

Valentine Voice

Personal Finance & Consumer Rights Newsletter

Make Knowledge Contagious

August 2009

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Greetings!

Welcome to the Valentine Voice. My newsletter is designed to bring you news and information regarding personal finance, identity theft, and consumer rights issues.



Feel free to provide feedback. Many of the issues written about here in the newsletter are also discussed on my [blog](#) and comments are welcomed!

- Sonya Smith-Valentine, Esq.

Personal Finance, Consumer Rights, and Identity Theft & Data Breach Issues

Keynote Speaker - Consultant -Trainer
[Sonya Smith-Valentine International](#)

Obtain Your Auto Insurance Score

Information that auto insurance companies use in a controversial scoring method that helps them set your car insurance rates is available to you for a fee. ChoicePoint has made available to consumers their "insurance score" at its [ChoiceTrust.com web site](#). ChoicePoint provides scores to more than 400 insurance companies. It maintains a database of 16 billion public records but that does not necessarily mean your data will be available through ChoicePoint. Some insurance companies use their own scoring systems.

The insurance industry uses insurance scores because it says a high degree of correlation exists between a person's overall credit history and the likelihood that he or she will file an insurance claim. ChoicePoint charges consumers for the ability to access their insurance scoring records for 30 days.

FTC Trying to Stop Illegal Calls Pushing Automobile Warranty Extensions

The Federal Trade Commission is asking a federal court to shut down a telemarketing campaign that has been bombarding consumers with millions of allegedly deceptive calls in an effort to sell them vehicle service contracts under the guise that they are extensions of original vehicle warranties. The FTC took action against both the promoter of the phony extended auto warranties,

as well as the telemarketing company that it hired to carry out its deceptive campaign.

The companies are allegedly operating a massive telemarketing scheme that uses random, pre-recorded phone calls to deceive consumers into thinking that their vehicle's warranty is about to expire. Consumers who respond to the calls are pressured to purchase extended service contracts for their vehicles, which the telemarketers falsely portray as an extension of the manufacturer's original warranty.

The calls have prompted tens of thousands of complaints from consumers who are either on the Do Not Call Registry or asked not to be called. Five telephone numbers associated with the companies have generated over 30,000 Do Not Call complaints. Consumers received the calls at home, work, and on their cell phones, sometimes several times in one day. Businesses, government offices and even 911 dispatchers also have been subjected to the calls.

Be A Hero Campaign Continues

The **Be a Hero Campaign** continues - a campaign for all of us to be heroes by educating each other. Let's make knowledge contagious!

Be a Hero at Home - Let's continue to teach as many people as possible about protecting their personal financial information, about consumer rights and about changes in consumer protection laws. Forward this newsletter to your family and friends and encourage them to sign up so they can learn along with you. They can even read [past newsletters](#) to catch up on what they missed. Let's educate everyone we know!

Be a Hero at Work - Many companies are struggling to find ways to train and motivate their employees on identity theft prevention in the workplace. Educating employees about protecting our personal information that businesses collect about us makes our identities safer and our lives better. Suggest an [Identity Theft Prevention seminar](#) at your company. Show your company that you care about making it a better place and Be a Hero at Work!

Did You Know...

... I love black cars! Black just adds something to a car's appeal. Ever notice how you can see the same car in white and then see it in black and it just looks sexier? I've owned 4 black cars in my lifetime and something tells me my next one will probably be black too.

About Sonya

Sonya Smith-Valentine is President of **Sonya Smith-Valentine International**, a company devoted to empowering consumers and educating corporations about protecting sensitive personal and financial information and understanding consumer protection laws.

You can learn more about Sonya, her presentations and upcoming products at www.SonyaSmithValentine.com



Hope you enjoyed the Valentine Voice Newsletter!

Sincerely,
Sonya Smith-Valentine, Esq.

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[Sonya Smith-Valentine International](#)

If you need a speaker for a conference or corporate function, please contact Sonya Smith-Valentine at (877) 860-2390 or info@sonyasmithvalentine.com or visit the website at www.SonyaSmithValentine.com.

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