PNBA Christmas In July Brings Joy To Central Area Homeowner


The Pacific Northwest Bankers Association (PNBA) held its annual Christmas in July, where PNBA gives back to community by performing yard work, and/or painting to a deserving senior citizen in Seattle’s Central Area.

Volunteers from PNBA remove debris, and pull weeds from the yard of a disabled Central Area resident’s home.

Erica Porter, program administrator for CADA. Therefore, we are limited on the type and number of projects we can undertake. We typically try to do at least five projects per year. Projects are performed by both volunteers and professional labor.”

This year’s yard work was performed on the home of Mrs. Eunice Johnson at 33rd and Spring St. Mrs. Johnson, who is disabled, grew up in the house and doesn’t have family to assist her. The property had been consumed by weeds, overgrown shrubs, and foot high blackberry vines that had been growing on the property for over 10 years.

As Michael Dotson, President of PNBA escorted the overwhelmed with emotion home owner around to view the completed project, she tearfully commented that she hadn’t seen her back yard in over 10 years.

In addition to yard maintenance, PNBA members removed household trash build-up, auto batteries, tires, generators, and other debris from the yard.

“Someone who lived there evidently worked on autos or used the property to store auto parts for salvage,” said Wally Webster II, PNBA treasurer.

Although this project was a major challenge, many of the PNBA Volunteers have consistently commented that no matter how daunting the task of Christmas in July is one of their most satisfying pro bono experiences. They receive as much satisfaction as those homeowners whom they assisted.

Ask the AG: Consumer Protection Tips from Attorney General Rob McKenna

The Truth About Canceling Contracts: Think Before You Buy

Consumer: I bought a car a few days ago but realized it’s not really what I want. Can I return it? There’s a three-day cancellation period, right?

Attorney General Rob McKenna: Consumers often think that there’s a timeframe in which they can return a car or other major purchase. But contrary to popular belief, there is no cooling-off period or refund right on an auto sale. Once you sign the contract, you are obligated to make all payments.

Washington consumers do have the right to cancel a contract in a few specific cases, but most contracts can’t be cancelled after they have been signed. So carefully consider your preferences and ask a few key questions:

- Trade Commission regulation allows you a refund period of three business days on door-to-door sales of more than $25. The law also applies to many sales made away from the seller’s usual place of business, including home shows, expositions and seminars. In addition, if a state law permits you three business days to cancel a contract in which payments are made in installments. Common examples are vacuum cleaners or magazine subscriptions. That law applies to purchases from a door-to-door salesman or phone solicitor, or that occur away from the seller’s business.
- Telemarketing Sales: If you agree to buy something during a call initiated by a salesperson, you can cancel if delivery is not made within 42 calendar days. To cancel a contract, you must write to the company within seven business days of signing the contract or seven days after delivery if it was made within 42 calendar days.
- Timeshares: You have the right to cancel a timeshare purchase within seven days after signing the contract or seven days after receiving the state-required disclosures about the timeshare, whichever comes later.
- Business Opportunities: Business opportunities or enterprises that enable you to start a business by buying or leasing equipment or training and governed by the state’s Business Opportunity Fraud Act. This law allows buyers to cancel within seven business days of signing a contract. The law doesn’t apply to franchises advertise that they can obtain credit cards for consumers with poor credit or improve a person’s bad credit rating. If you sign a contract with one of these companies, you have five business days to cancel it.
- Contracts with debt-adjusting firms can be cancelled within three business days.
- Health Clubs: You have three business days after signing a membership contract with a health club in which to cancel and receive a refund. The amount of refund you are entitled to varies depending on the type of contract signed.
- Other laws that permit consumers to cancel a contract within a certain period apply to camping, club, vacation, and similar improvements.

When counting business days, do not count the day on which the contract was signed. Check your contract to determine whether Saturdays are considered “business days.”

To cancel one of the contracts described above, fill out the cancellation form given to you at the time you signed the contract. If you don’t have one, write a letter to the company explaining that you want to cancel the contract. Keep a copy for your files.

Mail the notice or letter to the company by certified mail and request a return receipt. This will confirm that the company received your notice. Be sure the notice is postmarked before the

Additional information about canceling a contract is available online at http://www.atg.wa.gov/consumer/cancel.shtml.

* Attorney General Rob McKenna offers this public service to help consumers avoid fraud and to promote a fair and informed marketplace. Although some details have been changed, cases appearing in this column are based on actual complaints or questions received by the Attorney General’s Office. If you have a consumer complaint or inquiry, contact the Consumer Protection Division at atg.wa.gov or 800-551-4656. To suggest a future topic for this column, send a small

about canceling a contract.