

Monthly Columns

by Attorney General Jack Conway



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Give Wisely This Holiday Season

A growing number of Kentucky families are in need of a helping hand this holiday season. In light of the ailing economy, it is more important than ever to support charities that truly make a difference in the lives of those who are experiencing difficulties. However, consumers should be mindful that there are irresponsible, even fraudulent charities that abuse the public's trust and deprive the needy. So, when you give this holiday season, please heed these important tips and give wisely.

Tips for giving wisely:

- Be cautious of sound-alike charities and solicitors unable to answer questions.
- Always ask what percentage of your dollar goes to the cause.
- Ask for written information before giving, so you can research the charity through the Office of the Attorney General or the Better Business Bureau.
- Is the charity/professional solicitor registered with the Office of the Attorney General?
- Never be pressured into making a donation. Hang up on or walk away from aggressive or pushy solicitors.

For additional information on charitable organizations and giving, go to www.ag.ky.gov and click on the Protecting Consumers and Families icon and then click the charitable donations link.

Online Shopping & Gift Cards

When shopping online, I encourage you to deal with companies that you know and trust and that offer secure payment processing. Beware of contacts made on some of the popular "for sale" listing sites or auction sites that require you to wire money instead of using a secure payment processor. Also, be aware that if you are selling an item, you may be contacted by con artists as well.

In addition, consumers should be mindful of gift cards this holiday season. If you purchase a gift card, research the financial stability of the store and only shop with established stores with whom you know and trust. If a store closes, the card is of no value to the recipient. As an alternative, you may consider giving cash or a gift card that can be used at any store.

Check Video Game Ratings When Buying Games

I'd also like to direct parents and consumers to a new tool that provides easier access to "rating summaries" for video games, which are popular gifts this holiday season. An Entertainment Software Rating Board (ESRB) rating appears on the front and back of each game; however, the ESRB has

introduced a new, free, downloadable tool that will allow consumers to search for games by their title and obtain more in-depth "rating summaries."

In this high-tech, multi-media world, this new online device will empower parents and consumers to make informed decisions about what's appropriate for their children. The rating summaries provide exclusive insight about game content and will take consumer education to the next level.

The new rating summaries are available by searching titles on ESRB's website at <http://www.esrb.org>. You can also download your own video game rating search device, free of charge, at <http://www.esrb.org/widget>. You'll also find a link to the tool on my website, www.ag.ky.gov

Finally, if you have been a victim of a consumer scam, help is available. Please contact the Office of the Attorney General's Consumer Protection Hotline at 1-888-432-9257.

I hope you and your family have a safe and happy holiday season.

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