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Contact 2:

Your family's pocketbook is important to you, so Contact 2 is on your side! FOX 2 News is fighting for your consumer rights! With the largest consumer team in town, we'll show you what you need to look out for and how to save money.

Call For Action:

Our Contact 2 Call for Action lines are open Monday through Thursday from 11:00am until 1:00pm at 636-282-2222 or 800-782-2222.

Call a Mechanic Night: Every 2nd Tuesday of the month between 5:00pm and 7:00pm.

Call a Lawyer Night: Every 3rd Tuesday of the month between 5:30pm and 7:30pm.

Reporter: [Margie Ellisor](#)

E-mail: contact2@fox2ktvi.com NOTE: Due to the volume of e-mails we receive, please keep your e-mails to 200 words or less, or they may not be read. If we need more information from you, we will call or contact you to help fight for your consumer rights. Please include your name, address and all phone numbers.



STAKE YOUR CLAIM



Billions of dollars, unclaimed and **up** for **grabs**. We've all heard about class action settlements and the money involved, but did you know some of that cash could be yours? Contact 2's Margie Ellisor shows you a simple way for you to "stake your claim".

It's everyone's dream: stumbling onto cash you didn't know you had coming. Money falling into your lap! Well stop dreaming. Your claim may be just a click away. "Thirty-five billion dollars have been listed in settlements." Settlements from class action lawsuits involving everything from consumer products to prescriptions. Websites like

[class action america](#) and [big class action](#) help consumers figure out whether any of that dough belongs in their

pockets! Scott Wurtle, [bigclassaction.com](#), "There's a long list of settled cases and they can see if any of those apply to them and then the contact information will be there for them." "Our site is about consumer empowerment. That money is out there for them. They simply have to be motivated to find it."

And lots of people are motivated. Lewis Kahn says his site alone gets hundreds of thousands of visitors each and every month. "...so I figured, well, you know, what have I got to lose?" Visitors like Cindy O'connor, who's in a wheelchair with multiple sclerosis. She was surfing the net one day when she

found classactionamerica.com and a notice about a drug she was taking. "This is a muscle relaxer." It turns out the pharmaceutical company had overcharged customers and had to repay as part of a settlement. "I filled out their short little form, figuring, well, that's about all I'll hear. Companies don't just give away money." But this time they did. Cindy went to her mailbox one day and found two checks totaling \$1,700 dollars, which she used to fix her wheelchair. "I was just like shocked, surprised, excited. I can go out and get fresh air."

Ed Sherman heads a class action task force for the American Bar Association. He says the sites can be helpful but he has a warning: "remember that these websites are essentially marketing tools for lawyers. They're set **up** by law firms who are involved in class action practice." But while you can pay for legal advice on the sites, it didn't cost Cindy O'connor a dime to file her claim. Now she checks out class action websites every day, hoping to track down more cash. She says it's so easy, she'd be crazy not to! "...a toddler could do it. No joke. Anybody that doesn't go there is a fool."

While most of these websites are free initially, they can charge you for more detailed information as you progress through the system.



KID IDENTITY THEFT

Imagine your child's credit being ruined before he hits kindergarten! Or being told that your 16-year-old can't get a license because she's apparently been driving for more than a decade! What's going on? Experts say kids are the new target for identity thieves. Contact 2's Margie Ellisor explains what you need to know about protecting your family.

Opening a bank account for the first time is supposed to be exciting. But when Trina Mcvay went to start a nest egg for her newborn, she was hit with a big surprise. "They asked for his social security number, but there was activity on his number and he was coming **up** as being fraudulent." Trina says Wyatt, just two-months-old at the time, already had black marks on his credit record for allegedly writing fraudulent checks. "I was stunned. I was shocked."

Believe it or not, children like Wyatt are the latest targets of identity thieves. In fact, the Federal Trade Commission says more than a half-million kids have been victimized in the last five years alone. "We're concerned about identity theft against children, against infants, anyone. No one is immune from this serious crime." Betsy Broder is with the FTC. She says kids are assigned social security numbers at birth and parents are asked to provide that information on a regular basis. "If you provide that information in the doctor's office or in the dentist's office, someone could have access to it and misuse it. There could be vulnerability in a school." And, the crime can go undetected for years. That's what happened to Michelle Thibodeau's son, James, who didn't discover his ID was stolen until he went to get his driver's license. "They told us that he couldn't get his learner's permit because he had already had a license." And that's not all. James also received a letter from the department of revenue saying he owed \$5,000 dollars in child support payments! "He's 16-years-old at this time and they're claiming that he's the father of a 12-year-old boy." Michelle says the thief used James' good name for more than a decade. It took a lot of time to fix the damage. "We had to change his social security number and literally start all over again."

