



DOING THEIR SHARE...In response to the Hurricane Katrina disaster, Andrew Rivera, Danny Bungerz and Jessica Bungerz set up this lemonade and ice pop stand in Tamaques Park in Westfield over the Labor Day weekend. They raised \$260, which will be donated to the Red Cross. Others who helped were Matt Rivera, Morgan Bungerz, Meredith Rivera and Krista Ruschmann.

Freeholder Dan Sullivan's Column Needs My Response

By PAT QUATTROCCHI
GOP Candidate for Freeholder

When I first saw Freeholder Daniel Sullivan's response to my recent opinions in *The Westfield Leader*, my first impulse was to ignore it. However, I just couldn't do that. I have encountered some sore losers in my time, but sore winners? Never until now.

Though we have our differences, we do share something in common — namely a commitment to our families. I had noticed that you were MIA at the last freeholder meeting; certainly, seeing to it that your youngest was settled at college is a good reason to be absent.

As for myself not making it to the budget hearings this spring, I was busy with family as well. Unfortunately, my aging parents were seriously ill simultaneously with my father passing away after a major stroke. I was busy navigating the county's tangled web of services to learn what was available to assist them. I assumed my absence would not be an issue since I didn't see last year's Democratic candidates, Freeholder Bette Jane Kowalski for more than 10 minutes at one meeting prior to her appointment six weeks before Election Day when she ran on your record as an incumbent; nor Freeholders (Adrian) Mapp or (Nancy) Ward at any of the many, many meetings I had attended.

Yes, we both referred to the county debt service in similar terms; however, I stressed to the readers that

these "mortgages" are putting the residents deeper and deeper into debt. I find this to be unacceptable, as several of our municipalities have had to go to the state for extraordinary aid. I am so glad that you brought up the Trailside Museum, which was so sorely neglected by the Democrat-controlled county government for many years.

It is good to see that this gem is being addressed, but the use of Open Space taxes to expand a building is contrary to the intent of the law and most importantly, not how the referendum was presented to the voters.

There isn't a need to explain to me how things work within county government or where the money goes. This is something that should be explained to the public. Would it be difficult when you give a report to say something such as "I voted yes because..." or "Mr. Jones, I am sure that the public would like to know..."

Since you visited the GOP website, I checked out your party's to see what I was missing; in two words, not much. It is not possible to discern who the candidates are actually in the upcoming elections, and the latest press release is dated March, 2004. As for a vision for the county, it seems that the Democrats are all too busy to bother with anything new. It is basically the same old thing.

One more thing, when I need help, I doubt very much that I will be asking you. Thanks, but no thanks.

Director Discusses 'Do Not Call,' Fraud, Identity Theft

By PAUL J. PEYTON
Specially Written for The Leader and The Times

Editor's Note: The following is Part Two of an interview at the offices of The Westfield Leader and The Scotch Plains-Fanwood Times on August 25 with Kimberly Ricketts, Director of New Jersey Department of Consumer Affairs. Part One was published last week. The department is part of the Office of the Attorney General and the New Jersey Department of Law and Public Safety.

Ms. Ricketts provided an update on issues such as the "Do Not Call List," identity theft, and the state's Wheelchair Lemon Law.

Ms. Ricketts was appointed as the department's 10th director on June 20. She previously served as manager of intergovernmental affairs in the New Jersey Department of Community Affairs. Prior to joining state government in 2002, Ms. Ricketts was project director for the New Jersey Association of Mental Health Agencies.

She was also director of occupational services at St. Joseph's Hospital and Medical Center in Paterson, and business development manager at the Charter Behavioral Health System of New Jersey.

The following is a question-and-answer format of the interview:

Leader/Times: How has the "Do Not Call" registry been doing in New Jersey? What's the difference between New Jersey's and the federal list?

Ms. Ricketts: The difference between New Jersey's "Do Not Call" and the federal is that New Jersey's is tougher, stricter. Businesses with existing business relationships cannot call customers to solicit them. They can call to see if you are happy with your current services, with your current contract, with the current product that you have. They are not allowed to try to sell you something. Telemarketers have to be registered in New Jersey. Telemarketers also cannot make calls between 9 p.m. and 8 a.m. There is a federal challenge to the law right now. We are not looking to lessen this law. It is a quality of life law. Since the law was enacted in May 2004, we have had over 3.2 million New Jersey phone numbers registered. We are hearing some complaints of telemarketers calling people

on their cell phones, so we are encouraging people to also call and also register their cell phone numbers.

Leader/Times: The Consumer Affairs Division has reached a settlement with a health care service firm for violating the Consumer Fraud Act. Can you tell us a little about that?

