



STATE OF VERMONT
JOINT FISCAL OFFICE

MEMORANDUM

To: James Reardon, Commissioner of Finance & Management
From: Nathan Lavery, Fiscal Analyst
Date: November 17, 2008
Subject: JFO #2345

No Joint Fiscal Committee member has requested that the following item be held for review:

JFO #2345 — \$9,500 grant from the Consumer Protection and Education Fund to the Attorney General. These grant monies will be used to design, print, and distribute multi-language consumer information for non-English speaking Vermonters.
[JFO received 10/15/08]

In accordance with 32 V.S.A. §5, the requisite 30 days having elapsed since this item was submitted to the Joint Fiscal Committee, the Governor's approval may now be considered final. We ask that you inform the Secretary of Administration and your staff of this action.

cc: William Griffin, Chief Assistant Attorney General



STATE OF VERMONT
JOINT FISCAL OFFICE

MEMORANDUM

To: Joint Fiscal Committee Members
From: Nathan Lavery, Fiscal Analyst
Date: October 17, 2008
Subject: Grant Request

Enclosed please find two (2) requests which the Joint Fiscal Office recently received from the Administration:

JFO #2343 — \$27,000 grant from the National Association of Drug Diversion Investigators (NADDI) to the Department of Public Safety – State Police. These grant funds will be used to partially support an investigator who will work on problems associated with illegal diversion of prescription drugs in Vermont. **Please note that some funds have been expended in anticipation of JFC approval in order to attend a training organized by NADDI on October 6, 2008. The grant award includes funding to cover expenses associated with this training. These funds were expended after the Commissioner's confirmation that no funds had been expended.**

[JFO received 10/15/08]

JFO #2345 — \$9,500 grant from the Consumer Protection and Education Fund to the Attorney General. These grant monies will be used to design, print, and distribute multi-language consumer information for non-English speaking Vermonters.

[JFO received 10/15/08]

The Joint Fiscal Office has reviewed these submissions and determined that all appropriate forms bearing the necessary approvals are in order.

In accordance with the procedures for processing such requests, we ask you to review the enclosed and notify the Joint Fiscal Office (Nathan Lavery at 802/828-1488; nlavery@leg.state.vt.us or Stephen Klein at 802/828-5769; sklein@leg.state.vt.us) if you have questions or would like any item held for JFC review. Unless we hear from you to the contrary by October 31 we will assume that you agree to consider as final the Governor's acceptance of this request.

cc: James Reardon, Commissioner
Linda Morse, Administrative Assistant
Thomas Tremblay, Commissioner
William Griffin, Chief Assistant Attorney General

STATE OF VERMONT
GRANT ACCEPTANCE FORM

GRANT SUMMARY: This Grant to the Attorney General is for design, printing and distribution of multi-language consumer information posters and postcards on how to access the consumer protection services of the Consumer Assistance Program.

TITLE OF GRANT: Consumer Protection and Education Fund

FEDERAL CATALOG No.: N/A

GRANTOR / DONOR: The Special Committee
Consumer Protection and Education Fund
C/O One Ashburton Place, Room 1813
Boston, Massachusetts 02108-1698

DATE: 9/10/08

DEPARTMENT: Attorney General

GRANT / DONATION: This project should enhance outreach and accessibility for Consumer protection services to non-English speaking Vermonters.

AMOUNT / VALUE: \$9,500.00

POSITIONS REQUESTED: None

GRANT PERIOD: 9/5/08 to 6/30/09

COMMENTS:

DEPARTMENT OF FINANCE AND MANAGEMENT:
SECRETARY OF ADMINISTRATION
SENT TO JOINT FISCAL OFFICE:

(INITIAL) RM 9/15/08
(INITIAL) REM 9/16/08
DATE: 10/7/08

RECEIVED OCT 15 2008

RECEIVED OCT 15 2008

STATE OF VERMONT
REQUEST FOR GRANT ACCEPTANCE
(use additional sheets as needed)

