



Facts for Citizens

**A Guide to the
New Jersey Department of
Law and Public Safety**



THOMAS H. KEAN
Governor

IRWIN I. KIMMELMAN
Attorney General

New Jersey State Library

Compiled by

RENA ROTHFELD,
*Special Assistant to the
Attorney General*

Edited by

THOMAS W. CANNON,
Public Information Officer

PATRICIA C. CALDWELL,
*Deputy Public Information
Officer*

Contributors

Joyce Brown
Loretta Cesaretti
Robert P. Krenkowitz
Neil Magnus
Ellen Morris
Margaret Mullen
Richard J. Murphy
Kenneth Olex
Robert J. Pinard

Pamela Poff
Alan Pralgever
Edward Salter
Walter Schwatka
H. Arthur Smith III
Samuel H. Smith
Stanley Tafil
John F. Vassallo, Jr.
Ann Marie Zak

News

FOR IMMEDIATE RELEASE

January 10, 1986



IRWIN I. KIMMELMAN
ATTORNEY GENERAL

The attached booklet, "Facts for Citizens" has been published by the Department of Law and Public Safety, Irwin I. Kimmelman, Attorney General, and is a guide to the Department and the various services it provides. The booklet includes useful consumer advice on a variety of subjects, along with listings of "hot lines" from the Department of Law and Public Safety as well as from other departments in state government.

The news media is encouraged to reprint or reproduce any of the information contained in the booklet as a service to its readers or listeners.

Anyone wishing a copy of "Facts for Citizens" may receive it by writing to:

Public Information Office
Office of Attorney General
Hughes Justice Complex
CN 081
Trenton, New Jersey 08625

NOTE: A copy of this booklet has previously been sent to the main office of all statewide media outlets.

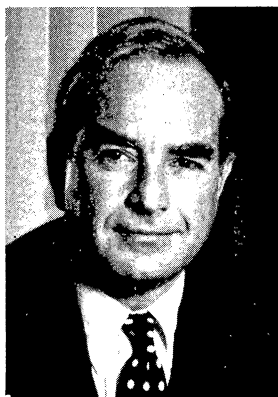
###



Governor
Thomas H. Kean



IRWIN I. KIMMELMAN
ATTORNEY GENERAL



Attorney General
Irwin I. Kimmelman

STATE OF NEW JERSEY
DEPARTMENT OF LAW AND PUBLIC SAFETY
RICHARD J. HUGHES JUSTICE COMPLEX
CN 080
TRENTON, N. J. 08625

Dear New Jersey Citizen:

The Department of Law and Public Safety serves the New Jersey citizen in a variety of ways. There are many consumer oriented laws and services within the jurisdiction of this Department which provide excellent protection for all of us in New Jersey.

This publication is intended to acquaint you with those laws and services which most frequently have an impact on our lives. As head of the Department of Law and Public Safety, I realize that the task of protecting the public can best be performed when citizens themselves are informed of their rights and responsibilities.

I urge you not only to read this publication thoroughly but to avail yourselves of the services we offer. Call our Action Line when you have a question about a business. Write to State Police for some of their informative pamphlets. Government exists to serve the people and we at the Department of Law and Public Safety are ready and willing to fulfill our obligation to you.

If you have a problem which you feel has not been handled properly by any Division of the Department, please write to me at: Office of the Attorney General, Hughes Justice Complex, CN 080, Trenton, New Jersey 08625.

Very truly yours,

A handwritten signature of Irwin I. Kimmelman in cursive script.

IRWIN I. KIMMELMAN
Attorney General

TABLE OF CONTENTS

Action Line	1
Advertising	1
Amusement Games Control	3
Autos	4
1. Sales	4
2. Repairs	5
3. "Lemon Law"	6
Boat Registration	8
CALA Offices	10
Cemeteries	8
Club Liquor Licenses—Social Affairs Permits	9
Credit	11
1. Truth in Lending	11
2. Fair Credit Billing	12
3. Fair Credit Reporting	13
4. Consumer Leasing	14
5. Equal Credit Opportunity	14
Discrimination	15
Door-to-Door Sales	16
Drunk Driving	18
Election and Campaign Financing	19
Employment Agencies	20
Estates Without Heirs	21
Ethical Standards	22
Home Appliance Repairs	24
Home Improvement	25
Kosher Foods	26
Mail Order	27
Motor Vehicles	28
1. Children—Seat Belts	28
2. Inspection Stickers	29
3. Inspection Stations	29
4. Insurance Surcharge	30
5. Mopeds	30
6. Photo Driver Licenses	31
7. Point System	31
8. Safety	34
Professional and Occupational Licensing Boards	35
State Police	37
Supermarkets	41
1. Scanners	41
2. Unit Pricing	42
Tel Consumer	43
Ticket Scalping	45
Time Sharing	45
Voter Registration	48
Weights and Measurements	48
Department of Law and Public Safety—Hotlines	51
New Jersey Departments and Agencies—Hotlines	52



ACTION LINE

If you are interested in the consumer complaint history of a business, call Action Line at 201-648-3295. This unique service offered by the Office of Consumer Protection can help you make an informed decision concerning your next purchase.

Action Line operators will give you the complaint history of a particular business. Complaints are reported while pending, and for a two year period following their conclusion. Legal actions brought by the Office of Consumer Protection are reported indefinitely.

Action Line information includes complaints which have been submitted to the municipal, county and State consumer offices.

ADVERTISING

New Jersey has a regulation which is designed to protect consumers from deceptive advertising.

The regulation REQUIRES that the advertiser:

- Stock enough of each advertised item to meet reasonably anticipated consumer demand for the time period stated in the advertisement. When the advertisement does not state how long the offering will last, the store must have enough merchandise on hand to meet reasonably anticipated consumer demand for three days.
- Clearly indicate in the advertisement which items have special or limiting factors relating to price, quality, conditions or availability. For example, an advertisement must state which



advertised goods are on sale, if all do not have reduced prices, and must specify which items are floor models or discontinued models.

- Disclose in the advertisement the manufacturer's name or merchandise trade name, and the model or series number for any specifically advertised home appliance.

Advertisements announcing a sale MUST:

- State the retail selling price or price range for all sale merchandise specifically advertised.
- Conspicuously state a reference price, such as the normal selling price or the manufacturer's suggested retail price, for all items advertised for sale at a price of \$100 or more.
- State the minimum reduction as conspicuously as the maximum reduction in an advertisement that announces a sale as a percentage reduction. For example, if an advertisement states "Save 10% to 40%," "10%" must be printed as conspicuously as "40%".

Stores are not required to give you a raincheck when an advertised item becomes unavailable assuming a sufficient quantity of the items was available on hand when advertised, but if the store does give rainchecks it **MUST**

- Honor the raincheck within 60 days.
- Notify you when the merchandise is available and hold the merchandise for a reasonable period of time, if the merchandise costs more than \$15 per unit.
- Give a raincheck to all customers who were unable to purchase the item due to its unavailability.

An advertiser CANNOT:

- Describe itself as "warehouse", "factory outlet", "discount", "clearance", "liquidators", or in similar terms unless the term is a true description of the advertiser.
- Describe its advertised prices as "wholesale", "cost", or any similar term unless the price offered is equal to or less than the price the advertiser paid the manufacturer or distributor for the merchandise.

The regulation applies to all advertisements which are primarily directed at New Jerseyans. Although this guide covers most of the important points of advertising regulation, it is not an all inclusive explanation. If you would like a copy of the regulation itself, feel free to contact the New Jersey Division of Consumer Affairs, 1100 Raymond Boulevard, Newark, New Jersey 07102.

AMUSEMENT GAMES CONTROL

The State Bureau of Amusement Games Control regulates the operation of amusement games at our resort areas in order to protect our citizens and visitors from problems as they enjoy their leisure time activities.

Games such as "Wheels", "Ball Toss" and others commonly found in arcades and on the boardwalks at the seashore are just a few of those that must be approved and licensed.

Before playing an amusement game, a consumer should be aware of the following:

1. The operator cannot charge more than \$1.00 for anyone to play any game. This applies even if a combination price is given, such as 3 for \$2.00. No machine in an arcade can cost more than 50¢ to play.
2. The player or players (you) must control the outcome or be able to control the outcome of the game in some respect, (e.g., by being able to push the button to stop a wheel.)
3. The State license and the rules of the game must be displayed so they can be easily seen by the players.
4. The game must be operated in the same manner at all times as approved by the State.
5. The operator cannot offer a prize and switch it for another when and if you win.

If you have a complaint about how an amusement game is being operated in the State of New Jersey, or if you feel you have been cheated or mistreated in any way, contact:

**Bureau of Amusement Games Control
Justice Complex
CN 087
Trenton, New Jersey 08625
609-984-3232**

AUTOMOBILES

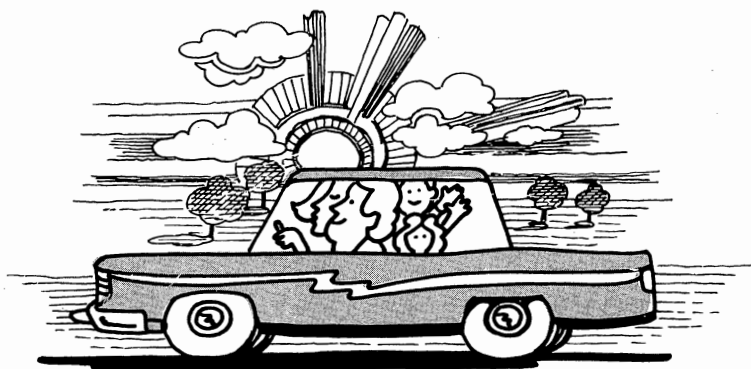
Virtually every adult citizen in New Jersey owns or drives an automobile. Complaints regarding sales, service and performance of automobiles pour into the Division of Consumer Affairs yearly. New Jersey's response has been to enact tough laws and regulations to protect its consumers.

1. SALES

Regulations which protect you from fraudulent automotive practices require the car dealer to follow several guidelines in advertising and selling autos.

Print advertisements **MUST** include:

- The actual price of the auto, including all charges (such as transportation, freight, shipping, and dealer preparation costs), except licensing costs and taxes.
- The manufacturer's suggested retail price.



- A listing of any optional equipment.
- The odometer reading of any used auto, executive car, demonstration or leftover model.
- A statement that the auto for sale was leased or was used as a demonstration model, an executive car, a police or fire vehicle, or a taxi.
- The number of advertised cars in stock; if the advertised car is not in stock, the ad must state "Not in Stock" and the anticipated length of time for delivery.

Purchase orders **MUST** include:

- An itemized list of all charges for services such as transferring license plates and processing registration or title. Since these services are optional, the dealer must **OFFER** you these services

in itemized form BEFORE you sign the purchase order, thus giving you the opportunity to decline or accept such services.

- An itemized list of the individual dealer preparation services and charges BEFORE you are charged for these services. If a dealer is reimbursed by the manufacturer for these predelivery services, he cannot charge you. The manufacturer's sticker will indicate if you are charged for dealer preparation.

The dealer is REQUIRED to:

- Deliver an advertised car within the promised delivery period unless the dealer cannot prevent the delay.
- Disclose the terms and limitations of any warranty offered by the dealer other than the manufacturer's warranty.

A car dealer CANNOT:

- Refuse to take orders for an advertised automobile.
- Take orders at a price higher than the advertised price.
- Advertise a sale or discount unless the sale price is at least five percent lower than the usual retail price.
- Incorporate a trade-in allowance or other such price reduction into the advertised price of the car.
- Take a deposit for an advertised automobile and then switch your order to a higher priced vehicle unless you initiate the request for such a change.

2. REPAIRS

The auto repair regulation requires auto dealers and mechanics to give you a repair estimate whether you take your car for repairs before, during or after shop hours. In addition, the shop cannot begin repairs without receiving your authorization first.

This regulation applies to all auto maintenance and repair work except for minor services such as changing tires, lubricating parts, changing oil, and installing light bulbs, batteries and windshield wipers.

