



Fall 2011

Great Rivers 2-1-1 is a 24-hour information & referral and crisis line service. The service is free and confidential.

For assistance dial 2-1-1 or (800) 362-8255 in WI, MN, IA and throughout the tri-state area.
 TTY: (866) 884-3620
 Language interpretation available
 Business calls: (608) 775-6339
 Fax number: (608) 775-4766
 www.greatrivers211.org

Great Rivers 2-1-1 is a service of Gundersen Lutheran Health System and the United Way.

Counties served by Great Rivers 2-1-1

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|-------------|------------|
| Wisconsin | Minnesota |
| Buffalo | Fillmore |
| Chippewa | Houston |
| Crawford | Winona |
| Dunn | |
| Eau Claire | Iowa |
| Grant | Allamakee |
| Jackson | Clayton |
| La Crosse | Fayette |
| Monroe | Howard |
| Pepin | Winneshiek |
| Richland | |
| Trempealeau | |
| Vernon | |

Published semi-annually by Great Rivers 2-1-1 as a tool to assist human service personnel, community planners, elected officials, and other interested people in tracking new resources and in identifying and perhaps responding to unmet needs.

Tracing Needs

In the tri-state area

What's new?

Memory Disorder Support Group, La Crosse, Wis. – provides support and education about dementia for people with early onset Alzheimer's and other dementias and their family and friends

Come for Supper, Living Hope Lutheran Church, Ettrick, Wis. – provides a free community supper on the 3rd Sunday of each month. Call ahead for possibility of in-town take-outs and delivery

Down Syndrome Footprint Foundation, Chippewa Falls, Wis. - provides disability awareness programs, parenting materials, and a scholarship program for people with Down Syndrome and other special needs.

La Farge Free Methodist Church Food Pantry, La Farge, Wis. – provides a food pantry on the third Thursday of the month for the La Farge School District and area villages that aren't served by a food pantry

Helping Hands, Sparta, Wis. - provides free clothing, furniture and household goods, as available, to those in need

Fall Creek Community Cupboard, Fall Creek, Wis. - provides a free food pantry and some personal items as available. Primarily serves the Fall Creek area, Eau Claire County

Children's Dyslexia Center of Upper WI, Eau Claire, Wis. - provides a free multi-sensory, direct tutoring service to children, ages 6-18, who struggle with dyslexia

Phoenix House, Durand, Wis. - provides a short-term homeless shelter for individuals and families and provides meals, transportation to school or work and other services to shelter residents

Livingston Emergency Food Pantry, Free Methodist Church, Livingston, Wis. - provides an emergency food pantry with non-perishable food items and gives out vouchers for some staples. Primarily serves the Iowa and Grant County School Districts

River Valley Circles of Support Program, La Crosse, Wis. - provides a six-month re-entry program for ex-offenders, as they transition into their community, that partners them with a group of community volunteers offering encouragement and guidance



From Fraud to Phishing: Consumer Protection in a Modern Age

- “I don’t know what’s happening with my school loan; the holder of the loan keeps changing and the payment date does too, and I just found out my payment was already due .”
- “My cell phone company is adding additional fees and I don’t understand the changes or the charges now. How can I get some help with this?”
- “My mom is a senior and has been getting calls from a place that says it’s her bank and they want her Social Security number and other information over the phone. Who should we call about this?”
- “Our landlord comes into our apartment without warning saying he’s looking to fix anything needing repair; can he legally do this?”
- “I had roof damage after the storm six weeks ago and I and my neighbor hired a home rehab business. We had to get help right away because we had trees down and it was a dangerous situation. The work is not up to code, was never completed, and on top of that I am getting harassing phone calls from the repair people for the balance due.”

Consumer issues run the gamut from everyday purchases and transactions to targeted scams during times of disaster. Within hours of the damaging storms experienced in our area this summer, alerts were broadcast warning people affected to beware of scams, surfacing quickly, such as home repair businesses and solicitations for charitable giving some of which were fraudulent.

On any given day Great Rivers 211 takes calls dealing with a variety of consumer protection issues and it’s clear that navigating today’s marketplace with the increasing complexity can require some assistance. Consumer protection helps ensure that fair trade practices and truthful information exist in transactions. As the U.S. shifted from an economy in which a direct seller-to-consumer relationship was a given, manufacturers often became anonymous and often inaccessible to the consumer. In the advent of these changes, consumers in many instances are no longer able to personally inspect goods or services and are deciding on purchases based on image and advertising.

As times change, deceptive even illegal practices have expanded and are taking new forms. With the computer firmly established in our culture, internet fraud is at an all-time high, according to the FBI’s Internet Crime Complaint Center. A practice called “phishing,” in fact, is the top form of internet fraud. Phishing occurs when fraudulent operations send e-mails impersonating government offices, departments, financial institutions and other companies, requesting that consumers “verify” their personal information. Scam artists then use this information to commit identity theft. Phishing can also occur over the phone, through text- messaging, through phony or hijacked websites or social networking sites.