1. Agency:
2. Department: **Attorney General**
3. Program: **Public Protection - Consumer**

4. Legal Title of Grant: **Consumer Protection and Education Fund**
5. Federal Catalog No: **N/A**
6. Grantor & Office Address:
The Special Committee
Consumer Protection and Education Fund
C/O One Ashburton Place, Room 1813
Boston, Massachusetts 02108-1698

7. Grant Period: From: **09/05/2008** To: **06/30/2009**

8. Purpose of Grant: **Design and printing multi-language consumer information posters and postcards which provide information on how to access the consumer protection services of the Office of the Attorney General's Consumer Assistance Program and telephone interpretation services related to the processing of complaints from non-English speaking consumers.**

9. Impact on Existing Programs if Grant is not accepted: **Consumer protection outreach and services will continue to be limited to English speaking residents only.**

10. Budget Information:	(FY09)	(2 nd State FY)	(3 rd State FY)
EXPENDITURES:			
Personal Services:	\$ 00.00	\$ 0.00	\$ 0.00
Operating Expenses:	\$ 9,500.00	\$ 0.00	\$ 0.00
Grants:	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL	\$ 9,500.00	\$ 0.00	\$ 0.00
REVENUES:			
<u>State Funds:</u>			
Cash:	\$ 0.00	\$ 0.00	\$ 0.00
In-kind:	\$ 0.00	\$ 0.00	\$ 0.00
<u>Federal Funds:</u>			
(Direct Costs):	\$ 0.00	\$ 0.00	\$ 0.00
(Statewide Indirect):	\$ 0.00	\$ 0.00	\$ 0.00
(Department Indirect):	\$ 0.00	\$ 0.00	\$ 0.00
<u>Other Funds:</u>			
(source) Grant:	\$ 9,500.00	\$ 0.00	\$ 0.00
TOTAL	\$ 9,500.00	\$ 0.00	\$ 0.00

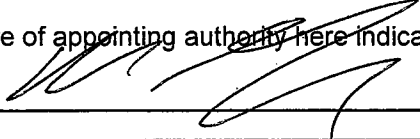
<u>Appropriation Numbers</u>	<u>Amounts</u>
Org Code: 02100 Dept ID: 2100001050 Fund: 21908 Proj/Grant:	\$9,500.00
Form AA-1	Page 2

11. Will grant monies be spent by one or more personal services contracts?

REC'D SEP 08 2008

YES NO POSSIBLY

If YES, signature of appointing authority here indicates intent to follow current guidelines on bidding.

X 

12a. Please list any requested Limited Service positions:

N/A

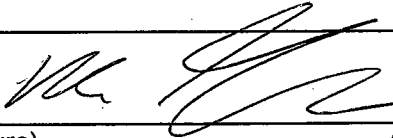
Titles	Number of Positions
None	

12b. Equipment and space for these positions:

N/A is presently available.
 Can be obtained with available funds.

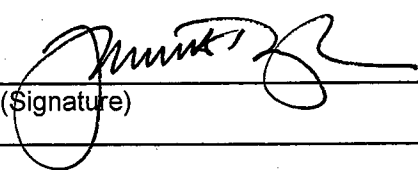
13. Signature of Appointing Authority

I certify that no funds have been
Expended or committed in
Anticipation of Joint Fiscal
Committee approval of this grant.

 9-29-08
(Signature) (Date)
William E. Griffin, Chief Assistant Attorney General
(Title)

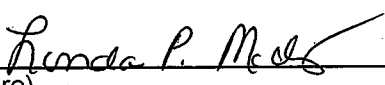
14. Action by Governor:

Approved
 Rejected

 10/6/08
(Signature)

15. Secretary of Administration:

Request to JFO
 Information to JFO


(Signature)

16. Action by Joint Fiscal Committee:

(Dates)

Request to be placed on JFC agenda
 Approved (not placed on agenda in 30 days)
 Approved by JFC
 Rejected by JFC
 Approved by Legislature

(Signature)

(Date)

