BE AWARE OF FOOD DATING

Do not confuse open dating on packaged foods with coded dating; open-dating, the easy to read calendar date on a package, indicates product freshness. Companies now use four kinds of open dating:

Pack Date - date food was packaged.

Pull or Sell Date - last date product should remain on store shelves.

Expiration Date - last date food can be used.

Freshness Date - provides a guideline for storage of the product at home.

WATCH THE DATES!

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STATE DOCUMENTS

## DOOR-TO-DOOR SALES

The Department of Consumer Affairs (DCA) received a number of complaints from consumers who have bought merchandise that was sold to them in their homes. Consumers have the right to cancel door-to-door sales contracts until midnight of the third business day after the date of the agreement. This right to cancel is known as a "cooling-off period", and was designed to protect consumers from irrational decisions they might make in their homes under the influence of high pressure salespeople. To be applicable, the contract must have been signed in a residence other than that of the seller and must apply to cash sales of \$25.00 or more or to credit sales in any amount. The salesman must give you a completed receipt or copy of the contract pertaining to the sale at the time of the sale. Also the law requires the salesman to give you a notice of cancellation attached to the receipt or contract which can be detached and mailed to the salesman's company within three days of the sale. In addition the receipt or copy of the contract must show the date the sale was made and the address of the company the salesman represents. If you decide to cancel a contract, you should send one copy of the notice of cancellation or a written statement to the seller by certified mail. Keep one copy of the notice for your own records. To avoid problems, never let yourself be pressured into a deal the same day you are approached. Give yourself time to think about the offer. When you are visited by a salesman, beware of anyone who makes statements like these:

"I'm not a salesman."

"Only a few people are getting this special offer."

"This is your last chance. I won't be in the neighborhood again."

"This great offer gives you a lifetime guarantee."

"I just need to make one more sale and I'll win the contest."

This information was taken from a television appearance made by Mary M. Grobusky of the DCA on WIS-TV on January 23, 1978.

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### WHERE TO GET ASSISTANCE CONTINUED

The following is the continued listing of addresses and telephone numbers of Federal Government agencies that can be of assistance to consumers; knowing where to turn can be a hassle, so check it out.

ELDERLY: Administration on Aging, Washington, D.C. 20201. 202-245-2158

ENVIRONMENT: Office of Public Affairs, Environmental Protection Agency, Washington, D.C. 20460. 202-755-0700

HANDICAPPED: Special Assistant for Consumer Affairs, Office of Human Development Services, Department of Health, Education and Welfare, Washington, D.C. 20201. 202-472-7257

JOB SAFETY: Office of Public Affairs, Occupational Safety and Health Administration, Department of Labor, Washington, D.C. 20201. 202-523-8151

When in doubt call DCA - 758-2040 or Toll free number 1-800-922-1594.

(TO BE CONTINUED IN NEXT MONTH'S ISSUE)

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SOUTH CAROLINA  
DEPARTMENT OF CONSUMER AFFAIRS  
P. O. Box 5757  
COLUMBIA, S. C. 29250  
1-800-922-1594 803-758-2040