



Vulnerability Issues in the New Millennium

NEW TECHNOLOGY CREATES NEW WAYS TO EXPLOIT

By Ed Keifer

Section Two: Hazards of Using the Telephone

This installment in the three part series focuses on the problems the current phone systems and services present to all of us, but particularly so to people with disabilities. Let us join Lucy Loose Lips and Lex Sploiter again as she moves into her own apartment for the first time and calls to hook up phone services. As you read the script think of things that Lucy could have done differently. At the end of the skit potential hazards of using the telephone will be discussed in detail.

Casual Calling Equals Not-So-Casual Phone Bill

CAST	ROLE
Lex Sploiter	Psychic Hotline rep.
Lucy L. Lipps	Our heroine, the victim
Carly Flower	Centurytel customer relations representative

Narr. Lucy has recently moved into her new apartment and is looking to get her phone hooked up. She is calling Centurytel from her friend's house.

Lucy: [Dials phone number to Centurytel.]

Carly: You've reached the Centurytel residential service department. How can I help you today?

Lucy: Hi, my name is Lucy and I just moved into my apartment and I'd like to get my phone hooked up.

Carly: Well, we offer a number of different residential packages. Would you like to hear the options?

Lucy: Sure.

Carly: The options we offer range from a basic package which covers your basic needs to our elite option which has the capability of paging you on your cell and downloading your e-message directly to your Internet-ready cell phone which then contacts our integrated message storage center which can automatically dial the number that just tried to reach you every 5 minutes. A designated alarm on your cell phone will then indicate when the number has gone

through. At that time you can talk to the available party. We also offer packages that fall between these two. Do you have an idea what kinds of needs you have?

Lucy: I think I'll just stick with the basic package.

Carly: Have you received prior phone service in your name?

Lucy: No.

Carly: OK. I'll need your current physical address and mailing address.

Lucy: My name is Lucy Loose Lips and I live at 777 Crystal Ball Lane, Kalispell Montana 59901.

Carly: Do you want you number published in the directory Ms. Lipps?

Lucy: No thank you.

Carly: Oh — before I forget — you need to choose a long distance carrier.

Lucy: I'll take Federal Express.

Carly: Well you need to choose a long distance provider like MCI, AT&T, Sprint....

Lucy: I'll take Sprint from what I understand I should be able to take a trip on Northwest if I sign up with them.

Carly: Is Sprint your final answer?

Lucy: Yes.

Carly: Well Lucy when you receive the information from Sprint in the mail be sure to follow through. Okay?

Lucy: Okay.

Carly: Is there anything else I can help you with today?

Lucy: Well, can you hook me up with cable?

Carly: No, sorry, Lucy, You can call the cable company for that one. Take care now.

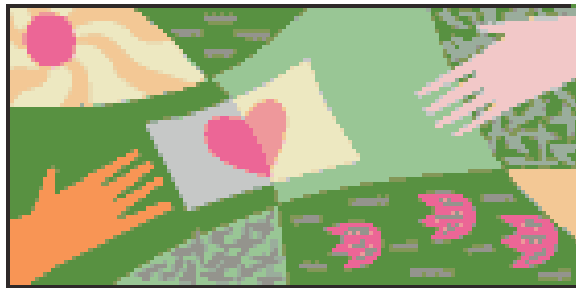
Lucy: Bye.

Narr: Lucy did get her phone hooked up. A month has gone by and Lucy failed to follow through with the long distance carrier. One night at home she is up late and sees a commercial for a telephone psychic network. She picks up the phone and dials 1-Read My Palm (1-732-369-7856).

Lex: Hi! My name is Lex and I'm your psychic connection. Please tell me your name and date of birth.

Lucy: Lucy Loose Lips and I was born on 3/13/1980.

Lex: Lucy, before we begin we are offering a discount for those who enroll as a new member. The membership allows you 10% off all calls made during the month. You first have to call for 200 minutes to receive this discount. The membership also includes a membership card and offers will periodically arrive in the mail. Does this interest you?