WILLIAM H. SORRELL
ATTORNEY GENERAL

JANET MURNANE
DEPUTY ATTORNEY GENERAL

WILLIAM E. GRIFFIN
CHIEF ASST. ATTORNEY
GENERAL



TEL: (802) 828-3171
FAX: (802) 828-2154
TDD: (802) 828-3171
CIVIL RIGHTS: (802) 828-3657
WEBPAGE: www.atg.state.vt.us

STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
109 STATE STREET
MONTPELIER
05609-1001

TO: Neale F. Lunderville, Secretary of Administration

FROM: William E. Griffin, Chief Assistant Attorney General *WEG*

DATE: September 8, 2008

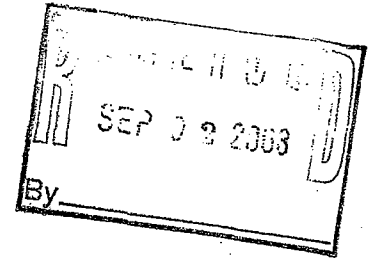
SUBJECT: Grant Acceptance AA-1, Consumer Protection & Education Fund

Attached please find a Request for Grant Acceptance (AA-1) for your approval and further action.

This \$9,500 award from the Consumer Protection and Education Fund will provide funding for the design, printing and distribution of multi-language consumer information posters and postcards which will provide information on how to access the consumer protection services of the Office of the Attorney General's Consumer Assistance Program and telephone interpretation services related to the processing of complaints from non-English speaking immigrants. This proposal requires no matching State funds.

The grant award and grant application are attached as well as the requisite AA-1 form. Please contact our Business Manager William Pettersen or me should you have any questions or require any additional information.

The Special Committee
Consumer Protection and Education Fund
c/o One Ashburton Place, Room 1813
Boston, Massachusetts 02108-1698



August 26, 2008

By Certified Mail

7007 3020 0003 2463 1420

Helen Wagner, Asst. Attorney General
Vermont Office of the Attorney General
Consumer Assistance Program
206 Morrill Hall
University of Vermont
Burlington, VT 05405

Dear Ms Stratton:

Vermont

The Special Committee, which oversees the application and grant process for the Consumer Protection and Education Fund ('Sears Fund'), has completed its review of the current set of applications. Thank you for your patience during the review process. The Special Committee will be providing the ~~New Hampshire~~ Office of the Attorney General with a check for \$9,500 to be spent on your proposal as follows:

W6
9/29/08

- your proposal was approved in full.
- your proposal was partially approved. The rejected portions of your proposal requested funding for items that are inconsistent with the terms applicable to this fund.

The Consumer Protection and Education Fund was established pursuant to the settlement of a fifty state enforcement action against Sears, Roebuck and Co. The Special Committee, staffed by representatives of three Offices of Attorneys General, accepts grant applications annually and approves distributions from only the interest generated by the Fund. This year the Special Committee received 13 grant requests, with applications submitted by an array of state and local consumer protection agencies and non-governmental organizations. The Committee has approved 9 projects for funding, totaling \$327,644.84. The Committee is pleased to be able to provide fund monies to assist your organization in its consumer protection endeavors, and looks forward to seeing the results of your project.

Your proposed grant is subject to the terms of the November 14, 1997 court order governing the Fund and is conditioned upon your acceptance of the conditions appended to this letter. **Please review these conditions closely, countersign the attachment to signify your acceptance of these restrictions as part of the grant, and send the original letter and its signed attachment back to the Special Committee.**¹ Upon receipt of such acceptance, the

¹Please return the letter and signed attachment promptly, as your grant is conditioned upon our receipt of the signed attachment within 60 days.

Special Committee will forward a check to you expeditiously.

If you have any questions, please feel free to contact Paralegal Lois Martin at the Special Committee, (617) 727-2200, ext. 2574.

Sincerely,

THE SPECIAL COMMITTEE
Consumer Protection and Education Fund

Enclosure

Conditions Applicable to All Grants Distributed:

1. All equipment purchased with grant funds (a) shall be maintained in good condition and working order by the grantee and (b) shall be returned to the Massachusetts Attorney General's office for the benefit of the Consumer Fund, within 30 days of either of the following: (1) the grantee ceases to use the equipment for the purposes identified in the grant application or (2) a member of the Consumer Fund's Special Committee requests that the grantee return the equipment to the Consumer Fund at the end of the grant period.

