

## 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](mailto: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.



## LIFTIGHT

You've probably seen the TV ads for products that promise to take years off your appearance. We decided to test one called 'Liftight' to see if the clear liquid lives up to the claims. Margie Ellisor has the results of our product test in Contact 2.

We enlisted the help of our contact 2 volunteers who agreed to try the product 'Liftight'. It promises to take years off your face in seconds. Now it's time to put the product to the test. The

company's brochure says 'Liftight' can take 15 years off your appearance in 90 seconds. Our first volunteer, Marcella, applies a small amount to her freshly washed face, concentrating on the mouth and eye area. "It's very easy to put on, just a dab." Louise is our next tester. "You can feel it pulling." The instructions say to hold the skin for three seconds after applying. "It dries and it tightens the skin." Audrey focuses on her frown lines, but if too much is used, the instructions warn a white residue will appear. "It said that as it dries, it may produce white, but just putting cream on will take care of that." Next up is Jean, who applied the product to half of her face.

Before and after photos show the results. We noticed improvement in each of our testers. Look closely at the eye area and remember: Jean used the product on the right side of her face only. "Frankly, I'm surprised." Dermatologist David Sheinbein believes the product is safe. "What it is is essentially an adhesive, a liquid tape, that's meant to move the skin temporarily." The doctor says the product can't hurt you unless you're allergic to its ingredients. Remember, the effect is not long-lasting. "The most important thing to remember is it wears off. So essentially, you could be stuck with the Cinderella effect. If you're at a party and it wears off, your looks can change dramatically."

Even a temporary effect was enough for our testers to give 'Liftight' uplifting praise. "I think we all can see that there is a definite change here." As for price, it's not cheap. The tiny bottle of 'Liftight', which is supposed to be a 30 day supply, costs nearly \$35 dollars. 'Liftight' is not available in stores. We

ordered it over the internet.



## PHOTO FIASCO

Have you ever dropped off film to be developed and then forgot about it? Or maybe your film was lost or damaged in some way. Want to know what you can do about it? Margie Ellisor focuses in your rights for Contact 2.

Susan West and her husband enjoy looking through old photographs, but their photos cannot replace the ones they no longer have. Susan took 15 rolls of film to the Collinsville Wal-Mart to be developed. "there was film that I know was of my sons confirmation. One was of his talent show at the junior high school and the others..." Susan's job took her out of town for months and by the time her husband tried to pick up the film, it had been sent back to the film processing company and destroyed. "if it's their policy to destroy the negatives, then they should send something in writing and say, 'you have until this date to pick up your negatives or we will destroy them.'"

According to Wal-Mart that is their policy. A spokesperson told us unclaimed processed film requires a 30, 60 and 90 day point of contact informing the customer they have film to be picked up. After the 90 day timeframe, it is returned to the film processing company. "three times to destroy someone's negatives? That's not good enough for me." But Wal-Mart goes on to say, the film company also contacts the customer. Susan disputes ever receiving that call. On the flip side, we spoke with Stephen Weiss, the president of Creve Coeur Camera. He says they are inundated with pictures never picked up. "we could fill an entire room with photographs that have never been picked up." Wedding photos, 8mm film, pictures of children, even antique photographs all left behind. "I'm guessing these are probably 40 years old, 50 years old..." For Weiss, it's not a matter of a 30 day policy as much as getting the prints back to the customer. "although it says 30 days, we won't destroy it for a minimum of two years, generally it ends up being three years." A 30 day policy is common. We checked with Walgreen's and Schnucks: both clearly state on their photo packaging that they are not responsible for film left over 30 days.

But what if the film is lost or damaged in some way? Tom O'keefe found out the hard way when his pictures with Dan Akroyd didn't turn out. "the bulk of my pictures were not there, it's like they just didn't exist, if you look at the negatives they're blank, the Sean Hannity picture was there, but the Dan Akroyd was not." Tom wanted to avoid the photo lab that developed his film, only to find out many places use the same processing center. "I thought, 'okay, I'll take my pictures to Walgreen's.' well, Walgreen's uses the same company. So it got to the point that, no matter where you go, you think you're avoiding this company and you're not." Tom also discovered there is not much the company will do to replace once-in-a-lifetime photos. "I'm never going to meet Dan Akroyd again, so that was kind of upsetting. So i called the company and of course all they're going to offer you is a free roll of film or free film developing."

That's the policy of most companies, again clearly stated on the photo packaging. It says that any damage or loss by the company, even if caused by negligence, will only entitle you to a replacement with a like amount of unexposed film and processing.