Lucy: I guess so.

Lex: Great then your saving will begin at this very moment. I sense you are having troubles with relationships lately. It seems you are looking for Mr. Right and keeping running into Mr. Wrong.

Lucy: Yeah that's true. How did you know that?

Lex: Well, Lucy, what I do is easy. Everything is dictated by the stars and you can look at me as an interpreter. The stars tell me and I tell you. You'll find the more you talk with me the more you will know about yourself.

Lucy: Oh my goodness. So I can call you with any questions I have about life and you can tell me the answer?

Lex: Try me. You ask me a question and I'll interpret what the stars are saying and then the next time you call me we'll see if I was right. Sound good?

Lucy: Oh, yeah! Let's see... I've got it. Can I expect to get visits from a cute guy that I know who walks by my apartment now and again?

Lex: Lucy, knowing that you are a Pisces you are looking for more involvement with someone who will deliver the goods so to speak. Right?

Lucy: Well, yeah. I just want to feel involved with someone.

Lex: You call me in a few days and tell me what you've discovered. Okay?

Narr: Days pass and Lucy discovers nothing significantly new happening. The cute guys who walks down the street has had no interaction with her. She waits the days in

anticipation and then makes the call to her psychic connection, Lex.

Lex: This is Lex your psychic connection. What's your account number?

Lucy: Lex, it's Lucy.

Lex: Lucy, what is your account number?

Lucy: 867-530-9

Lex: Ah yes, Lucy. Tell me: how did the stars influence you?

Lucy: Well Lex. I have seen no changes over the last few days with my love life. You said I would have some kind of interaction by now.

Lex: Tell me Lucy: have you received visits from the gentleman you spoke of?

Lucy: No, and I'm upset about it.

Lex: Lucy, sometimes when we ask something from the stars we have to be very specific. For example, you asked about the young man who frequents your sidewalk and someone who will deliver the goods. I have a question for you: is your mail carrier male or female?

Lucy: He's male.

Lex: Is he cute?

Lucy: Well, I guess he is.

Lex: Ah-hah! See, Lucy? The stars were right about your request. However, you were not specific enough for the stars. Can't you see? From here on out I will try to interpret your specific requests so that you get accurate results from the stars.

Lucy: Oh my gosh... deliver the goods... the mail man... It all makes sense now. Thanks, Lex. I'll try to be more specific from now on.

Lex: Tell me Lucy, what is your next request of the stars?

Lucy: Let's see...

Narr: Lucy falls into the trap and calls Lex more and more frequently. She exceeds her 10% discount offer. In fact, she blows it out of the water. At a rate of \$2.99 a minute and having over 1000 minutes in one month plus having a casual billing rate leads to... Well, you see what happens.

Lucy: [knock at the door] Oh! It must be that cute mailman coming to see me again.

Narr: The Grim Reaper appears at the door with the phone bill exceeding \$3,000 for the month.

Lucy: [screams, cries, or faints]

— End of Skit —



TRIC/PLUK LIBRARY USER SURVEY 2001

We need your help to continue to improve our library service. If you have used the TRIC/PLUK library this past year, please complete this survey and return by May 25, 2001. To complete on-line, go to www.pluk.org/TRIC.htm and click on submit. All information is confidential and for evaluation purposes only.

	Excellent	Good	Adequate	Needs Improvement	Poor
1. How satisfactory were the resources in meeting your needs?					
2. Were the resources current?					
3. Was the material too difficult?					
4. Was enough information provided on your topic?					
5. Do the lending policies make it easy to use the library?					
6. Was the library staff helpful and courteous in meeting your needs?					

Cut or Tear Out

1. How satisfactory were the resources in meeting your needs?
2. Were the resources current?
3. Was the material too difficult?
4. Was enough information provided on your topic?
5. Do the lending policies make it easy to use the library?
6. Was the library staff helpful and courteous in meeting your needs?