When you take your car to a shop during shop hours, the repairman **MUST** do the following:

- Obtain a written authorization from you to perform specified repairs or service.
- Either:
 - a. Provide you with a written estimate for the specified repairs or services, or
 - b. Obtain a waiver of written estimate from you and thereafter obtain your oral approval of the estimate, recording the details of the conversation in which such approval is given, or
 - c. Obtain written approval to perform the repairs or services for a specified not-to-exceed dollar amount.

- Obtain your oral approval for any work which would increase the original estimate, recording the details of the conversation.

If your auto is brought to a shop when the shop is closed, or is brought by another person, the repairman **MUST** do the following:

- Obtain:
 - a. A written authorization from YOU to perform specific repairs or services for a specified not-to-exceed dollar amount, or
 - b. Your oral authorization to perform the repairs or services for a specified not-to-exceed dollar amount, recording the details of your oral approval on your repair order.
 - c. Your approval for any work which would increase the original estimate, recording the details of the conversation.

You have several other rights regarding the repair of your auto. The regulation **REQUIRES** the repair shop to:

- Complete a work order which includes the estimated cost, the repairs ordered, date, time and the name of the person approving the estimate. When contacting you by phone, the dealer must also note the telephone number where he reached you.
- Give you a legible copy of the work order. The charges for parts and labor must be itemized separately, indicating whether any new, rebuilt, reconditioned or used parts were supplied.
- Present you with written copies of all guarantees. The guarantees must clearly state the shop's responsibilities in fulfilling the guarantee (such as repair, replacement or refund).
- Give you copies of receipts and any other documents you signed.
- Return the old parts if you request them before the repair work begins, unless the old parts are not practical to return, are sold on an exchange basis or must be returned to the manufacturer.
- Post a sign in a conspicuous place stating the rights of the consumer.

3. "LEMON LAW"

The Automobile Warranty Act, commonly known as the "Lemon Law", was signed by Governor Kean on June 20, 1983. The law formalizes the legal right of a new car* buyer to sue the manufacturer of an automobile that is defective and unrepairable (a "lemon"). The law also outlines what steps must be taken in order for a consumer to get a refund of the purchase price or a replacement vehicle. The following are the highlights of this law:

- The law applies only to new cars bought after June 20, 1983.
- It is presumed that you have a lemon if the car has not been repaired after four tries or if the car has been in the repair shop a total of 30 days or more.

- The defect must become evident during the warranty period or within one year, whichever is shorter, so be sure to read the warranty carefully.
- The defect must substantially impair the use, value or safety of the car—a defective radio would probably not be considered substantial.
- You must put your complaints in writing to both the dealer and the manufacturer and keep copies of all correspondence.
- Be sure to get a written, dated report prepared by the auto dealer or manufacturer describing the car's defect on the first day it is brought in for service.
- Have the car serviced and repaired at an authorized dealer only and keep records of all maintenance to prove, if necessary, that the defect was not caused by the consumer's abuse or neglect.
- If the manufacturer has established an informal procedure to resolve disputes that conforms to FTC regulations, the consumer must use that procedure before suing.

The following manufacturers have established such procedures:

Chrysler (Chrysler, Dodge and Plymouth)
 Ford (Ford, Mercury and Lincoln)
 General Motors (Chevrolet, Buick, Pontiac,
 Oldsmobile and Cadillac)
 Volkswagen
 Porsche
 Audi
 Datsun

If you have any questions about automobile regulations or the "lemon" law call or write:

New Jersey Division of Consumer Affairs
1100 Raymond Boulevard
Newark, New Jersey 07102
201-648-3537

*The law was amended September 5, 1984 to include motorcycles as well as automobiles.

BOAT REGISTRATION

All New Jersey boat owners must register any vessel they own which is powered by a motor or any unpowered vessel which is over twelve feet in length.

Registration can be accomplished at any Motor Vehicle Agency by producing proof of ownership and filling out the registration form and a sales tax form. The fee schedule is as follows:

Motorboat Registration Fees	Pleasure	Commercial
Less than 16 ft.	\$ 6	\$ 7
16 ft. but less than 26 ft.	\$ 14	\$ 15
26 ft. but less than 40 ft.	\$ 26	\$ 27
40 ft. but less than 65 ft.	\$ 40	\$ 41
65 ft. or more	\$125	\$126
Cost of a duplicate certificate = \$1.00.		

If you have further questions, contact your nearest Motor Vehicle Agency.

CEMETERIES

New Jersey law provides for the regulation of cemeteries, both public and private.

1. Public cemeteries are regulated by the New Jersey Cemetery Board in the Department of Banking. If you have any questions or problems concerning a public cemetery, write or call:

**New Jersey Cemetery Board
Department of Banking
36 West State Street
Trenton, New Jersey 08625
609-292-5892**

2. Religious, family or abandoned cemeteries are subject to the jurisdiction of the Attorney General. If you have any questions or problems regarding these cemeteries, write or call:

**Attorney General of New Jersey
Hughes Justice Complex
CN-080
Trenton, New Jersey 08625
609-292-6954**

CLUB LIQUOR LICENSES— SOCIAL AFFAIRS PERMITS

1. CLUB LIQUOR LICENSES

In most communities, various not-for-profit civic, fraternal, social, athletic or religious organizations have club liquor licenses. A club license is issued by the municipal liquor licensing authority. To qualify for a license, the club must have at least 60 members, have a charter or articles of association, and have been in existence and maintained a club premises for three continuous years prior to application for license. There are some cases where the three year requirement can be waived. These licenses allow the club to serve drinks to members and bona fide guests only. The club cannot offer or serve alcoholic beverages to the general public or sell package goods.

Often these clubs rent a portion of the premises to outside individuals or groups for weddings, parties, fund raisers, etc. Generally in these cases, the club cannot provide the alcoholic beverages that will be offered at these events. The individual or group must buy the alcoholic beverages from licensed taverns or package stores. The club can, however, sell food and nonalcoholic beverages to the individual or group, in addition to charging a hall rental fee. Only where the party is for a member or spouse, child, brother, sister or parent of a member can those attending be considered bona fide guests and be sold alcoholic beverages by the club.

2. SOCIAL AFFAIRS PERMITS

If any not-for-profit organization, whether a club licensee or not, conducts a function open to the public where alcoholic beverages are to be served or sold and there is any charge for the alcoholic beverages, either directly for each drink or indirectly through any admission fee, sale of tickets, donation or special assessment, the organization must obtain a Social Affairs Permit from the Division of Alcoholic Beverage Control. An application for this permit can be obtained from the municipal clerk or from the Division. The municipal clerk and Chief of Police must endorse the application before it is sent to the Division. The permit will cost either \$50 or \$75 depending upon the type of organization and should be obtained no later than seven days before the event. The holder of a Social Affairs permit can purchase alcoholic beverages from licensed wholesalers or retailers in New Jersey, but not from a club licensee. Unused product still in the sealed original containers must be returned to the source of purchase.

If you have any questions please write or call:

**Division of Alcoholic Beverage Control
Justice Complex
CN 087
Trenton, New Jersey 08625
609-984-2830**

CONSUMER AFFAIRS LOCAL ASSISTANCE (CALA)

ATLANTIC COUNTY

201 S. Shore Road
Stillwater Complex A Wing
Northfield, N.J. 08221
609-645-7700
Ext. 4271

BERGEN COUNTY

355 Main Street
Hackensack, N.J. 07601
201-646-2650

BURLINGTON COUNTY

49 Rancocas Road
Mt. Holly, N.J. 08060
609-261-5054

CAMDEN COUNTY

600 Market Street
(lower level)
Camden, N.J. 08101
609-757-8387

CAPE MAY COUNTY

Central Mail Room
Cape May Court House
Cape May, N.J. 08210
609-465-7111
Ext. 399

CUMBERLAND COUNTY

788 E. Commerce Street
Bridgeton, N.J. 08302
609-451-8000
Ext. 369-370

ESSEX COUNTY

900 Bloomfield Avenue
Verona, N.J. 07044
201-226-1571

GLOUCESTER COUNTY

The Cotton Building
One South Broad Street
Woodbury, N.J. 08096
609-853-3349

HUDSON COUNTY

Administration Bldg.
595 Newark Ave.
Jersey City, NJ 07306
201-795-6295

HUNTERDON COUNTY

P.O. Box 198
Califon, N.J. 07830
201-236-2249

MERCER COUNTY

640 South Broad Street
Trenton, N.J. 08611
609-989-6671

MIDDLESEX COUNTY

841 Georges Road
North Brunswick, NJ 08902
201-745-4242

MONMOUTH COUNTY

Main Street
P.O. Box 1255
Freehold, N.J. 07728
201-431-7900

MORRIS COUNTY

32 Washington Street
Morristown, N.J. 07900
201-285-2811

OCEAN COUNTY

County Administration Bldg.
Room 225
Toms River, N.J.
201-929-2105

PASSAIC COUNTY

Administration Bldg.
309 Pennsylvania Avenue
Paterson, N.J. 07503
201-881-4547

SOMERSET COUNTY

66 East High Street
P.O. Box 3000
Somerville, N.J. 08876
201-231-7700
Ext. 7000

UNION COUNTY

300 North Avenue East
P.O. Box 186
Westfield, N.J. 07091
201-233-0502

WARREN COUNTY

Court House Annex
Belvidere, N.J. 07825
201-475-5361
Ext. 353

**Salem and Sussex
Counties have no
CALA offices.**



CONSUMER CREDIT

There are five Federal laws currently protecting the consumers' credit rights. These are:

1. *Truth in Lending*—deals with interest rates and disclosures.
2. *Fair Credit Billing*—deals with billing problems.
3. *Fair Credit Reporting*—deals with consumer credit files.
4. *Consumer Leasing Act*—deals with the leasing of consumer goods.
5. *Equal Credit Opportunity*—deals with credit discrimination.

Let's look at how each of these laws affects you:

1. TRUTH IN LENDING ACT

All of us use credit in one form or another. In most cases, we have to pay a charge for the use of credit. The purpose of the Truth in Lending Act is to let consumers know exactly what that charge is and to let them compare charges from different credit sources. The law, therefore, requires creditors to state charges in a uniform way. The law makes it easier to understand two of the most important things about the cost of credit:

- *Finance Charge*—the total amount of money paid to obtain credit including service charges, insurance, filing fees and interest.
- *Annual Percentage Rate*—provides a uniform method of computing the actual interest rate that the consumer will pay.

This law also protects you against unauthorized use of your credit card. If that credit card is lost or stolen and you notify the card issuer before the card is used, you are not liable for any unauthorized purchases. In any case, the maximum amount you have to pay for charges made by someone else is \$50.

Additionally, you can be held liable for any unauthorized use *only* if:

- You requested the credit card or used it.
- The card issuer has provided some means, such as a signature panel or photograph on the card, to identify the user as the person authorized to use the card.
- The card issuer has provided you with instructions to use in the event of loss or theft of your card.
- The card issuer has notified you of your potential \$50 liability.

Further, the law prohibits card issuers from sending unsolicited credit cards.

The law also regulates advertising of credit terms to provide you with full information so you can make informed decisions.

Another provision of the law protects you if your home is used as security in a credit transaction as frequently occurs when a major repair or remodeling job is done on your home.

2. FAIR CREDIT BILLING ACT

In the event of any billing problems, here's what you must do to be protected under the law:

- Write the card issuer (bank or retailer) within 60 days after the bill containing the error was mailed. Include your name and account number, the date, type and dollar amount of the charge you are contesting and why you think there was a mistake.
- Make sure you send your letter to the address listed on your bill for "inquiries," not the address to which you normally mail your payments.

If you follow these requirements, the creditor must:

- Acknowledge your letter in writing within 30 days after it is received unless the problem has already been resolved.
- Conduct a reasonable investigation and explain within 90 days why the bill is correct or rectify the error.
- If the creditor claims the bill is correct, he must, upon your request, send documented proof.

During the 90 days in which the matter is being investigated, the disputed amount cannot appear on your bill, nor can interest accrue on it, nor can this amount be reported to a credit reporting agency.