So how can you protect your kids? Experts at the identity theft resource center say look for these warning signs: if your child starts receiving telemarketing calls or pre-approved credit offers. Linda Foley of the ID Theft Resource Ctr. advises, "Call the three credit reporting agencies and ask for a credit report for your child. The answer you should hear is, 'There is no credit report.'" As for these parents, they worry their children will be questioned about their true identities forever. "It'll be a hassle for him to explain for the rest of, you know, his life." "We're still gonna have some, some rough roads ahead of us."

Experts say be careful: thieves aren't always strangers. Michelle says in James' case, it was a family member. According to Trina, the thief who stole Wyatt's identity hasn't been caught. Remember: if someone asks for your child's social security number, ask how the number will be used. Experts say most times you can find another way to identify your child.



GOT YA BACK

If you have a bad experience at a restaurant or other business, about all you can do is complain to the manager. That was until a local man launched a website where you can sound off about companies that don't treat you right. In Contact 2, Margie Ellisor introduces you to [Got Ya Back](#).

"Consumers can post bad or good comments about their business experiences." Jim Scott is a Granite City businessman who got fed **up** with poor service and decided to take action. "I think we've all been there. It was bad last time, it's bad this time." After several bad experiences, Scott decided to start a free website called 'Got Ya Back'.

It allows consumers to post their opinions for all to see. "When you just want to get some self satisfaction and get something off your chest, or try to hold a business accountable." The website is brand new, but Scott hopes it will eventually be known nationwide. "...top of the website we have a place, click here for a free 'Got Ya Back' bumper sticker." And Scott hopes to get those bumper stickers seen by people all over the country. "We've got a few connections with over-the-road trucking companies. Drivers that run 48 states cross-country. We believe we're going to be able to get those bumper stickers on the tail end of some of those semi tractor trailers that are running coast to coast."

The website does not ask for any personal information, but consumers must leave an e-mail address. "...because the business has to have some way, if they want, to make it right with you. They gotta' have a way to contact you to say, 'hey, we want to hear more about what happened.'" The [Better Business Bureau](#) also offers web information about businesses. The difference between the BBB and Jim Scott's service, is that the BBB investigates complaints. 'Got Ya Back' is designed strictly for posting comments, similar to E-bay's 'feedback' feature. Scott hopes consumers everywhere will take advantage of his site. "With 'Got Ya Back', you can go out there, post some bad – ya' know, good or bad – comments. You can compliment the business or do the opposite. It's a way that the average person can put some pressure on that business."



TIME ON YOUR DIME

Do you know where your cell phone is right now? If you don't, you'd better find out. If it's lost or stolen you could be out a lot of cash! Consumer advocates are now calling for better protection. But until that happens, how can you stop others from reaching out and touching someone by reaching into your wallet?

It's what ties us to the world. You can't imagine life without a cell phone, until it's gone! "I lost it in a cab, twice, I think." "I took a little spill in the woods and it came out of my backpack." It happens all the time. An estimated 2.4 million cell phones are lost each year in the U.S.. Another 600,000 are stolen. "Someone had taken my cell phone, used it, and then I incurred a lot of charges." So if some stranger racks **up** calls on your phone, who pays? "The

charges will build and you will be responsible." That's right, you're responsible! We contacted the major cell phone companies. Most told us that you must pay for all calls made until you report the phone missing, although there are some exceptions. John Johnson, Verizon Wireless, "We will credit you for any calls that were made **up** to 48 hours after you lost your phone."

But grace period or not, consumer advocates are angry, saying stolen phones should be treated just like swiped credit cards. "When somebody steals things from you like your credit card, we don't hold consumers liable or we set a cap on their liability for the acts of a thief. That's not true here." So Carl Hilliard, president of the Wireless Consumers Alliance, wants change. "I think we should have some legislation, which puts at least a cap on the liability

the consumers have when their phone is stolen." The Cellular Telecommunications and Internet Association disagrees, saying we should compare phones to other utilities, not credit cards. In a statement, the group told us "If one accidentally leaves the lights on at home, the homeowner is still responsible for the electric bill. Similarly, if a wireless phone owner accidentally loses a phone or its stolen, the owner is responsible."