7. What other services and resources would you like the library to provide?

8. Please tell us about yourself. Check all that apply.

- | | | |
|---|--|--|
| <input type="checkbox"/> Service provider | <input type="checkbox"/> DDP Staff Person | <input type="checkbox"/> Student |
| <input type="checkbox"/> Special Ed. Teacher | <input type="checkbox"/> Regular Ed. Teacher | <input type="checkbox"/> Administrator |
| <input type="checkbox"/> Parent or family member of a child with a disability | <input type="checkbox"/> Adult with a disability | |
| <input type="checkbox"/> Other: _____ | | |

9. Additional comments

Feel free to copy and distribute this survey to others.

***** Thank You For Your Participation *****

*"There is no better prescription than knowledge."
— C. Everett Koop, 1996*

THANK YOU

We appreciate your efforts to fill out and send in this survey.

[Please close folded sheet with a sticker or a piece of tape.]



Fold Line



TRIC/PLUK Library
516 North 32nd Street
Billings, MT 59101

**Place
Stamp
Here**

TRIC/PLUK Library Survey
516 North 32nd Street
Billings, MT 59101

THINKING ABOUT OUR SKIT

Signing up for long distance services.

Since the break up of “Ma-Bell” in the early 1980’s, the number of long distance phone carriers went from one carrier to many. Each carrier has it’s own rate system and rules and regulations governing use of it’s services. It is important to comparison shop before signing up for any carrier. Choose a rate plan that works best for your individual circumstances. Avoid the “frills” and options unless you have a need for them. Each one of these options comes at a price to you either up front on your monthly service bill or in a high charge per minute being assessed. Use of calling cards is one example of an option, when used, which will result in a higher per minute charge. Lucy fortunately avoided the additional charges which come with the “frills.”

When you first install a phone, you are asked if you want long distance services and, if so, with what long distance service carrier. It is important to remember that the local carrier does not directly handle long distance services. They will make a referral to the carrier of your choice, but it is up to you to contact the long distance carrier to sign up for a particular long distance plan.

Failure to call the long distance carrier and sign up for a plan will result in “casual rate” charges when you use your telephone for long distance. This casual rate is based on a fluctuating rate determined by the carrier used. A call billed at the casual rate will result in phone charges significantly higher than the same call billed under any of the rate plans. Lucy failed to call the carrier to sign up for a long distance plan. This simple mistake was a very expensive lesson for Lucy.

The 10–10 numbers often advertised on TV also require that a person set up a calling plan before the advertised rate can be used. Failure to call before using one of these 10–10 numbers will result in the casual rate being charged to your phone.

If you find that you have been billed at a “casual rate,” you normally can get the telephone long

distance carrier to place you in a long distance plan retroactively. This will result in a dramatic reduction in the charges that you must pay.

It is up to you to call the long distance carrier. They will not automatically adjust your charges. Once Lucy found her long distance calls were billed at the higher rate, her best action would be to have someone help her call the long distance carrier to try to get the charges retroactively restructured into a rated plan. It is important to explain to the carrier that Lucy did not understand the consequences of her failure to sign up for the long distance plan in the first place.

As a final word of caution, charges stemming from collect calls or credit card calls cannot be reduced. Please be careful when accepting collect calls or using a long distance phone credit card.

1–900 numbers

1–900 numbers provide a wide variety of entertainment services over the phone at a cost. Often you see advertisements for these services on TV or in magazines. It is important to look at the fine print to determine the charges that you will incur if you decide to use one of these services. In our skit, the first minute cost \$5.99; each additional minute cost \$1.50. So, the bill for eleven minutes with Lex would be \$21.99.

Remember that the job of these operators is to keep you on the phone as long as possible. Lex’s job, as reprehensible as it may seem to us, is to draw Lucy into calling him back regularly.

The key to getting these charges reduced or eliminated hinges on proving that the person did not understand she was being billed for the service or the rates under which she would be billed.