3. FAIR CREDIT REPORTING ACT

If you have a charge account, a mortgage on your home, a life insurance policy or have applied for a personal loan or a job, it is almost certain that somewhere there is a file that shows how promptly you pay your bills, whether you have been sued or arrested, or have filed for bankruptcy.

Companies that gather and sell such information are called Consumer Reporting Agencies and the legal term for the report is a Consumer Report.

If, in addition to credit information, the report includes interviews with a third person about your character, reputation or manner of living, it is referred to as an Investigative Consumer Report.

The Fair Credit Reporting Act was enacted to protect consumers against the circulation of inaccurate or obsolete information and to ensure that consumer reporting agencies adopt fair and equitable procedures for obtaining, maintaining and providing information about consumers.

Under this law you have the right to:

- Be informed of the name and address of the consumer reporting agency responsible for preparing a consumer report which was used to deny you credit.
- Be informed by the agency of the nature, substance and sources of the information collected about you.
- Have anyone of your choice accompany you when you visit the agency to check your file.
- Obtain all pertinent information free of charge if you were denied credit in the past 30 days.
- Be informed of the names of persons or businesses who were given a report about you in the past six months.
- Correct inaccurate or incomplete information existing in the file.
- Have a corrected copy sent to anyone to whom you applied for credit in the past six months.
- Have a statement of 50 words or less attached to your file explaining extenuating circumstances that existed when negative information was compiled about you.
- Sue a reporting agency for damages if the agency willfully or negligently violates this law and, if successful, have the right to collect attorney's fees.
- Be notified in advance by a business if it is going to request or compile an investigative consumer report.
- Be informed of the nature, substance, and scope of the investigative report.

NOTE: After seven years, no adverse information can be reported about your credit worthiness except for bankruptcy, which can be reported for 10 years.

4. CONSUMER LEASING ACT

If you choose to lease, this federal law provides for the disclosure of information that help you shop for the best deal. The Consumer Leasing Act requires leasing companies to explain the cost and terms of their contracts so you can compare one lease with another or compare the cost of leasing with the cost of buying.

The law covers long-term rentals (four months or longer), leases costing less than \$25,000, and rentals of goods used for personal, family or household purposes.

The lease must contain:

- A statement of costs, including the amount of any advance payments, such as a deposit.
- The number and dates of your regular payments.
- The amount you must pay for license, registration and taxes and for any other expense such as maintenance.
- An explanation of insurance requirements, warranties, maintenance and servicing obligations, penalties for default or cancellation and whether you can buy the property and, if so, at what price.
- There are two kinds of leases:
 - (a) Open-end—Monthly payments are computed on the difference between the retail price of the leased item and its estimated cash value at the end of the lease. If the actual cash value is less than the estimated cash value, you may be required to make up the difference. This difference is called a balloon payment.
 - (b) Closed-end—This type of lease requires higher monthly payments because you are not required to make any additional payments at the end of the lease.

The balloon payment which may be required at the termination of an open-end lease is limited to no more than three times the average monthly payments unless you have agreed to pay more or you have abused or damaged the property.

Advertising concerning leasing opportunities must contain the total number of payments required, your responsibilities at the end of the lease period and information concerning your option to buy the item.

5. EQUAL CREDIT OPPORTUNITY ACT

While no government agency can force a lender to give credit, a lender cannot deny credit solely because of your race, sex, or marital status.

Under this Act a lender may not:

- Discourage you in any way from applying for a loan.
- Refuse to grant a loan if you qualify and if the lender offers the type of loan you seek.

- Lend you money on terms different from those granted another person with similar income, expenses, credit history and collateral.
- Deny you credit because of your age or retirement status, or refuse to count your retirement benefits as an asset. Your age can only be considered in setting certain conditions such as the length of the loan.

If your loan has been denied, you must be notified within 30 days after the completion of your application and any necessary appraisals, credit checks or government approvals in the case of a government home loan.

The creditor is entitled to be assured of your ability to repay the debt and your willingness to do so. The Equal Credit Opportunity Act does not change this standard of credit worthiness.

If you have a credit problem, contact the Division of Consumer Affairs, 1100 Raymond Boulevard, Newark, New Jersey 07102, 1-201-648-3537.

DISCRIMINATION

The Division on Civil Rights enforces the New Jersey Law Against Discrimination, which contains comprehensive prohibitions against discrimination in the areas of employment, housing, public accommodations and credit.

Under this law, a person may not be discriminated against on the basis of race, creed, color, national origin, handicap, ancestry, age, marital status, sex, nationality, or an individual's liability for service in the Armed Forces.

1. EMPLOYMENT

Employment discrimination is usually thought of in terms of differential treatment of an individual because of one or more of the categories mentioned above. Employers, however, also discriminate by maintaining policies or practices which, while neutral on their face, have an adverse or disparate impact on members of a class of people protected by the law. Such practices or policies are discriminatory unless they are justified by an overriding legitimate business necessity which cannot be satisfied by alternative, less discriminatory measures.

If you believe you have been fired, denied a promotion, refused hire, or otherwise discriminated against on the job, contact one of the five branch offices listed below within 180 days of the alleged act of discrimination.

2. HOUSING

The Law Against Discrimination also provides equal housing opportunity for all persons. The law covers the purchase, rental or leasing of a house or apartment, and applies to owners, agents,

brokers, realtors, landlords, lessees, sublessees and assignees.

There are, however, several exceptions to the state law. For example, the law does not cover the rental of the second apartment in a two-family house, or rooms in a one-family house in which one of the apartments is occupied by the owner. This exception does not apply if the house was built or improved with public funds. Also, it is lawful to discriminate on the basis of sex in a facility which was planned exclusively for individuals of one sex (i.e., dormitories, women's homes, etc.).

If you have any questions about the services provided by the Division on Civil Rights, or if you desire to file a complaint of discrimination, contact any of our offices listed below.

NEWARK

1100 Raymond Boulevard
Newark, New Jersey 07102
201-648-2700

TRENTON

35 West State Street
Trenton, New Jersey 08625
609-292-4605

CAMDEN

130 Broadway
Camden, New Jersey 08102
609-757-2850

ATLANTIC CITY

Arcade Building
1325 Boardwalk
Atlantic City, New Jersey 08401
609-441-3100

PATERSON

369 Broadway
Paterson, New Jersey 07501
201-977-4500

DOOR-TO-DOOR SALES

The days of the door-to-door salesman, suitcase in hand, have just about come to an end. This sales method has largely been replaced by home shows, book fairs, appliance shows, flea markets and such, held in arenas, hotels, motels and convention centers or any other place that is not the seller's normal place of business.

You should know that both New Jersey and Federal law state that a consumer has 72 hours to reconsider a purchase made at his door or any place other than the seller's normal place of business.

According to New Jersey law, if a contract is signed in a place other than in a seller's place of business for consumer goods worth more than \$25, to be paid in two or more installments, the consumer may cancel the contract within 72 hours.

Be aware that:

- If the consumer decides to cancel the contract, he must send written notice to the seller by certified mail no later than 5:00 pm on the third business day after the day on which the retail

sales agreement was signed. The consumer, of course, must give up possession of the goods.

- This law **does not** apply to mail order or telephone sales, catalog sales where an order is placed by mail or telephone, or sales in which the consumer has initiated the sale at a place other than the seller's normal place of business.
- This law **does** apply to sales when the consumer has requested a demonstration at a place other than the seller's normal place of business but has not agreed to enter into a sale at that place.

Federal Trade Commission rule does not require that a purchase be paid for in installments, only that the sale must have been solicited by the seller, not the consumer.

If you have further questions, contact the Division of Consumer Affairs, 1100 Raymond Boulevard, Newark, New Jersey 07102.



DRUNK DRIVING

New Jersey is taking a tough stand on drunk driving as concern mounts over the resulting death and destruction on our highways. Below are some highlights of our new laws.

PENALTIES

Any person who operates a motor vehicle while intoxicated, or even permits another person who is intoxicated to operate his or her vehicle, is subject to a fine ranging from \$250 to \$400 and faces a prison term of up to 30 days. Such a person must forfeit his driving privileges for at least six months and perhaps as long as one year.

Subsequent offenses result in heavier fines, longer prison terms and longer periods of license forfeiture.

Also be aware that under a new law, any motorist convicted of drunk driving since January 1, 1983 will have to pay \$1000 more a year for three years for a driver license.

BLOOD ALCOHOL LEVEL

New Jersey law states that motorists with a blood alcohol level of 0.10% are deemed to be intoxicated. The number of drinks it takes to raise your blood alcohol content above legal limits depends on your weight and your physical and emotional condition.

If alcohol is already in your bloodstream, eating won't sober you up; neither will aspirin, black coffee, deep breathing, cold showers, a slap in the face or exercise. Time and only time will help you recover from a high blood alcohol level.

ALCOHOL IN YOUR CAR

It is against the law for a driver or passenger in a motor vehicle to consume any alcoholic beverage while the motor vehicle is being operated. The only exception applies to passengers of charter or special buses, auto cabs, limousines or livery services.

It is presumed that alcoholic consumption is or has taken place if an unsealed container of any alcoholic beverage is located in the passenger compartment of the motor vehicle, the contents of the container have been partially consumed and the physical appearance or conduct of the operator or any passenger indicates alcohol consumption.

A first conviction under this law carries a fine of \$200. Second or subsequent convictions carry a \$250 fine or 10 days of community service.

ELECTION AND CAMPAIGN FINANCING

There is increasing interest in campaign contributions—who makes them and how they are used. The Election Law Enforcement Commission within the Department of Law and Public Safety provides this information to the public.

Here is a brief summary of the information available to you:

1. ELECTION CAMPAIGN CONTRIBUTION AND EXPENDITURE INFORMATION

The Commission has information on contributions received and expenditures made since 1973 by candidates and political committees in municipal and runoff elections, partisan primary and general elections. In addition, the Commission has computer prepared lists of contributors of more than \$100 to any candidate or committee for any given election, along with summarized totals of contributions and expenditures for candidates and campaign committees.

2. POLITICAL PARTY COMMITTEE CONTRIBUTION AND EXPENDITURE INFORMATION

The Commission has information dating from 1973 on contributions received and expenditures made by state, county and municipal political party committees and by ongoing political committees.

3. LEGISLATURE AND GUBERNATORIAL CANDIDATES' PERSONAL FINANCIAL DISCLOSURES

The Commission has the personal financial disclosure reports filed since 1981 by legislature and gubernatorial candidates.

4. LOBBYISTS' AND LEGISLATIVE AGENTS' FINANCIAL ACTIVITIES REPORT

The Commission has information on receipts and expenditures by lobbyists and legislative agents who filed financial activities reports for the prior calendar year. Such reports must be filed by lobbyists and legislative agents who spend more than \$2,500 in direct communication with members of the Legislature, the Governor, or their staffs expressly to influence legislation. Reports were first filed for calendar year 1981.

To purchase copies of any of the above reports, call the Election Law Enforcement Commission 609-292-8700 or write to the following address: Election Law Enforcement Commission, National State Bank Building, Suite 1215, 28 West State Street, CN 185, Trenton, New Jersey 08608.

EMPLOYMENT AGENCIES

In these times when getting a job or changing careers is so difficult, many people turn to employment agencies for help.

The Division of Consumer Affairs regulates all private agencies, executive recruiters, "head hunters" and temporary employment service firms.

Most of these agencies do not charge a fee to the job applicant, although the law allows a fee to be charged in all cases except temporary service firms. Usually the fee is charged to the employer.

Where a fee is charged, the applicant is asked to sign a contract, usually printed on the back of the application. Contractual arrangements vary, but generally there are two types. The first requires an applicant to pay an "up-front" fee, that is, before the applicant is employed. This fee is refundable if the agency does not find employment for the applicant. The second type of contract requires an applicant to pay a fee after employment is found. Usually this fee is based on a percentage of the first year's gross income.

If you accept employment through an agency which requires you to pay a fee, but leave the job prematurely or fail to report at all, you may have to pay all or part of the fee.

As with any contract, it is important to read it carefully before you sign. If you don't understand a provision—ask questions. If the contract language is confusing to you, chances are it is confusing to everyone.