"We had \$1,100 racked **up** in charges." Adam Greindl was livid when he found out he was responsible for charges made by a cell-thief. He says he did the right thing by contacting his provider right away. But, "There were no notes recorded on the account that we had even made the call." So, experts say it's not only critical to call the cell phone company, but to keep notes about the call. Also, read your contract and help yourself by keeping your phone locked at all times! "make it more difficult for the thief to use it. If it's difficult, chances are that the phone will be chucked." Good future advice for Adam. After asking the better business bureau to step in, he resolved his case, but feels like he was victimized twice. "I'm angry that we had to go through that - that, at this point, there's just, it seems like there's nothing guy we can do."

If you have insurance for your cell, keep in mind it's for the phone itself, not the minutes. If it's stolen, your phone will be replaced, but you are still responsible for the bill.



CHECK CHANGES

An important alert for everyone who writes checks. Consumer advocates warn you'd better pay close attention to your bank statements now that checking is going high-tech. Many times, your paper check is converted to an electronic payment and critics warn this could put you at risk for costly mistakes.

Nancy Richards-Stower learned the hard way about the new trend called "e-checking". She wrote a check to a department store for \$103 dollars, but it turned **up** on her statement as an electronic payment for \$703 dollars! "So, they get to misread my check to the tune of \$600!" Someone apparently input the wrong amount when converting her

check to an electronic payment. "I was very angry. What if I hadn't have had \$600 extra bucks in my account that month?" Like it or not, more retailers, companies and even some banks are converting paper checks into e-payments and storing digital copies. Advocates at Consumers Union say while there are some advantages, it can be risky business. "You may or may not know this is happening until your check doesn't come back to you with your statement."

So, what's the big deal? Aside from the risk of inputting the wrong numbers, C.U.'s Gail Hillebrand says she's seen cases of double processing. "...paper check was turned in as an electronic picture. The electronic picture was processed properly, but a month later the paper check went through." And Hillebrand says this is happening even though there are rules aimed at preventing it. "The rules require that they destroy the paper check. They're not supposed to keep it, then send it in again." That's right. Companies are supposed to destroy your original paper check once it is converted. That came as a shock to Nancy, who asked for her paper check back to prove her case. "I had no idea they were going to shred my check." Hillebrand admits most transactions are done correctly, but says when there is a problem, the laws protecting consumers are unclear. "There are all these funny nuances in federal law about when your check is under check law and when it's under electronic funds law."

But not everyone is concerned. The Electronic Payments Association says e-checking is actually safer for consumers. "There's much less risk of a payment going astray, of being fraudulently altered. It's much more difficult to do that in the electronic world than it is in the paper world." Plus, Nancy Grant, Electronic Payments Association, says now banks won't have to shuffle paper checks around the country, saving time and money. "It speeds **up**, in a safe and reliable manner, the whole payment processing system of the country." E-checking is so fast, in fact, your checks clear almost instantly! Rob Drozdowski, America's Community Bankers, "When you write a check, you need to make sure the money is in your account or you run the risk, the possibility, of having a bounced check."

The bottom line: you need to read your bills and statements carefully. That's how Nancy Richards-Stower found her mistake. In the end, the store refunded her money, but she says, "I'm not going to shop at that department store ever again. They're not going to get my checks, cash, credit cards or anything else." If a retailer or company converts all its checks to e-payments, experts say it must notify you about the practice, so pay attention to the fine print on your statements or look for a bill insert. If you do find an error, experts say you have 60 days to notify your bank. The bank is required to re-credit your money within 10 days, while they investigate.



PUTTING YOUR HOME ON THE MARKET

You may not think that winter is a good time to sell a home, but it can work to your advantage. Contact 2's Margie Ellisor gets advice from the experts about how to sell your home fast.

"You've got this great 2 story room here that it's kind of a very impressive, magnificent entrance way that will draw people in". Drawing people in, that's the key to getting your home sold fast. Tom Sweeney and his wife are selling their ballwin home and moving back to the city. "We're actually moving down into the shaw neighborhood". The Sweeneys put their home on the market several weeks ago. "The traffic has been pretty heavy. I would say on an average week we have probably 4 or 5 agents bringing people through the house".