Again, like the long distance casual rate, intervention by a case manager may result in a set of charges being eliminated. Normally, a letter from the case manager testifying to the person’s incapacity to understand the consequences of her actions is needed. However, a person usually “gets

out of jail free” only once. The next time she would have to pay for the services provided.

Reversing Charges

There are certain steps to take if you have charges on your phone bill from a 1-900 number that you believe are not yours.

- Call the number on your bill listed with the 1-900 charges within 60 days of receiving the bill. Oral notification is sufficient to begin a billing review.
- A written acknowledgment of your dispute must be provided to you within 40 days if the billing error has not been corrected or the billing review is not completed.
- If the bill was determined to be correct (not in your favor), you have a right to request a written explanation and you should receive a written notice of amount owed.

Telemarketing

The job of telemarketers is to get you to buy the product or service that they are selling. Many telemarketing firms are legitimate businesses but a few of them are out there whose sole purpose is to take your money! Some con artists use scripted sales pitches and an array of high-pressure tactics to obtain your purchase commitment or private information (e.g. your credit card number)

To protect consumers, the Telephone Consumer Protection Act of 1991 went into effect on 20 December 1992. This act and regulations of the Federal Communications Commission (FCC) help consumers avoid unwanted telephone solicitations and regulate certain abusive techniques.

Telemarketers are required to follow these rules:

- Maintain company-specific “do-not-call” lists for customers who have asked to receive no unwanted telephone solicitations. You can reduce the number of solicitations you receive from national companies by contacting the Direct Marketing Association and requesting that your name be removed from the telephone solicitation lists.
- Never call homes before 8 am and after 9 pm. Also, they are prohibited from using automatic dialing systems and prerecorded mes-

sages where they may pose a threat to health and safety, such as using these techniques to call emergency lines and health care facilities.

- Never send unsolicited or “junk fax” ads to telephone fax machines.

Handling annoyance (harassment/nuisance) calls.

What to do:

- When answering the telephone say hello twice. If no response, hang up right away.
- Do not give out any information until you are absolutely certain you know whom you are speaking to.
- Hang up if you hear any obscene language.
- If the calls persist, call local law enforcement.
- Telephone company can offer a phone trace service. The customer merely pushes *57 and it activates the trace.

Law enforcement will be given the results of the trace. It costs \$5.00 if the trace is successful but may be worth doing if faced with phone harassment. Often, an immediate solution to harassing or nuisance phone calls is to request that your phone number be made an unlisted number. To protect your privacy, be careful to whom you give your number once it becomes unlisted.

Cell phones

Cell phone services were made possible with the advent of communication satellites and wireless communication transmission technologies. They offer phone services with the convenience of not having to be hooked up to a phone cord. Unfortunately, this convenience comes at a price. Cellular phone usage is generally more expensive than using a conventional phone system. Additionally, some cellular rate plans have a maximum usage per month. Going over that limit results in the consumer incurring additional charges. Cellular One, for example, currently charges between 25 and 30 cents a minute. Another problem is roving fees. These are fees assessed against the consumer for making phone calls outside of the provider’s area. As an example again, Cellular One will charge an additional 79¢ a minute when using a cell phone outside of the State of Montana.



DD Case Managers — If you have things to add to this section, please send them to me. I will compile, edit, and send articles or information on to Janice Sand. Contact: James Driggers at 444-1344.

Case Management Training in May

The annual case management training will be held in Helena on May 15–17. Perry Jones has compiled input on topics and presenters from case managers around the State. He is finalizing the agenda for what should be an excellent training opportunity for DD Case Managers. Some of the topics will include: brokering of services in a competitive environment, sexual assault and developmental disabilities, guardianship/conservatorship, eligibility and the ABAS (Adaptive Behavior Assessment Scale), and mental health issues.