New Jersey law allows an agency to collect up to 40% of the required fee if you accept a job but fail to report for work or leave within the first week for your own reasons. If you are discharged from employment without cause within the first week, you may still owe a small fee.

In the past several years a new entity has appeared—career counseling services. Their services include seminars, lectures and private counseling sessions designed to improve an applicants approach to the job market. Resumes, letters and lists of potential employers are often furnished to an applicant.

While many career counseling firms are legitimate and provide a valuable service, some offer shoddy services for exorbitant prices. The consumer seeking these counseling services is often unemployed or dissatisfied with present employment and therefore is willing to pay an excessive fee when a slick sales pitch is made.

It is in your best interest to review carefully the quality of what you are getting for your money. The following tips should be helpful:

- Make sure all oral promises are written into the contract you sign.
- Check with Action Line at the Division of Consumer Affairs to see if there are any complaints concerning the firm. (201-648-3295)

- Make sure you understand the refund policy, if any, if you are not satisfied.
- Ask to see examples of resumes and letters to see if they are of good quality.
- Ask for a price breakdown of services.
- Make sure you understand what is included in the fee and what is extra.

If you have any questions or complaints concerning private employment agencies, executive recruiters, "head hunters", temporary help services or career counseling firms, write to:

**Private Employment Agency
Justice Complex
CN 151
Trenton, NJ 08625**

ESTATES WITHOUT HEIRS

When a New Jersey citizen dies without leaving a will and has no known immediate family, the Office of the Attorney General steps in and handles the estate.

First an investigation is conducted to try to locate any next of kin. If that inquiry is initially unsuccessful, the Attorney General makes funeral and burial arrangements paid for by the decedent's estate. A quality casket is purchased, proper religious services are conducted, obituaries and death notices are published and burial usually takes place either in a family gravesite or in a specially purchased grave. Further, the Attorney General handles all parts of the estate, including the sale of any property and payment of creditors. The Office then continues the investigation to locate next of kin.

In New Jersey, to inherit property of a dead citizen, you must be directly related to the dead person by blood and not by marriage alone; an in-law is not considered next of kin. Additionally, you must be at least a descendent of the grandparents of the dead person in order to inherit; more remote relations (second cousins and beyond) are not considered heirs.

If you have further questions or need additional information, call the Office of the Attorney General at 609-292-2986.

ETHICAL STANDARDS

Over ten years ago, New Jersey enacted a Conflicts of Interest Law intended to provide ethical guidance for State officers and employees and to prevent them from engaging in activities or having interests which would impair or appear to impair their ability to carry out their public duties and trust.

The Executive Commission on Ethical Standards was established within the Department of Law and Public Safety to enforce and interpret the Conflicts of Interest Law with advice where possible and penalties where necessary.

Although the Conflicts Law deals with a wide variety of actions and interests which may cause a conflict and divide a public officer's loyalty to the discharge of the public trust, the following are a few specific areas which are frequently encountered:

Gifts: State officers may not receive, directly or indirectly, gifts or other things of value which they know or have reason to believe are offered to them with the intent of influencing them in the discharge of their official duties;

Outside Interests: State officers and employees may not have outside interests, such as stock or employment, which might impair their ability to discharge their duties in a fair and impartial way;

Substantial Conflict: State officers and employees may not have any interest in or engage in any business or transaction which is in substantial conflict with the proper discharge of duties in the public interest;

State officers or employees may not represent, appear for or negotiate on behalf of persons other than the State in connection with any matters pending before State agencies;

Post Employment: Even after leaving State government, State employees may not represent, appear for or negotiate on behalf of persons other than the State in matters with which they had substantial and direct involvement while with the State;

Casinos: During State employment and for some after it ends, State officers and employees may not have certain dealings with casinos, including holding employment or interest above 1%, or appearing, representing or negotiating on behalf of casinos.

There are a number of other restrictions contained in the Conflicts of Interest Law and some special limitations imposed by the Codes of Ethics which are adopted by particular State agencies as needed and approved by the Executive Commission. These should be consulted in the event of any problems or questions.

Procedure for Complaints or Questions:

Any member of the public may initiate a complaint against a State officer or employee if he or she feels that there has been some violation of the Conflicts of Interest Law or financial disclosure requirements. This can be done informally, although it should never be done lightly because of the damage to reputation that it may cause. The Executive Commission has a professional staff including a Director and investigative personnel who are trained to review matters brought to its attention to assist it in determining whether to issue a complaint or take some other action.

Although enforcement by complaint is sometimes necessary, the Executive Commission is intended to prevent conflicts of interest by issuing advisory opinions and general guidance to Executive Branch officers and employees. These are available to you from the Executive Commission.

If you have any complaints or questions, feel free to contact the staff of the Executive Commission which is located at Room 1407, 28 West State Street, CN082, Trenton, New Jersey (National State Bank Building) 609-292-1892.



HOME APPLIANCE REPAIR

New Jersey's home appliance purchase and repair regulation covers all electrical, mechanical and thermal articles designed for household use. It includes, but is not limited to, clothes and dish washers, dryers, television sets, refrigerators, ranges, fans, air conditioners, and radios.

This regulation applies to gas or oil consuming appliances, central heating and cooling systems, heat pumps, or self-contained heating and cooling systems, unless the repair of those appliances is necessary to protect someone from an imminent hazard or danger to life.

When you purchase a home appliance, you are **ENTITLED TO** a written copy of:

- Manufacturers' warranties.
- Dealers' warranties.
- Dealer's service contract (if offered), which clearly states the diagnostic charges and other fees, as well as the methods used to determine the fees for parts and labor.

If you do not have a service contract, before beginning any repairs the repairman **MUST**:

- Tell you the amount of any diagnostic charges or other fees.

- State the method used to determine the total charge, including parts and labor fees.
- Give you a written or verbal itemized estimate of the labor and parts, and obtain your written or verbal approval before commencing repairs.

Any repairman is **REQUIRED** to:

- Give you a copy of any written estimate, receipt, or other document that you sign.
- Offer to return the old parts of the appliance after the repair is completed, unless the parts are not easily returnable or you have agreed to exchange them.

It is a **DECEPTIVE PRACTICE** if the repairman:

- Makes any unrealistic promises or estimates in order to persuade you to have your appliance repaired by him.
- Charges you more than the estimated price for the repair, unless you consent to the additional charge prior to the completion of the work. If you do authorize the extra work, the repair dealer must specify the costs of the additional parts and labor, and the recalculated total cost.

For further information contact the Division of Consumer Affairs, 1100 Raymond Boulevard, Newark, New Jersey 07102.

HOME IMPROVEMENTS

New Jersey's home improvement regulation **REQUIRES** a contractor to:

- Obtain all required state and local building permits before beginning work.
- Give you a written copy of all guarantees, his own and any manufacturer's. He must give you copies of his own guarantees at the time he presents his bid and also when he completes the job but is only required to give you one copy of the manufacturer's guarantee. These guarantees must be clear and specific, state any limitations and specify the time period of the guarantee.
- Tell you in advance if his estimate does not include delivery, installation, financing charges or any other costs or fees.

Contractors are required to give you a written contract for all home improvements over \$25. The contract must be signed by you and the contractor, and **MUST** clearly and accurately give you the following information:

- The name and address of the contractor and the sale representative, if any.

- A description of the work to be done and the major products and materials to be used or installed. The description must be specific and include the names of manufacturers, size of models and quantity of the parts and appliances.
- The total price for the home improvement, including all finance charges. If your contract is for labor and materials, the hourly labor rate must be clearly stated.
- The dates or time period when the work is to begin and is to be completed.
- A description of any financing arrangements made to pay for the home improvement.
- A written statement of any verbal guarantees or promises made by the contractor.

Home improvement contractors **CANNOT**:

- Make any false or misleading statements about the condition of your home, such as misstating that a part is defective or unsafe.
- Make any false or misleading statements about the products and services offered by him.
- Engage in bait-and-switch tactics by offering a certain product or material for sale without intending to sell it, and then attempting to sell you a higher-priced one.
- Offer or advertise any gift, free item or bonus without fully disclosing the conditions of the offer. The contractor must comply with the terms of all offers he makes.
- Request that you sign a certificate of completion or make your final payment before the home improvement is completed.
- Deliver materials, begin work or use any other tactic to pressure you into signing a home improvement contract.
- Fail to complete all work within the time period specified in the contract unless the failure is due to a cause beyond the contractor's control. If a legitimate delay occurs, the contractor must advise you in writing. Also, any changes in the dates or time periods in the contract must be agreed to in writing.

KOSHER FOODS

New consumer regulations have been adopted to protect the consumer of kosher foods. The preparation of Kosher food involves certain slaughtering and sanitary procedures that often result in a more expensive food product.

These rules make it illegal to falsely represent foods as Kosher or Kosher for Passover and thus protect the consumer who, for reasons of religion, conscience, quality or health, purchases Kosher foods.

The following is a list of the important points of this new regulation:

- Supermarkets must separate all vacuum packed Kosher meats in a refrigerated case by a clearly visible divider and must post a four inch sign over that section of the case saying: **KOSHER FOOD.**
- Supermarket deli counters and delicatessens which hold themselves out as selling unpackaged Kosher meats must:
 1. Keep the Kosher meats in a separate display case.
 2. Slice the Kosher meat on a separate slicing machine or with a separate knife.
- Establishments representing themselves as selling or serving only Kosher foods must observe Orthodox Jewish dietary laws.

If you have further questions, write to the Division of Consumer Affairs, 1100 Raymond Boulevard, Newark, New Jersey 07102.

MAIL ORDER

Mail order sales have been with us for a long time. In today's world, more and more consumers are attracted to this "at-home" method of shopping. While the advantages of mail order shopping are many, there are disadvantages as well.

The largest volume of complaints received by the Division of Consumer Affairs has to do with non-delivery of mail-order goods. New Jersey law makes it unlawful for a seller to allow more than six weeks to elapse without:

- Delivering or mailing the merchandise; or
- Making a full refund; or
- Sending the customer a letter or notice advising him of the duration of an expected delay or the substitution of merchandise of equivalent value.

To avoid problems, you should consider the following points when contemplating a mail-order purchase, especially if the item is expensive.

- If the seller is out of state, it will be more difficult to reach him and apply New Jersey law.
- The delivery process has inherent dangers such as breakage or loss.
- If the company is located in New Jersey, call the Consumer Action Line (201-648-3295) for a listing of any complaints against that particular company.
- Whether the company is local or out of state, you can check with your local Better Business Bureau as to the reliability of the company.
- If the company solicited your business through a newspaper ad,

you may want to call the paper to ascertain whether they have checked the reliability of the company.

- It is important to deal with a reputable, established vendor when ordering by mail.

If you have a problem, write to the Division of Consumer Affairs, 1100 Raymond Boulevard, Newark, New Jersey 07102.

MOTOR VEHICLES

There have been many new laws passed recently regulating the operation of motor vehicles to ensure safety on our roads and the protection of our citizens. Below is a handy guide to these new laws.

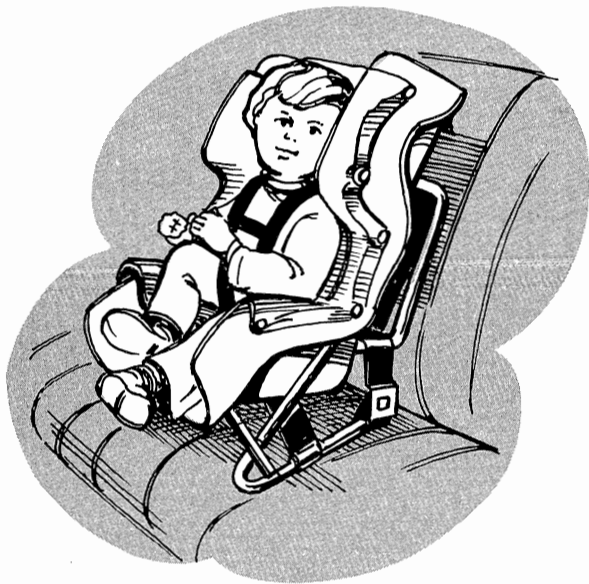
1. CHILDREN-SEAT BELTS

Children under the age of five years must now be secured in a federally approved child restraint system if riding in the front seat of a motor vehicle or by a standard seat belt if riding in the back seat.