2. The grantee shall not use grant funds for transportation (including mileage), lodging, meals, and/or any additional incidental per diem expenses unless (a) the grant authorizes the use of funds for the claimed expense, (b) the amount claimed for the expense does not exceed the amount allowed for the payment or reimbursement of that expense by the Attorney General's office in the state where the grantee is located (if the grantee is a nonprofit corporation, the grantee is deemed located in the state of its incorporation), and (c) the amount claimed for the expense does not exceed the cost actually incurred by the grantee.

3. The grantee shall not use grant funds for food (including snacks and refreshments), gifts, prizes, and awards in connection with any activity or service subsidized, in whole or in part, by grant funds.

4. Each state Attorney General has the right, without limitation and without further cost or compensation of any type to the grantee, to reproduce, use and disseminate all materials in any manner created, assembled, produced, or distributed, in whole or in part, with the assistance of grant funds.

However, materials created by an expert for purposes of litigation, as part of the services outlined in the grant proposal, need not be distributed if such distribution will compromise the privileged status of the materials.

5. Within 60 days of the expiration of the grant, the grantee shall provide to the Massachusetts Attorney General a detailed itemization of the expenditure of all grant funds. The grantee shall also submit quarterly reports regarding expenditures of grant monies, progress on implementation of the consumer protection project, and efforts to quantify or demonstrate how the project is helping or has helped consumers.

6. The grantee shall return all unused grant funds to the Massachusetts Attorney General for re-deposit in the Consumer Fund **within 30 days** after the grant period expires.

Conditions Applicable to Certain Grants to Governmental Offices

1. In the event that a grant is issued to fund a governmental investigation or litigation, and the governmental grantee obtains any monetary recovery from the investigated entity, the grantee agrees to pay back to the fund the full amount of the grant from said settlement or recovery, to the extent permitted by law.

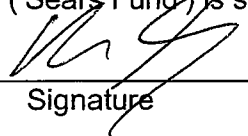
Conditions Applicable to All Grants to Non-Profit Entities (i.e., non-governmental grants)

1. In the event that the grantee, at any time during the grant period, loses its non-profit status, the grantee immediately shall return any unused funds and the grant shall terminate automatically.

2. Prior to distribution of the grant, the grantee shall designate, in writing, the person responsible for safeguarding distributed monies and ensuring that grant funds are used for the purposes set forth in the grant, and such designated person shall submit a signed statement acknowledging such responsibility.

3. Prior to distribution of the grant, the grantee agrees to inform the Special Committee, in writing, that the grantee maintains a fidelity bond or any other insurance that would insure against any misappropriation or misuse of distributed funds by the grantee.

I, Wm Griffin, the authorized representative of grant applicant Office of VA-AG, hereby agree on behalf of said applicant that the above conditions will be observed and that the grant for the Year 2007 Grant Cycle issued to applicant on behalf of the Consumer Protection and Education Fund ("Sears Fund") is subject to these conditions.


Signature

Date: 9-5-08

WILLIAM H. SORRELL
ATTORNEY GENERAL

JANET C. MURNANE
DEPUTY ATTORNEY GENERAL



ADDRESS REPLY TO:
CONSUMER ASSISTANCE PROGRAM
206 MORRILL HALL - UVM
BURLINGTON, VERMONT 05405
<http://www.atg.state.vt.us>

STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
PUBLIC PROTECTION DIVISION

TEL.: (802) 656-3183

FAX: (802) 656-1423

November 15, 2007

OUTSIDE CHITTENDEN COUNTY

1-800-649-2424

Special Committee, Consumer Protection Fund

Attn: Lois Martin, Paralegal
Office of the Massachusetts Attorney General
Consumer Protection Division
One Ashburton Place, Room 1813
Boston, MA 02108

Dear Ms. Martin:

Enclosed please find four copies of an Application to the Special Committee from the Vermont Attorney General's Office, along with an Addendum describing Vermont's proposal for funding for the current cycle. Please feel free to call me at (802) 656-1025 if you have any questions.