Realtors explain why you may not want to wait until the flowers bloom. "There are less sellers to compete with so the seller has more opportunity because they're in less competition with other sellers". Record low interest rates are another reason to get moving now. "The biggest advantage of taking advantage of the market right now is that rates are low, really give you a lot of opportunity, a lot of buying power".

Realtor Darby Seymour has important advice before you sell. "It's best just to simplify your home. If you've got lots of things that you've been meaning to pack **up** in boxes for a while then that's probably the best thing to do. Go ahead pack them **up**, try to declutter your house".

Realtors warn against spending lots of money to get your home ready to show, but say a coat of paint can't hurt. "If you've got a kitchen that's some crazy color, bright red or yellow, something like that, you might want to tone it down. Neutral is always best. Do those projects that aren't going to cost you a whole lot of money but will make the appearance of your home nicer to the buyer". And don't neglect the garage or basement. Realtors say get them organized by moving stored items to one side and make sure they're clean. "People will make judgments on your house. If you don't keep your house clean they might tend to judge how you overall take care of your home." Remember, the outside of the home is the first thing prospective buyers will see. "Shubery outside, or any landscaping, even if you could do minor landscaping, just to make the curb appeal a little better".

Tom Sweeney is confident it won't be long before he's putting a 'sold' sign outside his Ballwin home. "The right buyer's out there we just gotta find 'em".

Real estate experts predict interest rates will edge back **up** as the year goes on, another reason to sell now if you plan on moving.



GOVERNMENT E-GOODS

Lots of people are bidding online and finding great deals on jewelry, cars and even homes. Now the **government** is getting into the act. They're all on the auction block and just a click away. Contact 2's Margie Ellisor shows you the '**Government E-Goods**' that are **up** for **grabs**.

"i'm addicted to the site." Karen Lenahan admits it. She's hooked on internet auctions. "I've bought about 200 items, maybe more. This is one of my better deals. It's a longines men's watch, 14 karat gold". She paid just \$60.00 but not on E-Bay. Like other savvy shoppers, Karen is checking out **government** e-auctions, where police departments,

cities and towns, even federal agencies put items **up** for bid.

"There's a wide spectrum of items available for auction from the federal **government**." Casey coleman is with www.firstgov.gov, the **government's** central auction site. It features goods from the I-R-S, Defense Department, U-S Marshals Service, and other agencies. What's **up** for **grabs**? Just about everything, "personal property, real estate, used automobiles, boats or recreational vehicles, time shares."

There are dozens of other e-auction sites that offer **government** goods. Tom Lane runs www.stealitback.com, an e-auction site that sells confiscated or unclaimed items from police departments across the country. "More tvs, more transformers, sporting goods equipment, radios, walkmans, play station 2s. Everyday, we're bringing more and more trucks of items in from the police departments, processing them through our warehouse. On an hourly basis, items are going **up** on our site". That's where Karen Lenahan finds most of her treasures like, "this 1906 doll. I paid \$10 for her and she's worth about \$1300. This is my Nieman Marcus jacket. It's \$279, still with the price tag attached. I paid \$40". She's also nabbed rings, watches, camcorders, cameras. Karen may not realize it, but all her shopping is actually patriotic, according to Casey Coleman. "Auctions are a good deal for the taxpayer, because not only does it raise money that can be used in place of tax dollars, but also takes those items off our rolls so we no longer have to pay for the upkeep and maintenance on them". That may be, but for Karen, it's all about the bargain, "I love it, nobody can deny a good deal and it's a steal at times".

There are no firm numbers about how much money is made annually through **government** auctions but there is criticism from the watchdog group 'Citizens Against **Government** Waste'. It says the auctions aren't all they could be because the **government** often sells items well below their worth, cheating taxpayers out of potential savings.

For more information or to start bidding visit some of these E-Auction websites www.firstgov.gov, www.stealitback.com, www.government-auctions-guide.com, www.government-auctions.com, www.auctionspass.com, www.bid4assets.com



NEW CARS

If you're looking for a new car, the 2004 models are full of all kinds of extras. In Contact 2, Margie Ellisor takes a closer look at some of the features dominating the market with safety topping the list.

Whether you're looking for power or practicality, 2004 models seem to have it all, including a huge emphasis on safety. "It is a trend for the future. Safety is becoming a bigger and bigger part. We've got side airbag curtains. In the case of some of the Mercedes and stuff like that, you'll see as many as 12 airbags, we just have airbags everywhere." Mike Hecht with AAA showed us some of the latest models at Lou Fusz Pontiac along with the trends for 2004. "The other big trend we're seeing deals with emissions. Lower emissions, better environment, more and

more hybrids will be coming out later this year."