Children under 18 months must be secured in a child restraint device whether in the front or rear of a vehicle.

When the number of children in a vehicle under the age of five exceeds the number of seat belts available, the children not restrained must be seated in the rear.

The operator of any vehicle found in violation of this law is subject to a fine of \$10 to \$25.



2. INSPECTION STICKERS

As of May, 1983, all inspection stickers will be positioned in the lower left corner of the windshield. The stickers were previously placed in the lower right corner on the passenger's side.

This move is intended to make the sticker more visible to police officers. It is meant to protect the police officer who stops a motor vehicle, so that he may keep the driver in view while checking the inspection sticker.

3. INSPECTION STATIONS

New Jersey motorists now have the option of having their vehicles inspected at State inspection stations or private, State-licensed garages. This new system is intended to give the individual motorist freedom to select the system best suited to his or her needs and personal time schedule.

Approximately 4,200 private garages have been licensed to give this service. The garages may charge a nominal fee not to exceed one-half of the posted, hourly labor rate. (This charge should range from \$10 to \$15.)

The below listed stations are open from 8:00 A.M. to 5:00 P.M. daily. Dial special numbers for vehicle inspection waiting time information:

Bergen and Passaic Counties 201-779-3232
Hudson and Essex Counties 201-824-8951 or 8952
Union and Middlesex Counties 201-382-5151

Asbury Park	3rd Ave. & Comstock
Atco Drive-In	White Horse Pike
Atlantic City	Wabash & Maryland Aves.
Bridgeton	Cornwells Drive
Burlington	Creek Road, Delanco
Camden	617 Hampton Road, Merchantville
Cape May Court House	Rte. 9 & Shell Bay Ave.
Deptford	725 Egg Harbor Rd.
Eatontown	Highway 36
Flemington	Rtes. 202 & 31
Freehold	Rte. 9 So. of Freehold
Jersey City	177 Roosevelt Ave.
Kilmer	Kilmer Road & Truman Drive
Livingston Drive-In	Route 10
Lodi	Mill St. off Garibaldi
Manahawkin	220 Recovery Rd.
Millville	1406 Wheaton Ave.
Montclair	16 Label St.
Morristown	Ridgedale Ave. & Washington Pl.
Mount Holly	Madison Ave. & Rte. 38
Newark	228 Frelinghuysen Ave.
Newton	90 Moran St.
Paramus	W. 20 Century Road

Plainfield	1600 S. Second St.
Rahway	1140 Woodbridge Road
Ridgewood	156 Chestnut Ave.
Salem	Rte. 45, No. of Salem
Secaucus	County Ave. & Secaucus Rd.
Somerville	61 Central Ave.
Toms River	Lakewood Rd. (Rte. 166) & James St.
Trenton	Rte 1, No. of Trenton
Washington	Rte. 31
Wayne	U.S. 46, East of Rte. 23
Westfield	Windsor Ave. off South Ave.
Whippany	Rte. 10

4. INSURANCE SURCHARGE

The most recent law affecting motorists is the new insurance surcharge system which makes "bad drivers" pay more for their mistakes to cover car insurance losses.

Under the new law, any motorist convicted of drunk driving since January 1, 1983 will have to pay \$1,000 more a year for three years for a driver license.

Any motorist accumulating six motor vehicle points since January 1, 1983 will have to pay \$100 more a year for three years for a driver license. Each point over six since that date will cost an additional \$25 a year for three years.

Eighty percent of the fees collected will go to the newly created Joint Underwriting Association, which provides insurance to those unable to buy it on the open market. The remaining 20 percent will go to the State for the cost of administering the new collection system.

Affected motorists will be notified six months in advance of their license anniversary dates. Motorists will have 30 days from the day of official billing to pay, otherwise their licenses will be suspended.

5. MOPEDS

All mopeds must be registered with the Division of Motor Vehicles and must display a special moped license plate in order to be driven on the public roadways. Moped owners applying for registration must have proof of insurance and a valid moped or basic driver license which must be carried when operating the moped.

Moped drivers are required to wear helmets similar to those worn by motorcyclists while operating their mopeds on public roads.

Moped operators who commit moving violations will be assessed points on the same basis as other motorists and these points will be added to their permanent driving records.

Anyone who violates these laws will be subject to fines up to \$100.

6. POINT SYSTEM

The Division of Motor Vehicles keeps track of your driving record by adding points to your record when you are convicted of a moving violation. The more serious the violation, the more points you are given. (See following pages for a listing of violations and their point values.)

You will be sent a warning notice only when you receive six or more points on your driving record. This notice is sent to warn you that you are approaching the 12-point limit. If you receive 12 or more points on your driving record, the Division of Motor Vehicles will send you a notice scheduling the suspension of your driver license.

All point violations received after March 1, 1974, will stay on your driving record. Up to three points will be subtracted from your point total for every year that you go without a violation or suspension, but your point total will never be reduced below zero.

Up to three points will be taken off:

- One year after your last point violation conviction; or
- One year after your license was restored; or
- One year after the last time points were subtracted from your record; or
- After completion of an approved driver improvement program.

If you have any questions, write to the Bureau of Driver Improvement, Division of Motor Vehicles, 25 South Montgomery Street, Trenton, New Jersey 08666.



PENALTIES

Any person who is convicted of any of the following offenses, including offenses committed while operating a motorized bicycle, shall be assessed points for each conviction in accordance with the following schedule:

NJSA Section Number	Offense	Points
27:23-29	Moving against traffic—New Jersey Turnpike, Garden State Parkway, and Atlantic City Expressway	2
27:23-29	Improper passing—New Jersey Turnpike, Garden State Parkway, and Atlantic City Expressway	4
27:23-29	Unlawful use of median strip—New Jersey Turnpike, Garden State Parkway, and Atlantic City Expressway	2
39:3-20	Operating constructor vehicle in excess of 30 mph	3
39:3-76.7 & 39:4-14.3q	Operating motorcycle or motorized bicycle without protective helmet	2
39:4-14.3	Operating motorized bicycle on a restricted highway	2
39:4-14.3d	More than one person on a motorized bicycle	2
39:4-35	Failure to yield to pedestrian in crosswalk	2
39:4-36	Failure to yield to pedestrian in crosswalk; passing a vehicle yielding to pedestrian in crosswalk	2

NJSA Section Number	Offense	Points
39:4-41	Driving through safety zone	2
39:4-52 and 39:5C-1	Racing on highway	5
39:4-55	Improper action or omission on grades and curves	2
39:4-57	Failure to observe direction of officer	2
39:4-66	Failure to stop vehicle before crossing sidewalk	2
39:4-66.1	Failure to yield to pedestrians or vehicles while entering or leaving highway	2
39:4-71	Operating a motor vehicle on a sidewalk	2
39:4-80	Failure to obey direction of officer	2
39:4-81	Failure to observe traffic signals	2
39:4-82	Failure to keep right	2
39:4-82.1	Improper operating of vehicle on divided highway or divider	2
39:4-83	Failure to keep right at intersection	2
39:4-84	Failure to pass to right of vehicle proceeding in opposite direction	5
39:4-85	Improper passing on right or off roadway	4
39:4-85.1	Wrong way on a one-way street	2
39:4-86	Improper passing in no passing zone	4
39:4-87	Failure to yield to overtaking vehicle	2
39:4-88	Failure to observe traffic lanes	2
39:4-89	Tailgating	5
39:4-90	Failure to yield at intersection	2
39:4-90.1	Failure to use proper entrances to limited access highways	2
39:4-91 and 39:4-92	Failure to yield to emergency vehicles	2
39:4-96	Reckless driving	5
39:4-97	Careless driving	2
39:4-97.1	Slow speed blocking traffic	2
39:4-98 and 39:4-99	Exceeding maximum speed 1-14 mph over limit	2
	Exceeding maximum speed 15-29 mph over limit	4
	Exceeding maximum speed 30 mph or more over limit	5
39:4-105	Failure to stop for traffic light	2
39:4-115	Improper turn at traffic light	3
39:4-119	Failure to stop at flashing red signal	2

NJSA

Section Number

Offense

Points

39:4-122	Failure to stop for police whistle	2
39:4-123	Improper right or left turn	3
39:4-124	Improper turn from approved turning course	3
39:4-125	Improper "U" turn	3
39:4-126	Failure to give proper signal	2
39:4-127	Improper backing or turning in street	2
39:4-127.1	Improper crossing at railroad grade crossing	2
39:4-127.2	Improper crossing of bridge	2
39:4-128	Improper crossing of railroad grade crossing by certain vehicles	2
39:4-128.1	Improper passing of school bus	5
39:4-128.4	Improper passing of a frozen dessert truck	4
39:4-129	Leaving the scene of an accident	
	No personal injury	2
	Personal injury	8
39:4-144	Failure to observe "stop" or "yield" signs	2
39:5D-4	Moving violation Out-of-State	2

INFORMATION PHONE NUMBERS

Suspensions and Restorations
(609) 292-7500

Change of Address
609-292-6500

Citizen Information and Complaints
(609) 292-5591

Lost Documents
609-292-6500

8. SAFETY

Remember:

- Motorists must turn on their headlights during the day when weather conditions such as rain, smoke or fog reduce visibility to less than 500 feet.
- Motorists must stop at least 25 feet in front of or behind a school bus that is loading or unloading children, whether or not the red flashing light is operating.
- Motorists must come to a full stop and yield right-of-way to all pedestrians moving to or from an ice-cream truck.
- Before making a right turn on red, motorists must bring their vehicles to a complete stop and not turn until all on-coming traffic and pedestrians are out of the way.

PROFESSIONAL AND OCCUPATIONAL LICENSING BOARDS

There are 22 licensing boards which regulate various professions and occupations in New Jersey. Each board was created by a separate statute which outlines licensing requirements and procedures and defines the duties and obligations of each board.

Boards vary in size but all are composed of both professional and public members. Board meetings occur regularly, usually once a month, and are open to the public.

If you have a problem or a consumer complaint concerning the services of a licensed professional or wish to know the dates of board meetings, contact the Executive Secretary of the appropriate board.

Board	Licenses and Regulates the Practice of	Telephone
Board of Acupuncturists	Acupuncturists	609-292-4843
Board of Architects	Architects	201-648-2378
Board of Barber Examiners	Barbers	201-648-3212
Board of Beauty Culture	Beauticians	201-648-2450
Board of Certified Public Accountants	C.P.A.'s Public Accountants Registered Municipal Accountants	201-648-3240
Board of Dentistry	Dentists Dental Hygienists Dental Assistants	201-648-7087
Examiners of Electrical Contractors	Electricians	201-648-7087
Board of Marriage Counselor Examiners	Marriage Counselors	201-648-2534
Board of Master Plumbers	Master Plumbers	201-648-3310
Board of Medical Examiners	Medical Doctors Doctors of Osteopathy Chiropractors Hearing Aid Dispensers Laboratory Directors Midwives Orthoptic Technicians Podiatrists	609-292-4843

Board	Licenses and Regulates the Practice of	Telephone
Board of Mortuary Science	Morticians	201-648-2532
Board of Nursing	Registered Nurses Licensed Practical Nurses	201-648-2490
Board of Examiners of Ophthalmic Dispensers and Ophthalmic Technicians	Ophthalmic Dispensers Ophthalmic Technicians	201-648-2840
Board of Optometrists	Optometrists	201-648-2285
Board of Pharmacy	Pharmacists	201-648-2433
Board of Physical Therapists	Physical Therapists Physical Therapists Assistants	201-648-4033
Board of Professional Engineers and Land Surveyors	Professional Engineers Land Surveyors	201-648-2660
Board of Professional Planners	Professional Planners	201-648-2465
Board of Psychological Examiners	Psychologists	201-648-2792
Board of Public Movers and Warehousemen	Movers Warehousemen	201-648-3882
Board of Shorthand Reporting	Shorthand Reporters	201-648-3697
Board of Veterinary Medical Examiners	Veterinarians	201-648-2841

All the boards, except for those listed below, are located at 1100 Raymond Boulevard, Newark, New Jersey 07102.