Thank you.

Sincerely,

A handwritten signature in cursive script that reads "Helen E. Wagner".

Helen E. Wagner
Assistant Attorney General

Enc.

cc: Wendy Morgan, Esq.

**APPLICATION FOR DISTRIBUTION FROM CONSUMER
PROTECTION AND EDUCATION FUND: YEAR 2007 CYCLE**

I. NAME OF APPLICANT(s): **JOINT APPLICANT (if applicable):**

Vermont Attorney General's Office

Address: Consumer Assistance Program, 206 Morrill Hall,
University of Vermont, Burlington, Vermont 05405

Phone Number: (802)656-1025

Fax Number: (802)656-1423

E-mail (if available): hwagner@uvm.edu

Contact Person(s): Helen Wagner, Assistant Attorney General

II. STATUS OF APPLICANT (check and provide information as appropriate)

A. Is Applicant a Governmental Agency or Authority?
Yes No

If yes, describe the agency's function and responsibilities (not necessary if applicant is consumer protection division of Office of the Attorney General).

Identify those persons, if known, who would oversee the proposed project and attach resumes of each. (see attached resume)

Does Application have joint written support of two state Attorneys General?
Yes No

B. Is Applicant a Not-for-Profit Entity? Yes No

If so, please provide the following information on separate page(s):

1. Describe the purpose or mission of the applicant.
2. Attach evidence of Applicant's present status as a not-for-profit entity under § 501(c)(3) of the Internal Revenue Code.
3. Attach evidence of written support of two state Attorneys General for this Application (these letters should come from the Attorneys General of the recommending states, not from a staff person). The Special Committee

will consider the relative degree of support from the Attorneys General. The Committee is especially interested in learning from the Attorneys General (i) how they know about the applicant, (ii) what their offices' prior direct experiences have been with the applicant, (iii) their familiarity with the applicant's project, and (iv) why the Attorneys General endorse the project and believe that the program at issue will be helpful for consumers.

4. Provide information demonstrating that the Applicant has successfully operated consumer protection and/or consumer education programs for at least three years (or, in the event that the Applicant has not existed for three years, provide such information for Applicant's principals).
5. Attach resumes for persons who would manage the program for the Applicant.
6. Provide detailed information concerning the Applicant's present source(s) of funding.
7. Describe the insurance applicant has indemnifying against loss related to any defalcation, misuse, or improper expenditure of grant funds. Please provide a copy of the policy or bond.
8. Provide a copy of a resolution of the applicant's board of directors or similar documentary evidence authorizing the signatory to this application to act as the applicant's agent in connection with this grant.

III. APPLICANT'S PROPOSAL

In a separate document, describe the proposal for which Applicant seeks funding. Please include: (See Addendum)

- A. The perceived need for the program and how Applicant identified such need.
- B. The anticipated public benefit to be served by the grant, and how the benefit would be achieved. Please include a description of the region and/or target group that will be served by the proposed project and how the proposed project and any materials developed through grant funds may produce benefits extending beyond the region and/or target group immediately affected by the grant.
- C. Where the application concerns an investigation or potential litigation, a description of the potential investigation and litigation.
- D. A description of all equipment and of all materials, including brochures, pamphlets, and audio, video, and electronic materials, that will be prepared, developed, used, purchased, or rented with grant funds in connection with the proposed project. Drafts, detailed descriptions, or copies of content to be used in the applicant's project should be submitted to provide such specificity, if possible.
- E. Of the materials set forth in response to paragraph D, a description of how those

materials may have use or application outside of the proposed project, *e.g.*, written materials describing consumer rights under particular federal laws.

F. A *detailed itemization* of all costs and expenses related to the proposed project that are expected to be paid from the grant. (If applicable, include a description of how other elements such as volunteer labor or collaboration with other agencies will be integrated into the project.)

