

# Consumer Alert

Providing consumers with knowledge to make informed choices and decisions.



## Energy tips to help cool your power bill this summer

As thermometers across the state continue to rise closer to 100 degrees, it's obvious the dog days of summer have set in. The heat, however, isn't the only thing making people uncomfortable, as power bills are also on the rise.

To combat the effects of rising energy costs, the Department of Consumer Affairs, as well as SCE&G, have compiled a helpful list of energy costs cutters. Practice a few of these tips and you will notice an immediate difference in your bill.

Block exterior heat. Plant trees and shrubs to shade outside windows and walls.

Turn your thermostat up in the summertime. For every degree

you turn your thermostat higher, you can reduce your cooling costs by up to eight percent. (A 78 degrees setting typically uses 35 percent less energy than a 70 degrees setting.)

Keep doors and windows closed to protect the cooled, comfortable air in your home. Before you open doors and windows to take advantage of the *free* comfort, be sure the temperature and humidity outside have dropped.

Don't remove storm windows or doors in the summer if air conditioning is used often. These windows and doors help insulate the home and keep the air inside cooler longer.

If you have central air conditioning, direct the registers up in the summer because cold air does not rise. Also make sure that your furniture and drapes are not blocking air conditioning registers or window units.

Try to cook early in the day or late in the evening when it is cooler, and cook outdoors when possible. Use the exhaust fan sparingly to get rid of unwanted heat in the kitchen.



**Don't break a sweat over the power bill, follow these energy saving tips.**

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## Scam Alert: Grant scam makes false claims

The South Carolina Department of Consumer Affairs warns consumers and business owners to be cautious when dealing with any company that promises government grants or information on how to receive such grants. Many of these offers are cleverly-disguised scams that convince unsuspecting victims to pay a fee for a grant they will never receive or for information they

could otherwise obtain for free.

One widespread grant scam asks small business owners or potential business owners to sign-up for a seminar that provides valuable information on starting and maintaining businesses as well as contact information for organizations that provide small business grants. After paying \$300 to \$1000 for the seminar, the participant receives a binder with information on a number of

government websites that can actually be accessed for free. Additionally, the information inaccurately lists a number of organizations that do not have available grants or even offer grants in the first place.

An organization erroneously listed in these materials is the Governor's Office of Small and Minority Business Assistance. Director Margaret Woodson says

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## The Help Desk: *How do I hire a good Lawyer to represent me?*

Life requires lawyers.

The process of hiring one, the right one, especially, can be very daunting for the judicially uninitiated consumer. The Department of Consumer Affairs recommends the following tips for selecting a lawyer.

Many lawyers specialize in a particular area of the law. Be sure your attorney has relevant experience in the area of your concern. Family and friends who have hired a lawyer for similar reasons are a good source of information. You may also want to contact your state and local bar associations.

Interview more than one lawyer before choosing. Lawyers often give initial consultations for free, a good time to ask questions about your legal situation, fees, and chances of success.

Once you have chosen a lawyer there are a number of issues you should confirm. What is the expected timetable for your matter? How often will you receive updates? Will you be meeting regularly?

Additionally, what are the expected total costs? Will there be other charges for filing, courier services, etc.?

The American Bar Association advises lawyers to explain their fees, preferably in writing, within a reasonable time after beginning to represent you.

### **Different types of payments**

Lawyers accept payment in a number of ways. The most common are as follows:

**Contingency Fee.** A contingency fee means your lawyer gets a percentage of whatever money you receive as a resolution of your case. It is always negotiable. Be sure to understand if you will still owe for court costs and other fees in addition.

**Flat Fee.** The lawyer sets a dollar amount for the particular service.

**Hourly Rates.** The lawyer charges a set fee per hour, meaning your final bill will depend on how long it takes to complete the work.

**Public Legal Services.** Depending on your legal

situation, you may be eligible for free or low cost legal representation. The telephone book will offer a directory for legal organizations that can tell you if you qualify for such services.

After you have chosen a lawyer and made monetary arrangements it is important for you to maintain good records of services the lawyer has performed, copies of any important documents, and bills from your lawyer. You should review your legal bills carefully and ask questions if there are any unclear charges.

