



FIGHT PHONE BILL CRAMMING

Have you taken a close look at your phone bill lately? It's possible that unauthorized phone charges are slipping onto your billing statement unnoticed. According to the Federal Communications Commission, phone bill cramming — the practice of placing unauthorized, misleading, or deceptive charges on a telephone bill — is rising. Crammers rely on confusing telephone bills to trick consumers into paying for services they did not authorize or receive, or that cost more than consumers were told.

Cramming can come from a number of sources, such as subscription services for "free" ringtones or joke of the day that are billed every month. Or consumers might have signed up for a "free" trial service or entered a sweepstakes. The charges may appear on the statement labeled as service fees, calling plan, membership, mail server or voicemail, which makes the charges tougher to pick out.

To fight phone bill cramming, the Better Business Bureau suggests reviewing all monthly billing statements for any unauthorized charges. If there are any discrepancies, contact the telephone provider or the business itself to ask about the charge. Follow up with an e-mail or letter sent by certified mail with a return receipt and keep a copy of the bill and correspondence for your files.

Finally, file a complaint with the Federal Trade Commission or with your state Attorney General's office, even if a refund was issued. Include the names of all the companies involved, not just the phone company. Also ask the telephone provider to restrict third-party billing on your account. That may be the most effective way of keeping crammers at bay.

Work With a CRS Agent

Buying a home is one of the biggest and most emotional decisions you will ever make. So it's important to work with someone who can provide sound advice and a steady, guiding hand when you need it. That's why a CRS agent is the best person for the job.

A Certified Residential Specialist (CRS) is among the top 4 percent of all agents in the country. CRS agents have achieved a high volume of transactions and advanced training in areas such as business planning, real estate investing, marketing and technology. They must also maintain membership in the NATIONAL ASSOCIATION OF REALTORS® and abide by its Code of Ethics. Why work with anyone else when you can work with a CRS agent?



Certified Residential Specialist
The Proven Path To Success

DID YOU KNOW?

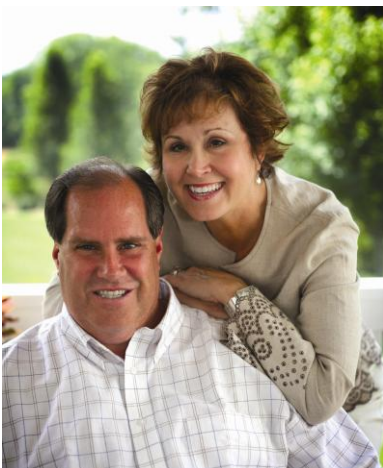
The first Academy Awards ceremony took place in 1929, but the annual event was not televised until 1953.

Source: *The Academy of Motion Arts and Sciences*



Do you know someone who is thinking about buying or selling a home? **Please mention my name.**

This newsletter is for informational purposes only and should not be substituted for legal or financial advice. If you are currently working with another real estate agent or broker, it is not a solicitation for business.



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