If you can't decide between a pick-up or SUV, you may not have to. "For versatility it's hard to beat the Envoy. It can literally be made into a pick up truck. The roof slides back. You can stand anything that would fit between these posts in it." The deck also folds out like a normal pick-up truck or it can open as a door. The back seat folds down and will fit a 4'x8' piece of plywood. Even pick-up trucks are taking a big step toward safety. "Before, we would see bedliners. After-market bedliners were practically built into the vehicle. Now we don't have that spray on or the plastics that you would see. Now it's all built right into it."

And of course, the ultimate family vehicle, the mini-van, not only is adding more items to appeal to the kids, but is also putting safety first. Some vans, including the Nissan Quest, have moved the gear shift and odometer to the right of the driver. "The last thing we want is the customer or the owner moving around on the vehicle. We want them focused right at the steering wheels, so yes, we're adding our cruise control and other radio items and that right onto the steering wheel so that everything is within a very short reach."



DOCK YOUR CELL

With all the cell phone deals being offered these days, many of us are considering cutting the cord and going wireless altogether. The problem: most cell phones don't offer the quality of reception and comfort of a traditional landline phone. Contact 2's Margie Ellisor has information about new devices hitting the market that allow you to forward your cell service to your home phone.

Sure, Rachel Bard is talking on a regular landline phone, but she doesn't have any landline service. In fact, she's gone strictly wireless. So how can she chat away on her old-fashioned touch-tone? "It's a docking station." That's right. A docking station. When Rachel puts her cell phone in this device, all her mobile calls are forwarded to a landline handset. She can also make outgoing calls using the device and they're all billed to her cell service. "It's a great invention." Rachel uses the Cellsocket. Another popular device is the Dock-N-Talk. "It puts wireline and wireless service on a completely even playing field." "It can be a phenomenal money saver." You can forget about landline service altogether or keep it and simply take advantage of the free long distance you have on your cell plan, all with the comfort of holding and dialing a regular phone. Paul Rodman, Cellsocket, "Certainly, with the night and weekend minutes, etc, and the number portability, this makes a tremendous amount of sense."

Another benefit: the promise of better cell reception, especially if you have dead zones in your house. Before Rachel docked, "I had to go outside to use the cell phone or stick my face up against the window, some ridiculous thing like that." Now, she can move around freely since the reception is based on

where the phone is docked, not where you're talking. Carl Lopp, Dock-N-Talk, "As long as you have one little area in your home where you have any kind of coverage, you can now dock your cell phone there and you'll have perfect coverage."

"These docking devices are something that consumers actually want." But do the Cellsocket and Dock-N-Talk claims really ring true? We enlisted C-net's "cell phone diva," Joni Bletcher to try them out. "In our test, we found that, in general, these devices do what they say they're going to do." In fact, she says the extended antenna on the Cellsocket is a big plus. "If you have a phone that has hard coverage to begin with, you're getting that little extra boost for better service in your home." And, while the Dock-N-Talk proved to be more complicated to set **up** than the Cellsocket... "It does a little bit more. You can have multiple lines into that product. So, it's very good for a multi-line home or a small office." But, she warns, better reception doesn't mean perfect sound quality. "It actually almost amplifies the "cell-phoneish" sound. So, you sound more like you're talking on a cell phone when you're on your landline."

Rachel says that doesn't bother her at all. In fact, she's so hooked, she's telling all her friends to "hook **up**" with one of these docking devices. "They're already on waiting lists and interested in looking into it. It makes a world of difference." If you're looking for more benefits: while your phone is docked in the cradle, it also works as a charger. These devices must be compatible with your phone. The Cellsocket works with about eight different models of Motorola phones. The Dock-N-Talk is compatible with more than 150 models from a variety of brands. Both the Cellsocket and Dock-N-Talk sell for about \$140 dollars.

CAR DEALS



Who doesn't love having a new car? That clean smell. The smooth ride when you leave the lot. But before you sign on the dotted line, consumer advocates warn, it's more important than ever to read the contract carefully. In Contact 2, Margie Ellisor explains how a growing number of dealerships are adding a clause that may have you driving away your rights.