## ROSY DEALS

Valentine's day is just around the corner and if your sweetheart is counting on some roses, but your wallet is saying no, have no fear. Contact 2's Margie Ellisor goes in search of the best rosy deals throughout the St. Louis area.

They are hustling and bustling at Schnuck's to get set for the busiest day of the year for floral shops, valentine's day. Getting a dozen roses arranged and delivered this year will cost you on average between \$65 and \$85 dollars. So, you're saying can't afford it this year. If that's the case, you're not out of luck. There are cash n' carry deals, where you pick up the roses yourself. To help give you the best deal, we let our fingers do the walking, in our annual informal survey of more than 200 St. Louis area florists to find out who has the rosy deals.

At Schnuck's they have a cash and carry deal for \$35 dollars. We also found cash and carry for \$30 dollars a dozen at Carol's Corner in Overland, Creations by Karen in the Baden Neighborhood of north St. Louis, Designs by A La Fleur in St. Charles, The Flower Market in Creve Coeur, The Flower Stop in Cottleville, also Flowers by Olga in Florissant, and all Flowerama locations.

We found \$25 dollar deals at Nettie's Florist at Grand and Chippewa, Parkview Gardens in St. Charles, and Reinhardt's in Fenton. And even less expensive, we found a dozen cash and carry roses for \$20 dollars at Bears, Balloons and Bouquets in Kirkwood, Johnny Rose in St. Ann, Pagedale Florist in north county, and a shop called The Florist, also in north county. You can also find that \$20 dollar deal at all locations of Walter Knoll florists.

So where did we find the cheapest price for a dozen roses? Hi-way Florist in south city has a cash and carry deal for \$15 dollars. Soulard Florist in Soulard Market, our winner the past two years, is offering a dozen roses for \$12.78. But barely edging out the reigning winner is Lackland Florist in Overland, our winner this year, where a dozen roses will cost you just \$12.50.

Keep in mind not all roses are created equal. The quality and selection may vary from store to store. We also found great prices on roses at some places you might not think about. Check out Target, Sam's Clubs and Walmart for their deals on roses.



## GREAT EXPECTATIONS

Dissatisfied customers raised questions about a local dating service. They say they spent thousands for memberships in 'Great Expectations' and got few or no dates. Contact 2 goes undercover to get answers. Margie Ellisor has the results of our hidden camera investigation.

Are you searching for someone who makes your heart flutter? Some St. Louis area singles have turned to dating services to help them find the perfect match. But a Fox 2 news investigation shows one dating service may be promising more than it can deliver. Contact 2's Margie Ellisor has a hidden camera investigation.

"Be aware of the psychological manipulation going on." Kari Crutcher wishes she had never walked inside this 'Great Expectations' office in Maryland Heights. "...for over 25 years we've been helping selective singles just like you." Kari was shown a video, featuring attractive singles, that convinced her to sign up for the dating service. "There's just no way I would have met Lisa if it weren't for Great Expectations." After a two hour sales pitch, the 24-year-old signed up for a membership. "I just got sucked in." Kari signed a two year deal at a cost of \$2,189 dollars, which includes the finance charge of 19.6 percent! Members also pay nearly \$30 dollars a month for internet access. "They totally took advantage of me. In my situation, in being single and young and trying to find something and trying to be safe. They just turned it around and took my money."

Kari says she was promised a wealth of young singles. "There's no one there in my age group. I have 3 or 4 guys to pick from." After complaining, the company sent Kari a list of prospects. "There was one guy out of the batch that was seemingly in my age range, but the rest of 'em, they were in their 50s." We heard a similar complaint from 30-year-old Chris Burkett, who paid \$2,300 dollars. "She told me that there's going to be girls 'off the hook.' You'll get mailings, pink cards saying someone picked you. Sometimes you can call in. I call in, they say, 'no, no one picked you.'" Chris and Kari say sales people convinced them the dating service would help them find that special someone, but their 'Great Expectations' soon turned into great disappointment. Kari's had one date since signing up last spring. "I don't really want to talk about that."

We went undercover, sending in a Fox 2 producer, to see the sales presentation for ourselves.

Fox2: "You have more men in the database than women?"

GE: "Always. My women come in, they're snapped up and gone."

Our undercover producer was offered memberships ranging from \$995 to more than \$4000 dollars. A hidden camera investigation from the Fox station in Phoenix shows similar sales tactics at the 'Great Expectations' there. "We're signing up 100-150 people a month, so you have a whole lot to pick from." Big numbers - a powerful sales tool. And at the 'Great Expectations' office in Maryland Heights, safety is also a big selling point.

