

April 2008



# DCSD

## Debt Counsel for Seniors & the Disabled

**EDELMAN, COMBS, LATTURNER  
& GOODWIN, LLC**  
120 S. LaSalle Street, 18<sup>th</sup> Floor  
Chicago, IL 60603  
Phone-1-800-644-4673 Fax-312-419-0379

The following are cases we are looking for: Affidavits filed in state court collection cases that appear to be executed and notarized in state other than that in which plaintiff is located. Certain collection agencies are generating them and concealing their involvement.

People that patronized ATM machines, not operated by the bank or institution where they bank, which did not post, both on the outside of the machine and on the screen, the fees for use of the machine. The notices must prominently and conspicuously display the fact that a fee is imposed by such operator for providing the service and the amount of any such fee. The one on the outside must either state that a fee will be imposed, or if there are circumstances under which a fee will be imposed, that one may be imposed.

Mortgage loans obtained within the last three years from Wilmington Finance, Taylor Bean & Whittaker Mortgage, or New Century/Home 123 (IL,IN,WI). These fail to disclose that the payments are due "monthly," which is a Truth in Lending Act violation.

Electronically generated credit/debit card receipts after **December 4, 2006**, which show **either** (a) the card expiration date **or** (b) any digits of the credit/debit card number other than the last five. (IL,IN,WI).

**Call Dan Edelman at 1-800-644-4673**

### 5 THINGS YOU NEED KNOW ABOUT STOPPING JUNK MAIL

1. **Get off the lists.** Go to the Mail Preference Service registry of the Direct marketing Association ([dmachoice.org](http://dmachoice.org)) and click on "Remove my name from those lists." Online registration is free (or \$1 through the mail) and is good for three years. This move alone should cut down on 80% of unsolicited mail within four months.
2. **Don't fill out registration forms for new products** (unless you want recall alerts), says Tom Watson of the National Waste Prevention Coalition. "They're used for mailing lists," he says. And never sign up for contests and sweepstakes, Watson adds.
3. **Squash pre-approved credit offers.** Register at [optoutprescreen.com](http://optoutprescreen.com) or call the toll-free number 888-567-8688; both methods cover you for five years. You also can opt out permanently by phone or by mail using a form found on the website. "Not only will you nix the offers, but you'll be reducing your chances of identity theft," says Beth Givens of the Privacy Rights Clearinghouse.
4. **Remain anonymous.** Supermarket loyalty cards can generate unsolicited mail, so sign up for cards using a pseudonym like Jane or Joe Shopper; with no address, to preserve anonymity.
5. **Stay vigilant.** Buying online is the main culprit for catalog overload, says Tim Sanchez of the consumer group New American Dream. Opt out at [catalogchoice.org](http://catalogchoice.org).

## EAGER FOR STIMULUS REBATE? CHECK OUT THESE MYTHS AND FACTS

The Internal Revenue Service has gone into myth-busting mode. Just weeks after Congress passed an economic stimulus package that includes so-called rebate payments for about 130 million taxpayers, rumors and misconceptions abound over who is eligible and how to get the money. The IRS has been busy releasing notices to clarify what's going on, with plans to send out letters this week reminding people to file 2007 tax returns in order to receive their economic stimulus payments. Here are some other morsels you might need to chew on when it comes to your stimulus payment:

**Myth** – You have to report the stimulus payment you receive this year as income and pay tax on it.

**Fact** – The payments are not taxable and will not negatively affect the 2008 tax return you file in 2009.

**Myth** – Economic stimulus payments will reduce your taxes next year.

**Fact** – Not only will the payment not reduce your refund, but if you receive less than the maximum amount, you could receive an additional credit amount, up to the maximum, on your return next year. If your stimulus payment is more than the credit calculated on your return next year, you do not have to repay the difference. (The maximum amount is up to \$600 for individuals or \$1,200 for married couples filing jointly, plus up to \$300 for each qualifying child.)

**Myth** – Payments are automatic for everyone. You don't need to do anything but keep checking your mail in anticipation of its arrival.

**Fact** – You must file a federal tax return in order to receive it. If you are one of millions of people who don't normally file a tax return, but got at least \$3,000 in Social Security, railroad retirement or certain veterans' benefits, or if you have a small amount of earned income, you need to file Form 1040A to receive a minimum payment of \$300 for individuals or \$600 for married couples.

### REFER A FRIEND AND/OR FAMILY MEMBER & RECEIVE \$10 OFF YOUR NEXT BILLING STATEMENT!

#### HELP SAVE THEM FROM THE STRESS & THREATS OF DEBT COLLECTORS

Fill out the required information & send this coupon to the  
DCSD office with your monthly fee

**Your Name:** \_\_\_\_\_

**Your Client ID:** \_\_\_\_\_

**Name of Referral:** \_\_\_\_\_

**Address of Referral:** \_\_\_\_\_

**Phone Number of Referral:** (    ) \_\_\_\_\_

If the person (s) you refer join DCSD you will receive \$10 off your next billing statement.

**REFER BY PHONE AND TO SYLVIA OR BONNIE AT 1-800-992-3275 ext. 1700**