Buying a new car is exciting. But for many people like Tiffany White it's also an overwhelming experience. "I'd been there from noon till almost about eight o'clock, so I was tired. When a contract was put in front of me, I glimpsed over it quickly and I signed where they told me to sign." Weeks later, when she got into a dispute with the dealership and wanted to sue, Tiffany learned about a tiny clause in her contract. "I did not know what a arbitration clause was." Yet, she admits she signed it. Her only remedy now? Mandatory binding arbitration. That's where an independent third party settles the dispute and the decision is binding. There is no appeal. "I wouldn't have signed the arbitration clause had I known exactly what it was."

"When consumers sign mandatory arbitration clauses, they're signing away their rights and their ability to have a fair hearing in front of a jury." Remar Sutton is president of the Consumer Task Force for Automotive Issues. He says what happened to Tiffany is not uncommon. More than half of car dealerships are locking the doors on a consumer's right to sue. "It's a wildfire problem and it's growing, because most consumers don't know about it." Sutton says the clauses are often buried in the fine print of the car contract, on a separate paper, or even on the back. "At most dealerships, the mandatory arbitration clause is presented just before the person signs the last piece of paper."

Marianne Mcinerney is with the auto dealership industry. She says it's your responsibility to read every piece of the contract carefully and to ask questions. "They will find the dealer or their employee more than readily available to answer those questions." Arbitration experts say these clauses are growing in popularity, and not just in the car industry. They say there are benefits for both sides. Edward Anderson, National Arbitration Forum, "...the process is simpler, about a quarter of the time compared to a lawsuit, and so you just don't spend as much time or money in resolving a dispute." But Sutton says several surveys show that's not always the case. Either way, he insists, "...you should never sign away your rights to go to court."

So, what should you do? Ask if the contract contains an arbitration clause. If you're comfortable signing one, read it carefully and understand your rights. "Understand who the arbitrators are and how they're selected." If the clause bothers you, consumer car experts suggest that you tell the salesman it could be a deal breaker. Bob Kurilko, consumer car expert, "Everything is negotiable with a car deal, including the contract. So they can negotiate with the dealer to cross off that arbitration clause." For Tiffany, signing away her right to sue has left her with no choice other than arbitration. Her advice if you're shopping for a new set of wheels: "Give yourself that extra energy to read all the information."

Experts say, while some dealerships will negotiate with customers regarding the arbitration clause, others won't. If a dealership won't budge, you always have the right to take your business some where else.



E-SNIPE

If you're one of the millions of people who 'bid to buy' each year, you know online auctions can be fun, or frustrating. There's nothing worse than being the high bidder only to lose in the final seconds. If it seems like some people have an edge, you're right. Contact 2's Margie Ellisor explains it's called 'sniping' and it's taking the online auction world by storm.

"I use auction sites because they have stuff that I can't get anywhere else." Comic books are Ian's passion. "I usually go to auction sites for stuff from the sixties and seventies." Ian Cohen knows the bidding can be brutal and lately he's finding it even harder to out-fox the competition because of something called 'sniping.' "The first few times I was sniped, I was like, 'How?' I was confused, like, 'How could somebody get this lucky?' Actually, luck had nothing to do with it. It was strategy all the way.

Sniping is when you place a single bid in the last seconds of an auction. Expert Ina Steiner says you don't even have to be tied to your computer to strike. Ina Steiner, Auctionbytes.com, "Sniping programs are set **up** to actually place a last minute bid for you automatically." There are more than a dozen online companies you can use. How do they work? You register for a service like bidslammer or e-snipe. You identify the auction site and item you want, name your bid amount, state exactly when you want that bid placed and... Tom Campbell, CEO E-snipe, "then, five seconds before the end of the auction, or six, or ten, or however many seconds you specify, we place that bid, pounce in right at the last second before other people knew what hit them!" Tom Campbell is with e-snipe. He says there are a lot of benefits to using a sniping service. "It does keep people from overbidding emotionally." It also protects your privacy, allows you to change or cancel bids and no one even knows you're in the game. "By placing the bid at the last minute, too, they don't show that they have been interested in the product." ...which could prevent bidding wars, and help keep prices low.

"Let's try to win this item using sniping." Jason Ritenour is with Bidslammer. He says, while you can go it alone, you could never compete with the accuracy or success of a sniping service. "We advertise 99.99 percent accuracy, which means we only miss one in ten thousand snipes." "Sure enough, I won the auction at \$7.01!" More and more people are catching on to this sniping secret. E-snipe boasts 4.5 million snipes alone. "What sniping services do is bring a little bit more of an edge to the buyer." "Sniping services are, are great. They help you get a bargain." Bargain or not, some people, like Ian, say they'll still place their bids the old fashioned way. "The only thing I don't think is fair is that it gets people's hopes **up** and then, at the last second, you get the rug pulled out from under you."

