

Who can county consumers trust?

Eric Friedman | Commentary

The complexities of our marketplace have transformed the task of becoming a smart consumer into a full-time job. At a time when many consumers are losing their homes to foreclosures and others have torched their vehicles because they cannot afford their payments, people are reaching out for help.

The simple answer is that there is only one thing we need in every consumer transaction: trust. Neither a handshake nor a 100-page contract will prove successful without the underlying element of trust. What happened to trust in our marketplace? As evidenced by the complaints received by our office, it is clearly lacking:

A chimney repair firm charged an elderly homeowner \$46,000 for repairs but, in fact, the repairs were either not needed, not performed or worth only a small amount.

An unlicensed home improvement contractor promised to complete a renovation for which he was paid \$120,000 but he did not return to complete the work and failed to disclose that he had previously been charged for theft.

A real estate agent obtained financing for a purchaser by making the down payment enabling the consumer to purchase a house and enabling the agent to receive a commission. The bank approved the loan, but the purchaser lost the house to foreclosure several months later.

Thousands of consumers turn to Montgomery County's Office of Consumer Protection each year to report unfair or deceptive trade practices. Consumers are inundated with offers and information but most of us have full-time jobs and family obligations that keep us longing for shortcuts to doing research before we purchase consumer goods or services.

How many hours does it take to read the fine print regarding the cell phone service agreement or the credit card solicitation? How many hours of research can the average consumer afford prior to selecting a plumber or buying furniture?

The marketplace has responded with Internet search engines, community based online discussion groups, and Web-based gripe sites. We have developed an attachment to handheld electronic devices that can connect to a myriad of instant information, but we are still left longing to know

which merchants are honest and reputable. Must we go through life being suspicious of everything and everyone?

Some communities are fortunate enough to have local government consumer protection offices dedicated to restoring integrity in our marketplace. Montgomery County's Office of Consumer Protection has been in operation for the past 37 years helping consumers and is now embarking upon additional duties related to real estate disclosures, environmental advocacy and the rights of domestic workers.

The federal government continues to struggle with protecting consumers and instilling trust in our marketplace. Consumers look to federal agencies to resolve foreclosure issues, make sure our tomatoes and peppers are safe to eat, and ensure that toys do not contain lead. However, local consumer protection agencies, such as the Montgomery County Office of Consumer Protection, continue to serve as an anchor to protect consumers from drifting into the sea of scams that exist in our society.

Eric Friedman is the director of Montgomery County's Office of Consumer Protection.

WHEN YOU NEED HELP

The Montgomery County Office of Consumer Protection encourages consumers to contact its office:

Web page: www.montgomerycountymd.gov/consumer

You can download and print a complaint form, get information and check the number of complaints against a merchant.

E-mail: ConsumerProtection@montgomerycountymd.gov

Anonymous consumer fraud tip line: 240 777-3681

Regular business number answered by a real person (following a short recording) 240-777-3636

The office has investigators on duty each day.