November 2026

Issue 35

CALL FOR ACTION
THE CONSUMER ADVOCATE

CALL FOR ACTION SOMETHING NEW FOR THE NEWSLETTER

QUESTION OF THE MONTH

November's Question:

What generation (age group) do you think falls for more scams?

The answer to this question will be found in the next issue of THE CONSUMER ADVOCATE monthly newsletter.

If you have an answer you would like to share with us, please email it to:

wisccfa@gmail.com

In the Subject line put **Answer to the CFA Question of the Month.**

October's Question:

What is the #1 RED FLAG (warning) when you are shopping online?

ANSWER:

A sketchy or misleading URL - because if the web address is wrong, *everything* that follows is a trip. A fake site can copy logos, colors, and product photos perfectly (thank you AI), but it cannot hide a bad URL. Misspellings, extra words, strange endings, or anything that looks or feel "off" in the address bar is your biggest early warning that the site is not what it claims to be.

Always look at the site URL every single time you shop online. Even if it is a site that you shop at on a regular basis. With this "spot the URL" trick you can stop the scam before it happens to you.

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CALL FOR ACTION CONSUMER INFORMATION

HOW TO REPORT A PLATFORM THAT DOESN'T TAKE DOWN YOUR IMAGE

There may be a time when an image or video of you is shared on a platform without your consent. If this happens you are to report it to that platform, especially if it is an intimate photo. But sometimes you may find the platform did not take it down or has not responded to your request. Now what?

According to the Federal Trade Commission (FTC) you should report it at TakeItDown.ftc.gov to help keep platforms accountable for complying with the Take It Down Act. And here is how you should do it.

1. Go to TakeItDown.ftc.gov
2. Put in the name of the platform you are reporting and as much as you can about where you know the image was posted.
3. Include as much as you are comfortable with about yourself - or the person you are reporting for.
4. Tap Submit.

If your trust and privacy is violated by posting without your consent, know that support and resources are available through the TakeItDown website. This can help with stopping the images from spreading online, connecting you with organizations to provide support, and reporting the person who posted the image to law enforcement.

CALL FOR ACTION CONSUMER STORY

HELP! I OVERPAID FOR MY NEW HOME BUILD

There isn't a lot worse than when you make a major purchase and then find out you overpaid. It makes you feel sick to your stomach. And you feel like a fool.

Recently a consumer contacted us because they found themselves in just that situation. What happened is that the consumer hired a contractor to do plumbing, HVAC, heat, and septic on a new build. After the work was complete the consumer paid what was owed according to the contract, and the contractor gave her a lien waiver. If you are unfamiliar with a lien waiver it basically means you have paid what you owed and the contractor, or suppliers, cannot put a lien on your house. So far so good, right?

Well, the contractor realized that they made a mistake in the contract and they requested the homeowner to pay them the additional money. The consumer paid the amount and instantly regretted it.

The homeowner contacted Call for Action and the Consumer Advocate that was assigned to their complaint contacted the contractor and began a discussion. Fortunately for the homeowner, Call for Action was ultimately successful in getting almost $6K returned to the consumer. The lesson for all of us in this is to read and know every contract we sign fully and that we should never pay more than the contract states.

But this case also has a part two where the consumer made a second mistake. This happened when part of an installation on the home went wrong. When that happened, the homeowner hired a different company to fix it before giving the original contractor a chance to make it right. The consumer wanted the original contractor to repay them for the repair and the contractor refused because of the Wisconsin Right to Cure Law. Wisconsin's "Right to Cure Law" requires property owners to give contractors a written notice of construction defects and a chance to repair them before filing a lawsuit or arbitration.

CALL FOR ACTION CONSUMER INFORMATION

UNITED WAY of DANE COUNTY 211

The Call for Action (CFA) volunteers recently attended a training session which included a presentation by Mr. Ed Wall, Director, 211, United Way of Dane County. We've provided a few informative slides from the presentation that show the various resources involved, including a helpful phone App.