Ms. Ricketts: The company was O'Grady-Peyton and the company settled with the Division of Consumer Affairs. It was an out-of-state company bringing nurses in to provide services during a strike. And what they are required to do is comply with our requirements for the New Jersey Board of Nursing, and part of that was to make sure the background checks were completed and that they had all of the background information on file and provided to the appropriate entities. It was alleged that they were signing contracts on the nurses' behalf, for apartments, rent, the rental of the furniture, which was not disclosed to the nurses upfront when they signed their agreement. They have agreed not to do that anymore. We are definitely pleased at the settlement and that they have agreed to follow the rules according to the New Jersey Board of Nursing as well as the Consumer Fraud Act.

Leader/Times: How do you think this settlement is going to help consumers?

Ms. Ricketts: In a post-(Charles) Cullen (the former nurse charged with killing dozens of patients in New Jersey and Pennsylvania) era, it is extremely important to make sure that the criminal background checks and all the due diligence is done for any health care professional that is providing health services to our residents. And also for the nurses that are relying on this company for placement, this guarantees that there is proper disclosure and that it is up front.

Leader/Times: What does the Consumer Fraud Act entail?

Ms. Ricketts: Under the Consumer Fraud Act, we can issue penalties of up to \$10,000. For each subsequent violation, we can issue fines up to \$20,000. Whether you are a small business or a big business, depending on the number of violations, that can take a chunk out. Also, under New Jersey's Consumer Fraud Act, if a senior is defrauded and we prove they were defrauded, we can up to treble damages. Seniors tend to be one of the most vulnerable populations to fraud. We have very strict guidelines under this act for advertising. And that is one of my biggest pet peeves — misleading advertising. We have a team of attorneys and investigators who continue to monitor, especially if the settlement involves misleading or false advertising. We have a process by which we monitor their advertising after they sign that agreement.

Leader/Times: And consumers can file a complaint?

Ms. Ricketts: Absolutely. Consum-



PROTECTING CONSUMERS...Kimberly Ricketts, Director of New Jersey Department of Consumer Affairs, discusses with *The Leader/Times* on August 25, actions her department takes to protect consumers on many fronts.

ers can call us at any point in time and file a complaint if they think they have been defrauded. And we would encourage consumers to call us beforehand before they join a health club. If they are new to the state and they are changing doctors, they can call us to find out about a doctor: Are they licensed and have they had any disciplinary actions taken against them or any complaints filed against them? People can use us as a resource before they buy their car, before they lease their car.

Leader/Times: Are there any other areas that your division is working on that you would like to address?

Ms. Ricketts: Identity theft. Last year, the Federal Trade Commission reported that consumers lost as a result of identity theft \$5 billion. There are all sorts of ways that people can steal your personal identification information. We are working to educate the consumer on how to protect themselves from the low-tech identity thief, which is someone who goes through garbage. We encourage consumers to buy a shredder and shred anything that you are throwing out. If you are getting a credit card offer in the mail, shred it. If you are throwing out old bills, shred it.

Leader/Times: What is the process once someone feels their identity has been stolen?

Ms. Ricketts: They should immediately call the police and file a report. Second, they should contact all three credit-reporting agencies and put a temporary freeze or fraud alert on their account. You should call any of your credit card companies if it is a credit card number you think has been stolen. One thing that is on the rise is individuals who steal the identity of people who have died. Some of the tips we give folks are to limit the information you put in an obituary, because there are literally individuals who are out there that surf the obituaries. Anything that is identifying to where they lived, worked or spent most of their time. You can share that information but in very general terms. We also advise family members to notify the three major credit reporting agencies, banks, creditors and Social Security.

Leader/Times: We have noticed that banks are using a few digits of Social Security numbers on accounts (rather than the entire number). Is this a law now?

Ms. Ricketts: There is a piece of legislation that is waiting the governor's signature, which we fully anticipate he will be signing, called the Identity Theft Protection Act. One of the things this act does is prohibit the use of Social Security numbers for any type of identification. So no longer will you be required to use your Social Security number to identify an account or your health insurance. It will also require companies to alert their customers if there has been a security breach involving account or personal identification information. Once you no longer do business with them, it will require them to purge their systems so that they no longer have your account information or your personal identification information.

Leader/Times: Does your division handle e-mail spam cases?

Ms. Ricketts: We don't have a "do not e-mail" law yet. There is a "Do Not Fax" law under the Federal Trade Commission. We do have an Internet unit that investigates Internet fraud. Right now, what we are looking into are complaints, via e-mail, of people looking for your personal account information. Unless you initiate it, don't give them the information.

Leader/Times: What is your vision for the division?

Ms. Ricketts: I think that the Division of Consumer Affairs has been the best-kept secret in state government. One of my main goals is to increase the visibility of the department through media venues, through our speakers' bureau, and we have an elder services unit. We have been focusing on seniors and taking out speakers and investigators to seniors groups. We have a Motorized Wheelchair and Power Scooter Lemon Law for individuals who have to use those. Also, we are stepping up what we are doing with young adults. We have the Consumer Bowl, which we do every year. We are also increasing our outreach into high schools and colleges to provide general education.

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