So how much do sniper services cost? Some companies charge a flat fee, others ask for a percentage of the cost of the item, and some services are free. One interesting sidebar: Tom Campbell of E-snipe says he actually bought the company on E-bay and bought it by using E-snipe!



EXPERIENCE REWARDS

All that holiday shopping that sent you deeper into debt could actually pay off big if you used the right credit card. Pumping **up** the points on your plastic could win you free concert tickets, a personal chef, or even cosmetic surgery. In the Fox Files Consumer Report, Margie Ellisor shares tips on how to turn everyday purchases into the dream of a lifetime.

"They offered a year's membership at a gym." "A first class trip for a month." "The costs of college tuition." Everything from a gym membership to college tuition, all without laying out any extra cash! How'd they do it? Through the new

generation of credit card bonus programs. Chris Moloney, expert, rewards programs, "It is a very hot trend right now."

Instead of the traditional airline tickets, catalog items, or cash rebates, credit card companies are now offering something called experience rewards.

"We're seeing rewards now that are more experience-based. Things that can generate excitement." Like botox treatments, a day at the spa, even wedding receptions. Chris Lynch, American Express, "Anything from going to, taking your family to the circus to having private instructions from a world-class polo instructor." Ashley Miller, Diners Club, "If they can dream it, they can redeem it." At both Diners Club and American Express, you can design your own reward. Anything from the downright frivolous... Chris Lynch, American Express, "renting your own private island for a fancy retreat..." to more serious needs. Paul Kiepera racked **up** Diners Club points over several years and cashed them in to pay for his son's art school tuition. "The ability to use points to pay for that was certainly a shot in the arm for the household budget."

Connie Majure-Rhett is using the Amex points she's racked **up** for the past ten years for a camper to travel across New Zealand. Mike McGowan got a personal trainer and year's membership at a gym. Michael McGowan, credit card user, "That was definitely a luxury that I normally wouldn't have done." Connie Majure-Rhett, credit card user, "we are so excited about this trip." But, you don't necessarily need hundreds of thousands of points to cash in. Chris Moloney, expert, rewards programs, "you can be an average spender and still earn some pretty unique experiences." For example, Citibank Diamond Preferred Cardholders can now cash in 45,000 points to be a dolphin trainer for a day. Jay Macdonald, Bankrate.com, "We don't think of that as real money, we think of it as play money. After all, we're not out of pocket anything."

Sounds cool, but financial experts point out there's a risk of overspending to achieve that dream. Jay Macdonald, Bankrate.com, "it's pretty silly to buy something you don't want just to get the points." Chris Moloney, expert, rewards programs "you're going to have to be, you know, a responsible user." These cardholders say they charge wisely. They found their experience so rewarding they're already stocking **up** on points for round two. Paul Kiepera, credit card user, "I have another, I have a daughter after my son, so it's going to be eight years of tuition." Connie Majure-Rhett, credit card user, "maybe another trip to some exotic location. I don't know. We'll see."

If you're looking for ways to rack **up** enough points for an experience reward, consider putting everyday spending like your groceries and gas on your rewards card. But make sure to pay that bill on time!



HEALTH CLUB MEMBERSHIPS

You've probably noticed your clothes are a bit tighter since the holidays. People resolving to shed those extra pounds help "pump **up**" health club business this time of year, but before you 'run' to the nearest gym, listen to this advice from Contact 2's Margie Ellisor.

Getting in better shape... Running to get rid of the pounds... Pumping iron... "You have to make a commitment of doing it." Countless people vow to make that commitment every New Year. "We see about a 10-12% increase starting in early January." 'The Heights' in Richmond Heights has 8500 members, a number that's sure to go **up** this

month. But before you sign **up** for a health club membership, there are several things to consider:

First, find out how much a membership is going to lighten your waistline, as well as your wallet. "For a resident individual it's \$200 a year, for a non-resident individual it's \$345." Examine the contract and look closely at fees so you'll know what you'll be paying for.