**Board of Medical Examiners
Trenton Trust Building
28 West State Street
Trenton, New Jersey 08608**

STATE POLICE

In addition to patrolling and protecting State highways, the Division of State Police within the Department of Law and Public Safety provides a full range of police services and is authorized to enforce any law or ordinance anywhere within the State. These services include criminal investigations, forensic laboratory services for local law enforcement agencies, police protection in rural areas, protection of life and property on coastal and in-land waters and enforcement of all criminal and marine laws and regulations.

Additionally, State Police provides educational services for municipal police and fire departments, school safety patrols and other such public groups. The Division reaches out to the public through its own informational pamphlets and other pamphlets provided by the Federal government and distributed by the Division's Emergency Management Section.

The following is a list of State Police publications available to the public. To receive any of these publications write to: Public Information Officer, Division of State Police, P.O. Box 7068, West Trenton, New Jersey 08625.

- Heavy Rescue School (pamphlet)—this course is available to such groups as local fire departments, police departments, first aid squads, civil defense organizations and the like.
- Employment Requirements (letter)
- Blood-Alco Chart (S.P. 411)
- Test Your A.Q. (pamphlet) (S.P. 360)
- Alcohol in the Human Body (Schematic)
- Boating Safety (booklet)
- Basic Boatman's Safety Course (Student Work Book)
- Bicycle Safety (S.P. 398)
- Recruiting Brochures (S.P. 288)
- Private Detective Act of 1939 (booklet)
- Private Detective Rules and Regulations (S.P. 319A)
- Firearms Security Standards for Dealers
- New Jersey Firearms and Weapons Laws (Chapters 39 and 58)

The following publications are prepared by the Federal Emergency Management Agency (FEMA) and the National Oceanic and Atmospheric Administration (NOAA) and are distributed to the public by the Emergency Management Section, Division of State Police, P.O. Box 7068, West Trenton, New Jersey.

FEMA PUBLICATIONS

- In Time of Emergency (No. H-14)
- Winter Survival Resource Kit (No. 16)
- Winter Storms (No. L-96)
- Hurricanes (No. L-105)
- Your Flood Insurance Claim (No. L-134)

NOAA PUBLICATIONS

- Flash Floods (NOAA/PA 77104)
- Survival in a Hurricane (NOAA/PI 70027)
- Getting Through (NOAA/PA 70026)
- Hurricane Warning (NOAA/PA 77001)
- Hurricane Tracking Chart (NOAA/PA 77020)
- The Homeport Story (NOAA/PA 77-28)

Applications for the following licenses and permits are investigated by the Division of State Police prior to their issuance.

Motor Vehicle Races and Exhibitions of Driving Skills

Firearms Purchaser Identification Card
(rifle or shotgun)

Permit to Purchase Handgun

Permit to Carry Handgun

License to Retail Firearms

Employee License to Sell Firearms (retail)

Registration of Manufacturers & Wholesale Dealers of Firearms

Wholesale Dealers Agent

(For employee of wholesale firearms dealer)

Race Test Permit (Non-Tidal)

(Issued to any testing unregistered racing vessel which is scheduled to participate in any N.J. authorized race or regatta)

Race/Regatta Permit

(For any race, regatta or event involving vessels on non-tidal waters)

Private Detective License

(License to conduct a private detective business)

Private Detective Employee Registration

(To ensure employee is qualified by law)

The following is a list of State Police Stations located throughout the state:

DIVISION HEADQUARTERS—(609) 882-2000

P.O. Box 7068

West Trenton, NJ 08625

TROOP "A" HEADQUARTERS—(609) 561-1800

Box 271, White Horse Pike

Hammonton, NJ 08037

ABSECON STATION—(609) 641-4250

244 White Horse Pike

Absecon, NJ 08201

ATLANTIC CITY EXPRESSWAY—(609) 561-6505
P.O. Box 389, Route 54
Hammonton, NJ 08037

BRIDGETON STATION—(609) 451-0100
Route 56
Bridgeton, NJ 08302

MANTUA STATION—(609) 468-1100
Route 45
Mantua Township, NJ 08051

PORT NORRIS STATION—(609) 785-0035
Haleyville/Mauricetown Rd.
RD 1
Port Norris, NJ 08349

RED LION STATION—(609) 859-2281
Route 206 Red Lion
RD 6
Vincentown, NJ 08088

TUCKERTON STATION—(609) 296-3131
Route 9 and Cox Ave.
West Creek, NJ 08092

WOODSTOWN STATION—(609) 769-0774
Route 40
Woodstown, NJ 08098

TROOP "B" HEADQUARTERS—(201) 785-9412
250 Minnisink Road
Totowa, NJ 07512

HOPE STATION—(201) 459-5000
P.O. Box 360
Route 521
Hope, NJ 07844

FLEMINGTON STATION—(201) 782-3636
Routes 202 and 31
RD 1
Ringo, NJ 08551

HAINESVILLE STATION—(201) 948-3333
RD 2 P.O. Box 148
Route 206
Branchville, NJ 07826

NETCONG STATION—(201) 347-1000
Route 206
Netcong, NJ 07857

NEWTON STATION —(201) 383-1515
Route 206 N.
Newton, NJ 07860

SOMERVILLE STATION—(201) 725-0106
790 Route 22 E.
Bridgewater, NJ 08807

TOTOWA SUB-STATION—(201) 785-9419
See Troop "B" Address

WASHINGTON STATION—(201) 689-3100
Route 57 P.O. Box 137
Washington, NJ 07882

TROOP "C" HEADQUARTERS—(609) 452-2600
RD 4, Route 1
Princeton, NJ 08540

BORDENTOWN STATION—(609) 298-1170
Route 130
Bordentown, NJ 08505

COLTS NECK STATION—(201) 462-5712
P.O. Box T, Cedar Drive
Colts Neck, NJ 07722

EDISON STATION—(201) 548-2313
2627 Woodbridge Avenue
Edison, NJ 08817

FORT DIX STATION—(609) 723-7121
Route 545
Wrightstown, NJ 08562

HIGHTSTOWN STATION—(609) 448-0073
Route 130
East Windsor, NJ 08520

HOPEWELL STATION—(609) 737-0101
Route 31
Pennington, NJ 08534

TROOP "D" HEADQUARTERS—(201) 247-0900
New Jersey Turnpike
Route 18
New Brunswick, NJ 08903

MOORESTOWN STATION—(609) 235-1000
Mt. Laurel Road
Mt. Laurel, NJ 08054

NEWARK STATION—(201) 344-1704
Port Street
Newark, NJ 07114

TROOP "E" HEADQUARTERS—(201) 442-8600
Garden State Parkway
P.O. Box 20
Woodbridge, NJ 07095

BASS RIVER STATION—(609) 296-2031
Mile Post 53, P.O. Box 191
New Gretna, NJ 08224

BLOOMFIELD STATION—(201) 338-8260
Mile Post 153, c/o Brookdale Post Office
Bloomfield, NJ 07003

HOLMDEL STATION—(201) 264-4150
Mile Post 116, P.O. Box 140
Holmdel, NJ 07733

TEAMS—Troop "A"—(609) 561-1800

TEAMS—Troop "B"—(201) 785-9412

TEAMS—Troop "C"—(609) 452-2600

SUPERMARKETS

1. SCANNERS

Consumers are seeing more and more of a new checkout device in supermarkets called a scanner. The scanner is an electronic device that "reads" the Universal Product Code, a postage-stamp sized series of lines unique to a particular item, then searches its memory for the price assigned to that item. The 700 supermarkets in the State are being equipped with electronic price scanners at a rapid rate.

The purpose of the scanner is to speed up the checkout process and provide greater accuracy. While certain items still have to be keyed in manually by the cashier, the overwhelming number of consumer items contain the Universal Product Code. When an item is scanned, the price appears on a screen which is really a computer terminal. Because the system is computerized, the register tape, which is really a computer printout, now reads very explicitly as to the type of item and its price.

Computer operators at a central location are responsible for keeping prices current on the central computer. However, as with any system that depends on the input of human beings, there are mistakes. You should be alert at the checkout counter, watch the prices as they appear on the cash register and bring mistakes to the attention of the cashier immediately. Some stores will give you an item free of charge if the computer makes a mistake.



2. UNIT PRICING

Am I getting the best buy for my money? This is the question that we most often ask ourselves in the supermarket when we reach for a can of peas or a box of pretzels. Since manufacturers package their goods in varying amounts and many different sized packages, it takes a mathematical wiz to compare the prices of similar products.

The Division of Consumer Affairs responded to this problem in 1975 with the adoption of Unit Pricing Regulations. Simply stated, a supermarket must place a unit price label on the shelf where a particular commodity is located. The label bears two prices, the approved unit price (pounds, quarts, etc.) and the retail price of the item on the shelf.

	Unit Price	You Pay	
Unit Price →	\$2.11	99¢ ←	Retail Price
Unit of Measure →	Per lb.	7.5 oz. ←	Quantity of the commodity

As the illustration indicates, the consumer is given the price of a pound of a particular product and next to it the price of the amount in that particular container. To make an intelligent price comparison, the consumer need only look at a similar item and compare the price per pound to ascertain which product is less expensive.



TEL CONSUMER

Tel Consumer provides consumer information you need—when you need it. Just call the toll free number 1-800-242-5846 any time between 9:00 A.M. and 4:30 P.M. Monday through Friday.

Below is a complete list of all the tapes currently available, listed by number. Just find the tape you want to hear, call and ask for the tape by number. To hear the tape again, call back.

ADVERTISING

- 111 Advertising Regulations
- 114 Rainchecks

APPLIANCES

- 121 How to select an appliance
- 122 Before you get your appliance repaired
- 204 Fans Are Fantastic
- 466 Warranty rights

AUTOMOBILES

- 125 The Lemon Law
- 132 What to do when your car needs fixing
- 134 Auto Repair After An Accident
- 135 Automatic Transmissions
- 136 Auto safety and recall hotline
- 137 Financing a car
- 139 Buying a used car
- 143 Dealer add-ons
- 144 Auto leasing
- 145 Tips on auto rentals
- 148 When you have an accident
- 149 Buying a new car
- 150 Div. of Motor Vehicle Information
- 510 How To Reduce Rust
- 511 Rustproofing
- 512 Rustproofing Warranties
- 513 Rustproofing Complaints

BANKING

- 151 Types of checking accounts
- 152 How a checking account works
- 153 Stopping payment—worthless checks

CONDOMINIUMS

- 157 Buying a condominium
- 158 Not buying a condominium

161 CONSUMER COMPLAINING

CONTRACTS

- 163 Cancellation of a contract

CREDIT-MONEY MATTERS

- 166 Budget guidelines
- 170 Credit Card Finance Charges
- 171 Errors and questions about credit card bills
- 172 Lost or stolen credit cards
- 173 Credit discrimination
- 174 Credit collection agencies
- 175 Default on a mortgage
- 177 Your rights to a fair credit report
- 178 Bankruptcy

EDUCATION

- 186 Choosing a vocational school
- 187 The vocational school contract
- 188 Choosing a College
- 189 College Financial Aid

EMPLOYMENT

- 191 Employment agencies
- 192 Job discrimination
- 193 Wage and hour law
- 194 Work-at-home schemes

FOOD-GROCERIES

- 207 Grocery complaints
- 209 Unit pricing

**216 FRANCHISES-
DISTRIBUTORSHIPS****FUNERALS AND OTHER FINAL
CONSUMER CONCERNS**

- 218 Pre-need funeral arrangements
- 222 Funerals
- 223 Cemeteries

**HEALTH AND BEAUTY PRODUCTS
AND SERVICES**

- 232 Generic drugs
- 234 Hearing aids
- 235 Nursing home patients' rights
- 236 Health Spas

HOME IMPROVEMENTS

- 241 How to select a contractor
- 242 Home improvement contracts
- 244 Zoning, codes, permits and licenses

HOME SALES AND SOLICITATIONS

- 256 Door-to-door sales
- 257 Telephone sales

INSURANCE

- 265 How to shop for insurance
- 266 How to evaluate your insurance needs
- 267 The insurance policy contract
- 268 Types of auto insurance coverage
- 269 No-fault auto insurance
- 273 Crime insurance
- 274 Flood insurance
- 275 Health insurance
- 277 Life insurance
- 278 Tenant/condominium insurance
- 284 How Much Life Insurance Do You Need?