Fox2: "Why am I going to do this, instead of just getting on the internet?"

GE: "Women are being date raped, the men are married, there's perverts, there's call-girls, there's con artists. It's a cess pool."

Kari says she was told background checks are standard at 'Great Expectations'. "That's never stated that we do a criminal background check, but there is a screening process." Rob Rance, regional

director, says singles are extensively interviewed. "Just the fact that we meet with everybody, ID them for who they are, and spend time with them finding out about their circumstances is a significant screening process." We asked Rob Rance about Chris, who hasn't had any dates. "It's relative based on the person, how well they write their profile, how well they do in the video." When we tried to get a refund for Kari and Chris 'Great Expectations' wouldn't budge. "They've used the service and they've had success at it and this is not a situation where somebody contacted us the day after they enrolled and felt like they made a bad decision." The company uses high pressure sales tactics. "When we have somebody that comes in that is single, and seems like a quality person, we try absolutely our best to encourage them to be a member."

Kari and Chris contacted us to warn others about their experience. Kari, "If you want to meet somebody, there's plenty of other ways." Chris, "If I would have got even one woman, one woman to at least go on a date with me through this service, I wouldn't be here now." The local Great Expectations has an unsatisfactory record with the Better Business Bureau with a total of 21 complaints in 36 months. Nine of them were never resolved. The company has also been fined for marketing in violation of Missouri's 'No Call' law. The Missouri Attorney General's office has also received complaints, but no legal action has been taken.



## CRACKING THE CODE

It's Christmas time and we are all out hunting for bargains. Many online retailers now offer coupons. But, the secret codes you need to get those discounts are only sent to special customers. Tonight in Contact 2, we give you the secret to cracking the coupon codes.

Cyberspace is fast becoming the place to shop for bargains. "It's definitely quicker, easier." And for consumers like Michelle

Quinones, the secret to saving big bucks online is coupon codes. "I love them. I can save anywhere between 10 to 25% using a coupon code." The codes are sets of numbers or letters that carry discounts on everything from electronics to designer clothes, toys, even shipping. "It is a growing trend. Over 38% households in America have used an online coupon." But online shopping expert Lauren Freedman says the problem is most consumers still have no idea the codes even exist. Talmadge O'Neill, CouponMountain.com, "It could potentially take some work in digging to find coupon codes." That's because many retailers give those codes only to select customers.

But now, new coupon websites are helping savvy shoppers everywhere to cash in. "From computers to apparel books, CD's, videos, you name it, we probably have a coupon for it." Sites like [Coupon Mountain](#) and [.com Copious Coupons](#) are partnering up with big name retailers to offer hundreds of coupon codes online. "We're saving an average of 5 to 10% off for our customers." John Schmitt, Copious Coupons, "People are finding out about these sites through word of mouth. Everyone can do it, it's incredibly easy." So easy, you simply go to the coupon site and click on a category or specific retailer. You may find one or several offers. Click on the discount that interests you. Up pops the code and you'll be taken to the retailer's site. Enter the coupon code when you check out and your discount is automatically applied. "Save \$250 on a cell phone..." Ken and Tara Trent, who do most of their shopping online, discovered coupon codes while searching the internet. "We've been able to reduce our cost by probably about 20%. We bought cribs, wagons, strollers." Savings that have added up to a

whopping \$1,000 dollars a year! "You can find it at any time of the day and whenever you want, really."

But in your quest for savings, experts say there are things to watch out for like expired coupons. Also, make sure your discount is showing at check-out time. And remember, browse coupon sites often, since deals change every day. "Go to two or three sites that you know have good coupons to make sure that you're taking advantage of all the deals." Digging for coupons may take a bit of time, but code shoppers say it pays off in the long run. "It's definitely worth it to find coupon codes because it's an easy way to save money." "Everyone's looking for a bargain and a deal. You feel great about a purchase when you save money on it."

What's a good rule of thumb when trying to keep up with online deals? Experts say make a list of the top five sites that offer coupon codes, and always remember to check those sites regularly before buying anything online.



## 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](http://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](http://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](http://www.firstgov.gov), [www.stealitback.com](http://www.stealitback.com), [www.government-auctions-guide.com](http://www.government-auctions-guide.com), [www.government-auctions.com](http://www.government-auctions.com), [www.auctionspass.com](http://www.auctionspass.com), [www.bid4assets.com](http://www.bid4assets.com)

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.

Illinois Government: Attorney General's Office | Secretary of State's Office.

Register for the Missouri No Call List.

Visit the IRS Website.

Better Business Bureau: National Offices | St. Louis Offices

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