Increasing attention has turned as well to our nation’s financial sector and deceptive financial practices are now a focus of the Consumer Protection Financial Bureau (CFPB), created in the aftermath of the subprime mortgage crisis. The CPF Bureau protects the interests of individual small businesses, homeowners and consumers and helps people navigate the complexities of financial products (such as mortgages and credit cards) so that people can determine what these financial products actually cost, the risks associated with them and can compare one product to another. Senior citizens and low-income individuals often come to mind as particular targets for consumer fraud but the swath is broader than we’d often guess.

It’s revealing, for example, that the CPF Bureau is also specifically charged with protecting military families from predatory lenders. According to one survey commissioned by the Department of Defense, nearly three-fourths of financial counselors and attorneys had sometime in the last six months counseled members of the armed forces who had fallen victim to abusive discriminatory auto lending. The National Consumer Law Center published an extensive report identifying businesses employing abusive practices that directly target this country’s military personnel and their families daily. The report notes the prevalence of cash advance businesses that charged astronomical interest rates and which set up businesses just outside military bases. Congress, in fact, adopted rules setting a 36% cap on the so-called payday loans made to active-duty military personnel and their families. A line launched by the Council of Better Business Bureaus, called the BBB Military Line, informs military personnel about sensible financial management and warns them about abusive practices and scams.

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Such examples speak to the threat of financial and other fraud and the accompanying worry and pressure people can experience as a result. Access to information empowers consumers so that they can exercise their rights and spot and avoid fraud and deceptive practices. At Great Rivers 211 we can share resources that may help.

The following are just some of the resources, federal, state, and local, that Great Rivers 211 can share with callers:

State Attorneys General Offices
Consumer Protection Offices
State Consumer Protection Hotlines of the Department of Agriculture, Trade and Consumer Protection

Better Business Bureau Military Line
Legal Aid Offices
Lawyer Referral Line, State Bar Associations
Free Legal Clinics
Small Claims Court
Do Not Call Registries
Consumer Product Safety Commission
Departments of Health for state, county and city
Consumer Protection Financial Bureau
Food and Drug Administration
Department of Commerce
FBI Internet Crime Complaint Center
State Departments of Justice

Great Rivers 211 Website – A New Look



The Great Rivers 211 website, www.greatrivers211.org, may look different to you recently. The new website includes a new search engine that is web-based, called Referweb, to better serve those who prefer using our website to find services. The Great Rivers 211 database includes over 3,000 local, state and national agencies and

organizations offering over 15,000 services. Just follow the step-by-step tips as you search for resources. If you have any questions don't hesitate to contact Great Rivers 211 either online or by dialing 2-1-1 or (800) 362-8255.



Call Statistics—First Half 2011

Rent/Housing

Rent Payment /Deposit assistance	451
Homeless Shelter	216
Homeless motel vouchers	181
Low-income, subsidized private housing	130
Housing Authorities	124
Public Housing	36
Transitional Housing	20

Financial Assistance

Temporary Financial Assistance	344
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Food

Food Pantries	281
Soup Kitchens	64
Food Coops	24

Utilities/Heat

Utility Payment Assistance	183
Heating fuel payment assistance	121
Gas service payment assistance	20

Transportation

Gas Money	109
Medical transportation	53
Bus fare assistance	49
General transportation	30
Disability-related Transportation	24
511 Transportation Info Clearinghouse	20

Legal

General legal aid	94
Legal counseling	52
Lawyer Referral Services	50
Legal Representation	49
Legal issues education/info	31
Community Clinics (Free or low-cost)	74
Domestic Violence Hotlines/Shelters	72

Landlord/Tenant

Tenant Rights	70
Landlord/Tenant Dispute Resolution	31
Landlord Rights Info/Counseling	25
Community Disaster Service Centers/hotlines	43
Prescription Expense Assistance	32
Dental Care Referrals, dental care, dental hygiene	56
Comprehensive Job Assistance Centers	42

Government Programs

Food Stamps applications	110
Medicaid applications	68
Child Abuse reporting	56
Social Security	46
TANF	24
WIC	22

Other

In-person Crisis Intervention	228
Alcohol dependency support groups	93
Mental Health-related support groups	35
Alanon	30

Unmet Needs

Throughout our region, the top unmet needs Great River 211 continues to receive requests for are homeless shelters or vouchers, rent and utility assistance, and temporary financial assistance. Food pantries are another need and also transportation whether it is rides, bus fare or gas money.

At times unmet needs occur although a service does exist in the area. The person may be unable to use it because they do not meet criteria for various reasons. For example, an individual has used the service for the allotted time allowed or in some cases chooses not to use a particular service available.

An example of unmet needs in two of our larger counties is reflective of the most common needs in the area generally:

La Crosse County

Homeless shelter	5
Rent payment	6
Anger management classes	3
Temporary financial assistance	2
Bus fare	2
Homeless motel vouchers	1
Electric payment assistance	1
Gas money	1

Eau Claire County

Homeless shelter	6
Homeless motel voucher	3
Motel voucher	1
Temporary financial assistance	1
Heating fuel payment assistance	1
Bus fare	1
Transportation	1
Halfway house for ex-offender	1

Total number of calls – first half 2011

Information & Referral	4,594
Information	2,848
Supportive Listening	2,566
Crisis	848
Miscellaneous	1,008

Total Calls **11,864**