Accessible Bus Service

Chesa Sullivan found out that Greyhound, and some of its affiliated bus lines make buses with

wheelchair lifts available on request. If you call at least 48 hours in advance, they guarantee to have an accessible bus on the line by the time you make your trip. Chesa called a central number in Seattle first, 1-800-752-4841, which handles all of Greyhound's ADA issues. Here in Montana both Greyhound and Rimrock bus lines have lift buses available. If a customer has a personal care attendant, the PCA travels for free. Since the lifts can handle a total weight of no more than 600 pounds, there might be a limitation in some cases.

Big Money for Technology

From the Associated Press, January 2001. A Silicon Valley entrepreneur and his wife are donating a record \$250 million to the University of Colorado to develop technology to help people with disabilities such as Down Syndrome and autism. It is the largest gift ever to an American public university, according to *The Chronicle of Higher Education*.

The gift, paid out over five years, will be used to establish the University of Colorado Coleman Institute for Cognitive Disabilities. The benefactors, Bill and Claudia Coleman, have a niece with a disability. They understand the promise technology can offer people with disabilities.



Thinking About Our Skit, continued

Minimize your exposure to these hazards

Toll restriction • This is a service offered by your local carrier that can be obtained at anytime. There is no charge when you first start services but a \$1.75 per month charge afterward. (Note: a \$20 initial charge will be assessed if this service is not started at the time of initial hook up.) What it does: prevents the person from using long distance service, blocks the person from making or receiving collect calls (except organizations that have their own phone systems such as a prison or jail) and blocks 1-900 numbers.

Pick-freeze • This service can also be requested from the local carrier. This is a request to

the carrier to block any effort for the person to sign up for long distance services.

Nonpublished or non-list numbers • The Federal Trade Commission requires that your local carrier offer you with non-published or non-listed telephone numbers to prevent the release of your name and address.

If in doubt, always ask for help. The worst thing to do is to agree to a service or to pay a bill that you did not fully understand.

A list of references is available upon request.



NEW AT THE LIBRARY

The TRIC/PLUK Library keeps adding new materials. Contact the librarian at jsand@pluk.org, or call (800) 222-7585 or (406) 255-0540 for more information or to check out these items. Materials will be mailed out to anywhere in Montana at no charge.

New Books

Genetics and Mental Retardation Syndromes: A New Look at Behavior and Interventions

discusses in detail four major syndromes: Down, Williams, Fragile X and Prader-Willi, as well as five less researched syndromes.

Teen Relationship Workbook

is for professionals to help adolescents develop healthy intimate re-

lationships and prevent dating abuse and domestic violence. It is a tool for engaging victims, perpetrators, and those at risk and has 68 reproducible worksheets.

Skills for Families Skills for Life is a book to help service providers improve the lives of families who have trouble meeting the challenges of daily living in eleven areas.

New Videos

My Choice, Your Decision: Tools for Change

shows the differences between new fads in providing services to people with disabilities and what people really want for themselves.



Lasting Leadership: Popular Leadership and Self-Advocacy: A Guide for Facilitators

illustrates how to facilitate valuable learning experiences and build lasting leadership in self-advocacy.

Lifting and Transferring People with Disabilities Using the MOVE Approach

gives excellent instructions and demonstrations on how to lift and transfer students with disabilities in everyday settings.



QUALITY MATTERS

Editor Janice Sand • Circulation 600 • Layout: Rosanna Buehl, *QBMM Publishing*, Billings, MT 59101-9121, rosanna@mac.com, 406.248.3802

This is a publication of *Parents, Let's Unite for Kids*, a private nonprofit organization founded in 1984 by a group of parents of children with disabilities and chronic health problems. This project is funded (in part) by the Developmental Disabilities Program of Montana DPHHS. Any statements contained herein do not necessarily reflect the opinion of the Department.

TRIC/PLUK Library
516 N 32nd Street
Billings, MT 59101

Toll free: (800) 222-7585 (in MT)
Voice/TT: (406) 255-0540
FAX: (406) 255-0523

E-mail: triclibrary@pluk.org
URL: <http://www.pluk.org>



TRIC/ PLUK Library
516 North 32nd Street
Billings, MT 59101

Address Service Requested