LANDLORD-TENANT

- 291 Security/damage deposits
- 292 Landlord responsibilities
- 293 Tenant responsibilities
- 294 Raising rent
- 295 Housing discrimination
- 296 Security deposit return
- 297 Withholding rent and "repair-and-deduct"
- 298 Eviction for non-payment of rent
- 299 Rental property tax rebate
- 300 The truth-in-renting law

LEGAL

- 306 Legal assistance
- 307 Attorney fees and complaints against attorneys
- 308 Small claims court
- 310 What to do about "lemons"

MAIL

- 316 Advertising mail
- 317 Obscene material
- 322 Mail-order merchandise

- 323 False billing is mail fraud
- 194 Work-at-home schemes

MERCHANDISE

- 326 Merchandise return
- 327 Lay-aways
- 330 Pricing
- 466 Warranty rights

MISCELLANEOUS

- 336 Buying dogs and cats
- 337 Auctions
- 338 Charitable solicitations
- 341 Copyrights, trademarks and patents
- 342 Dry cleaning
- 343 Federal government information
- 344 Fuel: buying gasoline and heating oil
- 346 Land sales
- 347 Product safety

MORTGAGES

- 175 Default on a mortgage
- 377 How to buy a home for 10 per cent down

MOVING

- 381 Before you move
- 382 Moving complaints

**PROFESSIONS AND OCCUPATIONS
LICENSED BY NEW JERSEY**

- 474 The Regulatory Boards
- 475 Certified Public Accountants
- 476 Beauty Culture
- 477 Mortuary Science
- 478 Professional Planners
- 479 Medicine
- 480 Engineering and Land Surveying
- 481 Optometry
- 482 Ophthalmic Dispensers and Technicians
- 483 Electricians
- 484 Marriage Counselors
- 485 Psychologists
- 486 Architects
- 487 Plumbers
- 488 Barbers
- 489 Nursing
- 490 Pharmacy
- 491 Dentistry
- 492 Veterinary Medicine

PUBLICATIONS

- 389 Undelivered magazines

SECURITIES

- 348 Stocks and bonds
- 349 Scams and con artists

SOCIAL SERVICES

- 396 Food stamps
- 397 Aid to families with dependent children
- 398 Medicaid
- 399 How to file for social security benefits
- 400 Supplemental security income
- 401 Social security survivors benefits

- 402 Social security retirement benefits
- 403 Social security disability benefits
- 404 Medicare
- 405 How to apply for public assistance

TAXES

- 416 Local property homestead rebate
- 417 Real property tax
- 418 Sales and use tax
- 419 Personal income and estate taxes
- 420 Senior citizen tax breaks

TRAVEL

- 426 Airline overbooking
- 427 Flight delays and cancellations
- 428 Charter flights

- 429 Lost baggage
- 433 Vacation time-sharing plans

TELEVISION AND RADIO

- 444 Cable television

UTILITIES

- 197 Energy Conservation
- 452 Overdue utility bills
- 453 Fuel adjustment
- 454 Rising utility rates—what can I do?
- 455 Peak load pricing
- 456 The Board of Public Utilities
- 457 Utility complaints

WARRANTIES

- 466 Warranty rights

TICKET SCALPING

On August 11, 1983 it became illegal to "ticket scalp" in New Jersey. The new law requires any ticket broker in New Jersey to be licensed by the Division of Consumer Affairs. The allowable mark-up when reselling a ticket to any entertainment event in New Jersey is 20% of the original ticket price or \$3.00, whichever is greater.

In addition, it is illegal to sell, resell or buy tickets on the premises of a place of entertainment except in designated areas. Tickets sold in designated areas must have originally been purchased for personal or family use and may be sold only for the price permitted under this law.

TIMESHARING

Within the last 10 years, the concept of vacation timesharing has become increasingly popular. This plan involves the use of a vacation home for a limited, pre-planned time. Many timeshare programs are highly regarded but problems occasionally occur. You should carefully consider the risks as well as the benefits before signing a contract or check. Don't be the victim of high-pressure sales tactics.

There are two main types of timesharing plans: deeded and non-deeded. With the deeded type, you buy an ownership interest in a piece of real estate. In the non-deeded plan, you buy a lease, license or club membership which lets you use the property for a specified period of time each year for a stated number of years. With both types, the cost is based on the length and time of year that you want to buy.

As with any purchase that costs thousands of dollars, be sure you understand what you are getting *before* you sign any papers or pay any fees. It is wise to seek professional advice concerning



all aspects of a timesharing purchase. The Division of Consumer Affairs suggests that you consider the following points before you purchase any type of timeshare.

1. PRACTICAL FACTORS

A major reason people buy timeshares is for the convenience of having pre-arranged vacation facilities. You should consider whether you will be able to use a timeshare facility regularly. For example, will your vacation plans be subject to last-minute changes or vary greatly in length and season from year to year? If you are evaluating a timeshare plan with units in several locations, consider whether the club has a large enough number of units at the sites you prefer so you can vacation there as often as you would like.

2. INVESTMENT POTENTIAL

Evaluate any investment claims made by the seller. The future value of a timeshare depends on many factors. Resale of the timeshare may be difficult. You may face competition from the firm that sold you the timeshare or local real estate brokers may not want to include the timeshare in their listings. Closing costs, broker commissions and arranging financing should also be considered. Even if a unit increases in value, a one-week deeded timeshare, for example, will give you a return of only 2% of that increase.

3. TOTAL COSTS

The total cost of your timeshare includes expenses such as finance charges, travel costs and annual fees. Annual maintenance fees may well rise at rates that equal or exceed the inflation rate. You may want to find out if limits exist on cost increases at your

project. Compare estimates of your timeshare cost on a weekly basis with the rates of similar accommodations you could rent in the same location.

4. IMPORTANT PAPERWORK

Do not act on impulse or under pressure. Review all documents carefully or have an attorney familiar with timesharing review them before you make a purchase. Find out if the contract provides for a "cooling-off" period during which you can cancel the contract and get a refund. If there is such a provision, use that time to reconsider your decision. If there is no cooling-off period, be sure you understand all aspects of the purchase and review all materials before you sign.

5. PROMISES

Be sure that everything that the salesperson promised orally is written into the contract. Be especially cautious if verbal claims contradict the written contract.

6. EXCHANGE PROGRAMS

Remember that exchange programs, which offer the opportunity to arrange swaps with other resorts in different locations, usually cannot be guaranteed. There may also be some limits on the exchange opportunities such as a requirement that you request use of the facility far in advance. Travel costs may be very high or you may not be able to "trade-up" to a bigger unit or a more popular time of year. Of course, your unit must be built and operating properly or you may not be able to exchange at all.

7. REPUTATION RESEARCH

Your resort will be a good place to vacation only if it is run properly. Therefore, you should research the track record of the seller, developer and management company. Visit the facilities and, if possible, talk to other users. Local real estate agents, Better Business Bureaus and consumer protection offices are often good sources of information. Learn about what will be done to manage and repair the property, replace furnishings as needed and give you the promised services. Will these arrangements be adequate and, if so, for a long period of time or just for the near future?

8. UNFINISHED FACILITIES

If you are buying a timeshare on property where the facilities have not been completed, get a written commitment from the seller that they will be finished as promised. One way to protect your financial interest during this waiting period is to ask that enough of your money be held in escrow to ensure that the facilities will be completed and free of claims against the developer.

9. DEFAULT PROTECTION

Find out what your rights are if the builder or management company has financial problems or in some way defaults. See if your

contract includes two clauses concerning "non-disturbance" and "non-performance". The non-disturbance provision will protect you from claims by a third party against the developer or management firm, which could otherwise prevent you from using your unit. The non-performance protection clause will protect all your rights even if a third party, such as a bank, needs to buy out your contract. An attorney can provide you with more information about these provisions.

To obtain more information, contact any of the following agencies: The Division of Consumer Affairs, 1100 Raymond Boulevard, Newark, New Jersey 07102; The Bureau of Subdivided Land Sales Control at 201 East State Street, Trenton, New Jersey 08625, or the Federal Trade Commission, 26 Federal Plaza, 2200 Floor, New York, NY 10007, 212-264-1207.

VOTER REGISTRATION

There may be no more important right or obligation you have as a citizen than exercising your right to vote. If you need information on how to register, where to cast your ballot or where to obtain an absentee ballot, consult the white pages of your telephone directory for the number of your county election board.

WEIGHTS AND MEASURES

When many people think about weights and measures violations, they picture the grocer with a heavy thumb charging more for cold cuts than the meat is actually worth. Checking grocery scales, however, is only part of the job carried out by the Weights and Measures network of the 41 State, county and local offices.

1. STORES

Every weighing and measuring device used in commercial transactions is checked at least once a year by inspectors. In addition to checking the accuracy of store scales, the inspectors verify that items that are preweighed and prepackaged accurately state the net weight of the product. (You can't be charged for the cardboard container in which the meat is packed.) Violators can be penalized \$50 per package for the first offense.

The Office of Weights and Measures also determines if measurements of non-food items are precise. For example, a bottle of shampoo with a label that reads "8 ounces" must contain that amount. If a large number of products produced by the same manufacturer are found to contain less than the stated quantity of the product, Weights and Measures will file a complaint and bring the matter to the attention of the manufacturer. When an agreement between the Office and the manufacturer cannot be reached, the Office may prosecute.

2. GASOLINE AND HOME FUEL OIL

Weights and Measures checks the accuracy of meters used to measure fuel—both gasoline and home heating oil truck pumps. These meters are tested at least once a year. In addition to checking for accuracy, the inspectors determine if the seals designed to prevent tampering are still in place and that the air eliminators are functioning. This assures that you will only be charged for the fuel that you receive.

3. KEROSENE

New Jersey has a new law that requires 2-K kerosene to be labeled as follows:

"This kerosene is designated ASTM grade 2-K by the manufacturer and may not be suitable for use in all unvented portable kerosene space heaters. Consult the heater manufacturer's recommendation for proper fuel."

The reason for this new law is that high levels of pollutants have been found where 2-K kerosene is burned in unvented space heaters.

If you believe that you have been "short-weighted," contact your local or county Office of Weights and Measures. The telephone numbers of the State and county offices are provided below.

