

CALL FOR ACTION THE CONSUMER ADVOCATE

January 13, 2025 / Issue 13

CALL FOR ACTION 101

In this new section of our newsletter, we will give you small monthly updates on who Call for Action is and what it is that we do. We all hope you enjoy this little glimpse inside of our world.

Call For Action is a National non-profit agency that connects consumers with education on consumer issues and most commonly helps them resolve consumer issues. Your local Call For Action office works with consumers throughout the state of Wisconsin. We are in Madison and work at WISC-TV, CBS Channel 3 (Channel 3000). We are staffed by highly trained volunteers who are enthusiastic about helping people.

Our phone lines are open to talk to one of us on Tuesday, Wednesday, and Friday from 11:00 AM - 1:00 PM. Our phone number is (608) 270-2833 Outside of those open phone hours you can call and leave a voicemail message or you can submit a consumer complaint online

at https://www.channel3000.com/call-for-action/.

CONTACT INFO

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VOLUNTEER SPOTLIGHT

My name is Jackie, and I am the Director of the Madison Call for Action office. I am a Madison native and lived my entire life in Dane County. My husband and I both went to high schools in Madison. When we had children, we knew that we wanted their experiences in smaller schools. While we staved close to Madison for our jobs we located in a beautiful small town outside the greater Madison city limits. That move has truly been a blessing. We have a large and close extended family that I enjoy and spend as much time with as possible. Family and friends are truly my passion. Most of my adult life has been spent working in customer service, management, and human resources, primarily in the IT business. For the last couple of decades my human resources experience focused on recruitment. I retired four years ago - right in the heart of the pandemic. That limited what I could do but it sure got me working on a lot of projects around our home.

Doing volunteer work in retirement is something I always knew I wanted to do. I have always excelled at helping people get what they deserve. When someone I know was having a consumer issue, I frequently was asked to help contact a company on their behalf or help them figure out a way to resolve the issue they were having. Three years ago, when I heard that Call for Action was looking for volunteers, I jumped on the chance to apply, and I was thrilled to get the invitation to join the team. It wasn't long into being a Consumer Advocate Volunteer that I told the (past) Director that I really felt this was my true calling. Talking to clients about their situation and working with them for a positive resolution really makes me happy. About 18 months ago the Director shared with me that after more than a decade with Call for Action she was going to be stepping away and she asked me if I would step up as Director. In this role I get to continue helping consumers and play an active role in making sure we have a sufficient team of volunteers, set up initial and ongoing training, and distribute new cases when consumers contact us, as well as getting out in the community talking about the services of Call for Action as well as Fraud and Scams.

CALL FOR ACTION CONSUMER STORY

A GROCERY STORE COMPLAINT:

A consumer contacted Call For Action after they were outraged to discover that a Wisconsin based grocery store chain charges about 15% more, per item, if you order online (for pick up) than the price on the shelf. This upcharge is separate from the fee for a pick up order.

The consumer contacted the corporate office questioning why items were higher priced online vs in store and was informed this was not a mistake but a "unique form of pricing". The customer stated there is nothing wrong with charging a pick up fee because that is transparent, but charging more for each item is deceiving. The retailer pointed out that their online order website has the fees listed when you scroll to the very bottom and click on the FAQ section. The retailer also said "their goal is to maintain the lowest possible prices on all products, all the time".

The consumer shared a comparison, with Call For Action, that they did from this retailer and two other local grocers. The two other grocers include one national chain and the other a midwest based chain. They compared ten common, identical brand name items on the same day. With the Wisconsin based grocer the price for the items in a pick up order averaged 14.71% more than the items would cost in store. Plus the retailer charged a pick up order fee on top of the price of items purchased making the entire order 24.55% more than the 10 item cost in store. The national chain and the midwest chain had the price for items in a pick up order exactly the same as they were when shopping in store. The total end amount (price + fee) for the ten items came to \$62.65. The national chain store total was \$52.87. The midwest based store price came to \$63.40.

The Consumer Advocate, at Call For Action, that was assigned to this case investigated pricing at all three grocery retailers and found the Wisconsin retailer minimum for a pick up order is \$50.00 and that orders between \$50.00-\$99.99 are charged \$4.95. Orders over \$100.00 have no fee charged. We found from both other retail grocers they charge no fees for orders over \$35.00. Our direct communication with the Wisconsin based grocery retailer was forwarded to their marketing department where we were provided more direction to their online shopping website for answers to frequently asked questions.

Although in this case, Call For Action, wasn't able to get money back for our consumer we felt this information was important to share with consumers. Any retailer has the right to price as they see fit and good retailers have transparent pricing. As a Consumer it is important to read all of the fine print, really pay attention to the price you are paying, and check to be sure what you are charged is the same as the price you found when making the purchase. We never want to see surprises on our receipts for purchase. This advice can be the same when shopping in-store as well as online.

CALL FOR ACTION STATISTICS

In 2024 we opened 603 new cases and were successful in returning a whopping **\$969,251.06** for our consumers. The top categories of cases opened in 2024 were Consumer, Telecom, Government, Landlord/Tenant, Health, Home Improvement, Banking/Finance, Auto Repair, and Small Business Problems.

CALL FOR ACTION CONSUMER STORY

A HOME IMPROVEMENT CONTRACTOR COMPLAINT:

Consumer hired a contractor for storm damage. The contractor was a "friend of a friend" and the consumer did not do a check on the contractor's background or references. They paid 100% up front for the material and repair costs. Unfortunately from the first days of repair it was obvious that substandard practices and materials were being used. The client decided to stop the work and wanted their \$30,000.00 returned. The contractor threatened the homeowner with breach of contract and wanted 25% to break the contract. Eventually the contractor stopped returning communication to the homeowner.

As the Call For Action Consumer Advocate assigned to the case started to do research we found no evidence the contractor was licensed in the State of Wisconsin. We also felt strongly the homeowner could file charges for theft by contractor, if they choose. Once the contractor learned we were questioning their licensing and then was contacted by legal authorities to investigate the theft charge the contractor agreed to return the money to the homeowner via cashiers check. It made the homeowner and Call For Action pleased to have their \$30,000.00 returned.

RECOMMENDATIONS:

Call For Action advises consumers to do the following every time they hire a contractor. First take your time making your decision. Hire locals whenever possible. Contact the WI Dept of Agriculture, Trade and Consumer Protection (DATCP) at (800) 422-7128 and the Better Business Bureau (BBB) at (414) 847-6000 to find out if complaints have been filed against a contractor.

Once that is complete:

- 1- Get estimates/quotes for the project.
- 2- Ask for contracting licenses and check for proper insurance coverage.
- 3- Ask for references of recent work and contact them.
- 4- Get a written contract including scope of work, payment terms, and deadlines.
- 5- Get a signed (and notarized) lien waiver with every payment made.
- 6- Never pay 100% in advance. Ask if progress payments are acceptable. If a contractor says "NO", then you should look for a different contractor.