If the gym goes out of business, you could lose hundreds of dollars. Another way to protect yourself is to use a credit card. 'The Fair Credit Billing Act' allows consumers to get money back on purchases. Remember to ask if you would be paid back for any unused portion of the membership because of a move, sickness or injury. Lisa Donald, The Heights, "They need to give us a letter stating why they need to cancel their membership. It's a \$20 cancellation fee and then they can get out of the membership."

Aside from cost, there are other things to consider. Leigh Hanna, health club member, "I look at the equipment and look at the folks who are there to see if they're in the kind of shape that I want to be in, look at the age range that I'm interested in being around. Look at the hours of the gym, pick something that works with my schedule." "I would look for a place that does have staff actually working." "Some places don't have anyone staffed and I think that's a big safety issue." "You want people that are CPR certified." 68-year-old Frederick Smith has simple advice for people starting an exercise program. "The main thing is that I watch my numbers. All my life. When I got out of the army in 1956, I weighed 168 pounds. That's what I weigh now." The bottom line: if you don't like the gym or health club, you won't go. "It's always a good idea to try it out to make sure you're comfortable and you like the equipment and it's a good environment for you."

Many gyms will let you try them out before buying a membership, but there may be a small fee. To make sure a gym is bonded call 'The Consumer Protection Hotline' at the Missouri Attorney General's Office.
Missouri Attorney General's Office Consumer Hotline
1-800-392-8222



CREDIT CATCH

Most of the top ten credit card companies are now punishing people who are late on bills, whether it's theirs or not! A late payment on your phone bill could cause your interest rate to soar, even if you've never been late paying your credit card. Contact 2's Margie Ellisor has information about a costly credit catch.

You find a great rate for your credit card, make all the payments on time and then - boom - your interest rate skyrockets! "They moved me **up** to 22.9%." It happened to Darlene Cirrincione and it can happen to you. How? A little known clause called 'universal default'. "Universal default is a relatively new term for consumers." The practice

allows credit card companies to **up** the ante if any late payment shows **up** on your credit report, even if it has nothing to do with the card itself! "Missed payments that can affect your interest rate on your credit card would include the power company, the telephone company, your water bill, your tax bill, payments to other credit card lenders, auto loans, mortgage loans and so forth."

That's what happened to Darlene. She was stunned to see her interest rate skyrocket after a dispute with her cell phone company showed **up** on her credit report. "I couldn't understand how something with a cell phone carrier could actually influence a credit card decision." But it can. And just how high it can catapult your interest may surprise you. "In some cases, even triple. It all depends on the credit card agreement." According to a recent survey by consumer action, more than one third of major credit card issuers now use universal default. "Most of the top ten issuers have adopted this practice." And that has consumer advocates concerned, since most people don't even know the practice exists and won't until their rate spikes.

The conditions are often spelled out in your contract. So, experts say pay attention. Linda Sherry, consumer advocate, "We really recommend that consumers look in the fine print before accepting a credit card offer and certainly don't go with a bank that would admit to doing this." But, the banking industry says universal default makes sense. If you're missing payments to other lenders, you're a riskier customer to them. Catherine Pulley, American Bankers Assn., "Credit cards are very risky, so a bank has to be very vigilant about who they're offering their lines of credit to." The American Bankers Association also urges you to be vigilant to find the card that's right for you, and to ask about universal default. "If that makes you uncomfortable, then you can cancel the card. All you've got to do is go outside and open **up** your mailbox and I guarantee that there'll be another credit card offer out there." That's just what Darlene did. "I cut the card **up** and threw it away." She now has a new card without the default clause. "I just really, really watch everything I do when it comes to using any of my credit cards."

If you get penalized due to a universal default clause, experts say it can be very difficult to have it reversed, unless you have proof that a bill flagged as being late was actually sent out on time.

Credit Report Agencies:

[Equifax](#): Report fraud: 800-525-6285 Request Report: 800-685-1111

[Experian](#): Report fraud: 888-397-3742 Request report: 800-353-0809

[TransUnion](#): Report fraud: 800-680-7289 Request Report: 800-888-4213

Request a C.L.U.E. Report: 888-497-0011. The C.L.U.E. (Claims Loss Underwriting Exchange) Personal Property report was developed by ChoicePoint to allow underwriters and insurance agents to make more informed decisions in underwriting and pricing policies. The report contains a history of property insurance claims filed by you and/or on the property you own. Visit the [Choice Trust](#) website.

Protect yourself from identity theft at [callforaction.org](#).

Missouri **Government**: [Attorney General's Office](#) | [Secretary of State's Office](#).

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