STATE DIVISION:

Thomas W. Kelly, State Superintendent
187 W. Hanover Street
Trenton, N.J. 08625
609-292-4615

ATLANTIC COUNTY

James S. Graziano, Superintendent
1601 Atlantic Avenue, 7th Floor
Atlantic City, N.J. 08401
609-345-6700
Ext. 2254

BERGEN COUNTY

James A. Pollock, Superintendent
355 Main Street
Hackensack, N.J. 07601
201-646-2729

BURLINGTON COUNTY

Renee L. Borstad, Acting Superintendent
49 Rancocas Road, 3rd Floor
Mt. Holly, N.J. 08060
609-261-5098

CAMDEN COUNTY

Camden County Health Services Center
Lakeland Road
Blackwood, N.J. 08012
609-757-8196
609-227-3000/3290

CAPE MAY COUNTY

Fred Shackleton, Superintendent
Central Mail Room
Cape May Court House
Cape May, N.J. 08210
609-465-7111
Ext. 398

CUMBERLAND COUNTY

George S. Franks, Superintendent
788 E. Commerce Street
Bridgeton, N.J. 08302
609-451-8000
Ext. 369

ESSEX COUNTY

Edward R. Penhale, Superintendent
900 Bloomfield Avenue
Verona, N.J. 07044
201-226-1560

GLOUCESTER COUNTY

Joseph Silvestro, Superintendent
49 Wood Street, County Building
Woodbury, N.J. 08096
609-845-1600

HUDSON COUNTY

Frank M. Turner, Superintendent
595 Newark Avenue
Jersey City, N.J. 07306
201-795-6109

HUNTERDON COUNTY

Edward H. Quick, Superintendent
Hall of Records
Flemington, N.J. 08822
201-788-1249

MERCER COUNTY

Donald R. McCabe, Superintendent
640 S. Broad Street
Trenton, N.J. 08650
609-989-6579

MIDDLESEX COUNTY

John M. Chohamin, Superintendent
841 Georges Road
North Brunswick, N.J. 08902
201-745-3297/3298

MONMOUTH COUNTY

William G. Dox, Superintendent
Hall of Records
Freehold, N.J. 07728
201-431-7362

MORRIS COUNTY

Benjamin L. Struble, Superintendent
Courthouse
Morristown, N.J. 07960
201-285-6247

OCEAN COUNTY

Malcolm R. Burd, Jr., Superintendent
38 Hadley Avenue, CN2192
Toms River, N.J. 08753
201-929-2166

PASSAIC COUNTY

Joseph J. Donegan, Superintendent
317 Pennsylvania Avenue
Paterson, N.J. 07503
201-881-4373
4374, 4375

SALEM COUNTY

Robert B. Jones, Superintendent
94 Market Street
Administration Building
Salem, N.J. 08070
609-935-7510
Ext. 368

SOMERSET COUNTY

James G. Maher, Superintendent
N. Bridge and High Streets
Box 3000
Somerville, N.J. 08876
201-231-7000/7298

SUSSEX COUNTY

Jerry M. Heater, Superintendent
R.D. 3, Box 140
Newton, N.J. 07860
201-948-5464

UNION COUNTY

William M. Ramsey, Superintendent
300 North Avenue, East
Westfield, N.J. 07090
201-654-3875

WARREN COUNTY

James P. Burns, Superintendent
Warren County Courthouse
Belvidere, N.J. 07823
201-475-5087



DEPARTMENT OF LAW AND PUBLIC SAFETY HOTLINES

ALCOHOLIC BEVERAGE CONTROL

General Information
609-984-2830

Licensing and special permit information

CONSUMER AFFAIRS

General Information
201-648-3622

Advice on filing complaints, answers questions.

Action Line
201-648-3295

Information on complaint history of a particular business.

Tel Consumer
800-242-5846

Tapes on hundreds of consumer topics.

CRIMINAL JUSTICE

General Information
609-984-6500

Information on services offered by Division of Criminal Justice.

CIVIL RIGHTS

Hot Line
800-DCR-LAWS

Receives complaints and offers taped information.

ELECTION LAW ENFORCEMENT COMMISSION

General Information
609-292-8700

Receives complaints and answers questions.

MOTOR VEHICLES

General Information
609-292-5591

General information and citizen complaints

STATE POLICE

Arson Hotline
800-792-9722

Receives information concerning arson on a 24-hour basis.

VIOLENT CRIMES COMPENSATION BOARD

Victim-Witness Hotline
800-242-0804

Assistance for victims and witnesses of crimes.

HOTLINES AND HELPFUL NUMBERS IN OTHER DEPARTMENTS AND AGENCIES

AGRICULTURE

General Information
609-292-8896

Information concerning farm markets, animal health, plant industry, and dairy industry. Call for a copy of *New Jersey Department of Agriculture Programs and Services*.

BANKING

General Information
609-984-2777

Receives and processes all complaints concerning savings and loan institutions, commercial banks and licensed lenders.

Mortgages
609-292-0050

Information and assistance for homeowners faced with unemployment or economic difficulties affecting their ability to meet mortgage loan payment commitments.

CASINO CONTROL COMMISSION

Lawrenceville
609-292-7730
Atlantic City
609-441-3200

Information concerning licensure requirements for casino employment

CIVIL SERVICE

**Equal Employment
Opportunities and
Affirmative Action**
609-292-6045

Receives complaints concerning discrimination in State Civil Service jobs.

General Information
609-292-4138

Answers questions on all aspects of Civil Service, dates of examinations, applications, job openings, brochures.

Job Opportunities Bulletin
609-292-6930

Information on where to pick up the monthly "Job Opportunities Bulletin" which includes an application and instructions for filing, a veteran's preference form and a list of Civil Service openings for which competitive examinations are being given.

COMMERCE AND ECONOMIC DEVELOPMENT

Travel and Tourism
800-292-2470

Taped information concerning special activities and events, places to visit and vacation spots in State.

Office of Small Business Assistance
609-292-6669

Provides advice and assistance to individuals on small businesses.

COMMUNITY AFFAIRS

Institutionalized Elderly
800-792-8820

Receives complaints and provides information about conditions for the elderly in boarding homes, nursing homes, hospitals and mental institutions.

Rent Assistance
800-792-8820

Information on federally funded rent subsidies for low income, elderly and handicapped persons.

Senior Citizens
800-792-8820

Information on services for the elderly and referrals to other agencies.

Tenant Rebates
609-984-5976

Information concerning property tax rebates to apartment dwellers.

Women
800-322-8092

Crisis counseling and referral services for women.

CORRECTIONS

Parole Information and Assistance
201-547-3545

Assists persons on parole with personal and community problems.

DEFENSE

General Information
609-984-3603

Information regarding New Jersey National Guard or New Jersey Department of Defense.

EDUCATION

Library for the Blind
800-792-5822

Information concerning the library and reference assistance.

ENERGY

Community and Education
800-492-4242

Answers questions on energy problems including solar and nuclear.

Utilities
201-648-2350

Receives complaints concerning public utility service (only emergencies are processed before 9:00 A.M. or after 4:30 P.M.)

ENVIRONMENTAL PROTECTION

Environmental Action Line
609-292-7172

Receives complaints on a 24-hour basis concerning any abuse of the environment. Callers need not identify themselves.

Flood Insurance
800-292-0764 or
609-292-2296

State coordinator for National Flood Plain Insurance Program. Provides information and maps locating flood plains in New Jersey.

HEALTH

General Information

609-984-7160

Nursing Homes

800-792-9770

Gambler Hotline

800-GAMBLER

Answers questions relating to matters of health administration.

Receives complaints about nursing homes and other health care facilities.

Assists compulsive gamblers or their families 24 hours-7 days a week

HIGHER EDUCATION

Education Hotline

800-792-8355

Information on post-secondary academic programs, vocational and technical education.

Student Financial Aid

800-792-8670

Information on financial aid for college students.

HUMAN SERVICES

Child Abuse

800-792-8610

Receives reports of child abuse for immediate investigation.

Lifeline

800-792-9745

Information on assistance to pay utility bills.

Pharmaceutical Aid

800-792-9745

Information on senior citizens' pharmaceutical aid plan.

Public Welfare

800-792-9773

Information on food stamps and welfare programs.

INSURANCE

Auto and Homeowners Insurance

609-292-5316

Answers Citizens' questions and receives complaints.

Life and Health Insurance

609-292-8863

Answers citizens' questions and receives complaints.

LABOR

Career Hotline

800-222-1309

Job search assistance including actual job openings, licensing requirements, future outlook for various occupations, day care information and the availability of vocational and academic training programs.

Unemployment Insurance Fraud Hotline

800-221-1679

Receives reports of suspected fraudulent insurance collectors.

Unemployment Insurance Information Line

609-292-7257

Information about unemployment insurance for employees or employers.

LEGISLATIVE SERVICES AGENCY

Legislation
800-792-8360

Information on bills pending in the Legislature.

NEW JERSEY TRANSIT

Train and Bus Information
800-772-2222

Train and bus schedules and other information.

PUBLIC ADVOCATE

**Information and Citizens
Complaints**
800-792-8600

Information on State government programs and services. Referrals. Receives complaints about State agencies. (After normal business hours, calls are recorded and returned the following day.)

STATE

**Corporate Information
Service**
609-984-7107

Information on status of corporations and availability of corporate names.

TREASURY

Taxes
609-292-6400
Lottery
201-976-2020

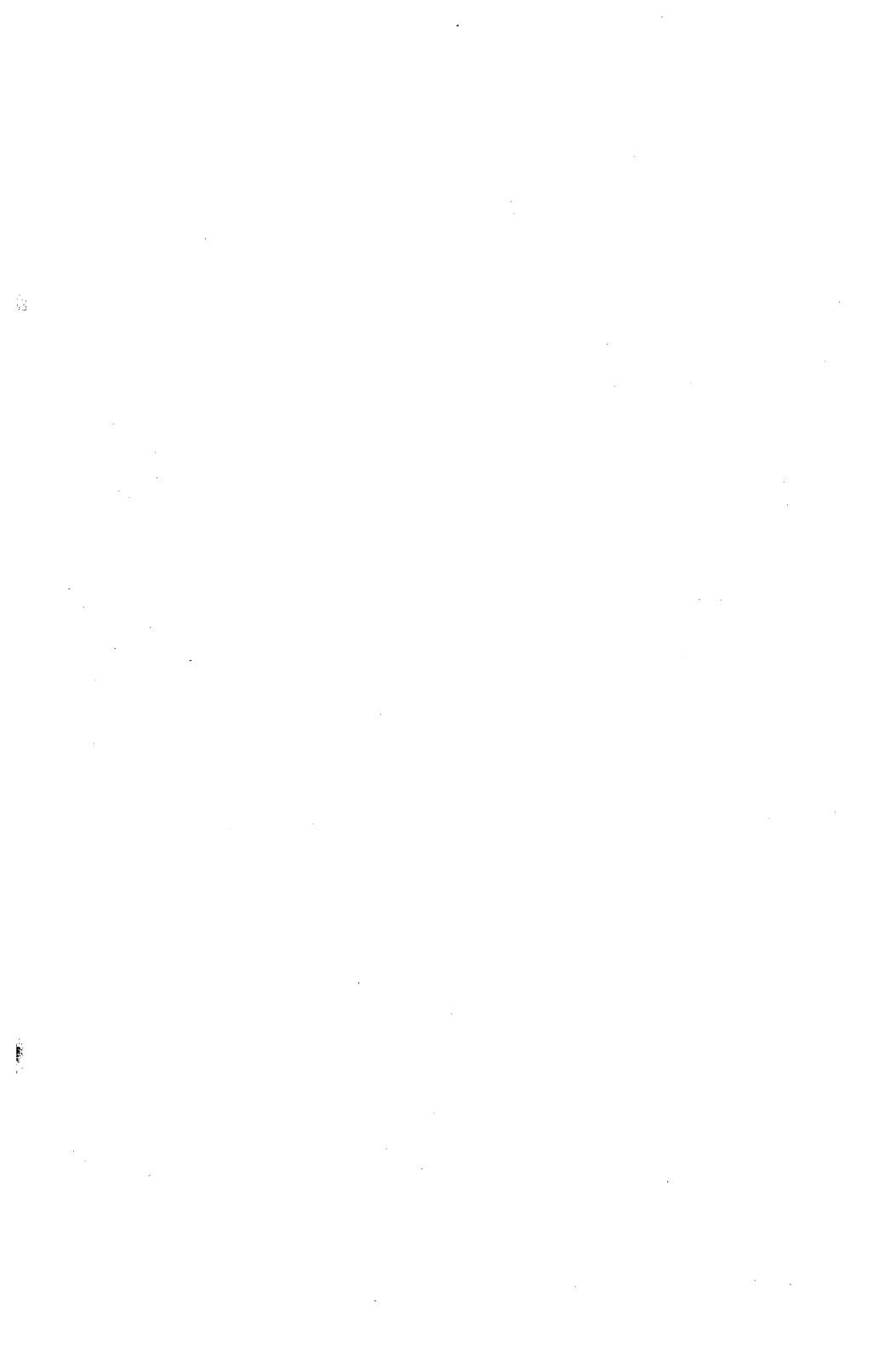
Information and assistance concerning State taxes.

Recorded reports and latest daily and weekly lottery numbers.

NOTES

NOTES

NOTES



**Department of Law and Public Safety
Office of the Attorney General**

CN 081

Richard J. Hughes Justice Complex
Trenton, New Jersey 08625

Bulk rate
U.S. Postage
Paid
Trenton, N.J.
Permit #21