The Most Comprehensive Health and Human Services Database

211

Get Connected. Get Help.™





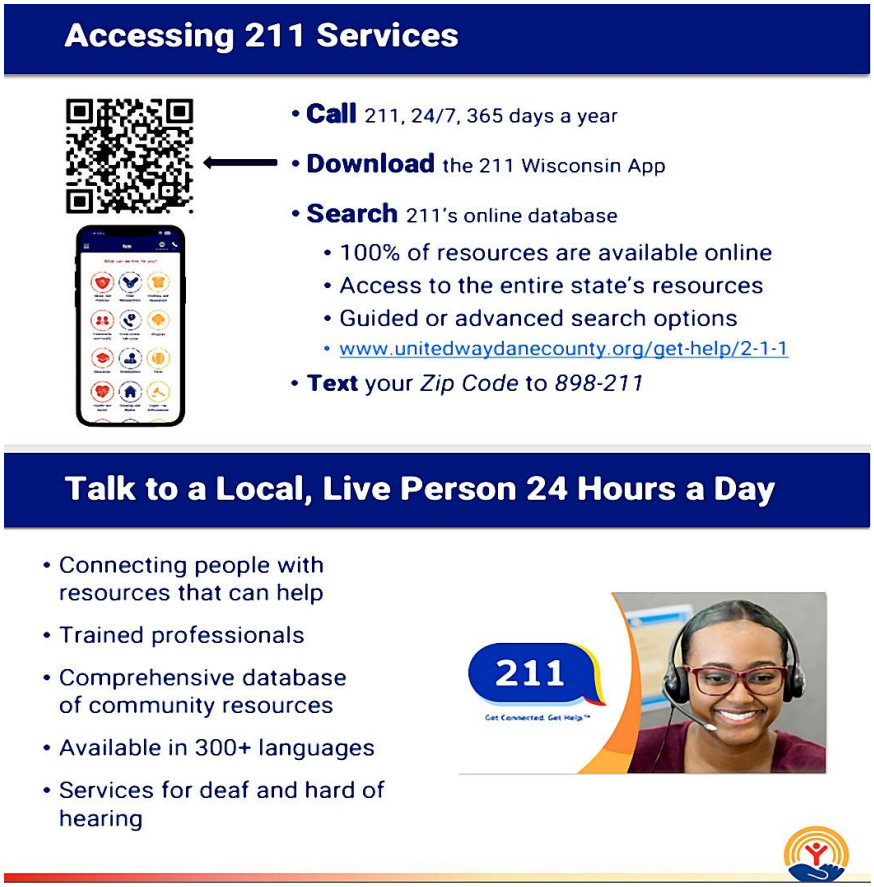
United Way of Dane County 211

It's More Than Most People Think

- Build pathways to well-being
- Understand the needs of the community
- Help people fill their immediate needs
- Aware of agency capacities
- Help agencies build capacity



CALL FOR ACTION CONSUMER INFORMATION



CALL FOR ACTION NEWSLETTER

If you would like to have this monthly publication emailed to you, free of charge, let us know at wisccfa@gmail.com The newsletter is blind copied to everyone, so your email address will not be seen by anyone. After reviewing the newsletter, you can **OPT OUT** anytime by sending an email request to the address above and your email address will be removed from the master distribution email listing.

New 24/7 Call for Action Phone Number 608-690-6722

NOTE: It may take a few days depending on when you call before a Volunteer Advocate contacts you back. Please be patient during the remodel period.

Here's the link to the online complaint form:

https://www.channel3000.com/news/call-for-action/click-here-to-submit-a-complaint/html_39738c34-c616-4bf7-ae62-17398fbd22e9.html



CONSUMER CALENDAR

Here are consumer-related speaking events:
November 23 – Baraboo Senior Center
January 7 – Verona Senior Center