Finally, it is important to remember that if you are dissatisfied with your lawyer you may fire him or her at any time. However in some cases, you may need the permission of the judge to do this. Before deciding to dismiss your attorney, be sure to weigh the costs and benefits of such a move, as it may delay the legal proceedings.

If you feel the lawyer's efforts were particularly egregious you should consider filing a complaint with your state bar association.

## CONTINUED from Page 1: Energy tips to help cool your power bill this summer...

Fans use only about 1/10<sup>th</sup> of the energy that air conditioning does. So use fans to make people feel cooler.

However, if no one is in the room to enjoy the air movement, the fans may be adding heat to the room. In reality, fans do not lower the room temperature. And don't forget to turn fans off when no one

is using them.

Also, turn off all lights, televisions, radios, computers, and other appliances not in use.

Use low wattage light bulbs and replace incandescent bulbs with fluorescent ones whenever possible.

Dust or vacuum ducts, registers, radiators and

refrigerator coils regularly and bleed air from hot water radiators periodically. Also, keep your appliances free of dirt and grease, which can reduce operating efficiency.

You might want to consider changing to energy-efficient light bulbs, which put off the same light while using less energy.

## CONTINUED from Page 1: Grant scam makes false promises...

their organization never gave permission for their name to be used and certainly would not charge individuals for information that they provide for free. Furthermore, the organization would not promise grants that were not available.

Other grant scammers operate through the telephone. The scammer calls an individual to let them know part of their requested grant has been approved, but a processing fee of several hundred dollars is necessary to receive the remainder of the grant money. The individuals are asked for sensitive financial information and then required to pay the fee. These phone calls, however, are not coming from legitimate government grant organizations but fraudulent activity.

Individuals, particularly small

business owners, need to be aware of these scams. The South Carolina Department of Consumer Affairs advises that before sending money for a grant or grant information, consider the following tips:

- Do not accept grant money for which you did not apply.
- Grant applications do not require a processing or application fee.
- Information on grants and small business matters is available online for free.

• The Federal Trade Commission has important tips and information on a number of grant scams. <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt134.shtm>

For more information, contact the Public Information Division at 803.734.4190 or online at [www.sconsumer.gov](http://www.sconsumer.gov).

## *"Late Nights" offers extended hours for more convenience*



"Late Nights" allows consumers with especially busy schedules a few extra hours to reach Consumer Affairs.

Office hours are extended from 5:30 p.m. until 7:00 p.m. on the third Tuesday of every month.

The program is designed to give consumers the convenience of after-work hours.

Consumers are welcome to stop by or call during the additional hours at 803.734.4200 or toll free in S.C. at 1.800.922.1594.

For more information about "Late Nights" please contact the Public Information Division at 803.734.4190.

## Homebuying 101 conference a success!

After a hugely successful first time homebuying conference, the Department of Consumer Affairs is already making plans for next year.

*Homebuying 101: Building the Foundation for Your American Dream* was held Wednesday, June 27 at the Brookland Banquet and Conference Center and provided consumers



Consumers register at the Homebuying101 Conference.

an opportunity to learn, ask questions, and visit with industry vendors. Over 150 consumers attended the one-day event and traveled from all parts of South Carolina as well as North Carolina and Georgia. The conference, which was free and open to the public, included breakfast, lunch, and informational materials. Plans are in the works for it to be held in June 2008 (National Homeownership Month).

### S.C. Department of Consumer Affairs Mission and Values Statement:

To protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

The Department strives to be a **CREDIT** to our State by holding the following values as essential in our relationships and decision-making:

Competence **R**espect **E**quality  
Education **I**ntegrity **T**imeliness

### The Commission on Consumer Affairs

Dr. Lonnie Randolph Jr., Chair, Columbia  
The Honorable Mark Hammond, Secretary of State, Columbia  
Barbara B. League, Greenville  
Louis Mayrant Jr., Pineville  
Rev. Tony Macomson, Cowpens  
Wayne Keith Sims, Columbia  
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Charles Ellison, Editor

About the South Carolina Department of Consumer Affairs:  
Established by the Consumer Protection Code in 1974, the South Carolina Department of Consumer Affairs represents the interest of South Carolina consumers. Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement, and education. For more information on the SCDCA, visit [www.sconsumer.gov](http://www.sconsumer.gov).