G. A detailed description of goods and services, such as personnel, travel and transportation, and materials to be used in connection with the proposed project that are funded from sources other than the grant.

H. The name, address, and telephone number of each source of funds (other than the grant) expected to be used in connection with the proposed grant project.

I. A statement of whether the applicant intends to continue with the proposed project after the end of the grant term and, if so, the applicant's expected source of funding for continuing the project. If not, will there be some lasting benefits to the community, the target population or other organizations working in the field?

J. A description of how the proposed project relates to other projects in the program area, *e.g.*, whether the proposed project supplements or duplicates other programs.

K. A description of how the applicant:

- 1) will ensure that distribution by the Special Committee will be used solely for purposes proposed in the Application; and
- 2) intends to report to the Special Committee concerning the results of the grant, including a discussion of how the applicant intends to measure the success of the grant (*i.e.*, if the application is to fund a brochure, how does the applicant intend to determine whether the brochure actually impacted or was likely to impact consumer behavior; if the application is for a pilot program to train bankruptcy attorneys, how does the applicant intend to determine whether the training resulted in any significant improvement in debtor representation). Appropriate non-staffing costs for such measurement may be included in the monies sought by the application.

L. If the application is for continuation of a grant approved during a previous grant cycle, a description of the steps taken by applicant to determine the efficacy of the program during the prior grant cycle.

IV. REPRESENTATIONS BY APPLICANT

A. Requests for Travel or Staff Expenses

Please answer the following questions:

Does the application include a request for travel expenses? Yes No

Does the application include a request for staff expenses, such as funding for salaries or benefits? Yes No

If you answered "yes" to either of these questions, please provide a detailed explanation of the extraordinary circumstances justifying your request. (Please see page 2 of the Instructions, "Staff and Travel Expenses Rarely Funded", for more information).

B. Authority and Use of Funds

The undersigned is the responsible person for this Application, has been duly authorized by the Applicant to act as its agent in connection with this application, and hereby certifies that the information in this Application, including attached documents, is true. The undersigned has read the Order governing the Consumer Protection and Education Fund and understands its terms. The undersigned further represents that the funding requested will not be used to pay for regular staff of the agency or entity applying for this grant, and that the existing budget of applicant will not be reduced should the application be approved.

Signed:

Title:

Helen E. Wagner
Assistant Attorney General

Return Four Copies of Applications and attachments to:

Special Committee, Consumer Protection Fund
Attention: Lois Martin, Paralegal
Office of the Massachusetts Attorney General, CPD
One Ashburton Place, Room 1813
Boston, MA 02108

Helen E. Wagner

22 Hedgehog Hill
Underhill, Vermont 05489

Home (802) 899-4999
Work (802) 656-1025

Present
Employment

Office of the Attorney General
October 2001-Present

Assistant Attorney General
Director, Consumer Assistance Program

Supervision of the Consumer Assistance Program, the division of the Attorney General's Office responsible for consumer complaint-handling and consumer education, co-sponsored by and housed at the University of Vermont. Teaching of University of Vermont course Consumer Assistance Program (Fall, Spring and Summer Semesters). Supervision of two Consumer Coordinators.

Previous
Employment

Office of the Court Administrator, Montpelier, Vermont
October 1996-October 2001

General Counsel and Director of Judicial Operations
January 2000-October 2001

Supervision of the operation of District Court programs of the Vermont Judiciary in accordance with general policy guidelines established by the Vermont Supreme Court. Responsible for supervision of Data Quality Specialist and Chief Trial Court Law Clerk and law clerk program oversight. Liaison to Superior Court clerks and criminal justice stakeholders. Advisor to the Court Administrator and the Administrative Judge on administrative matters. Translation of legislation and rules into court policies and protocols; identification of improvements which require new legislation, procedural or administrative rules or court policies and drafting of same. Managerial, administrative and public relations work involving the District Court. Supervision of caseflow management, records management and customer service. Staff to Supreme Court Equal Access Committee; member of Supreme Court Juror Communication Committee.

Director of Judicial Operations
October 1996 through December 1999

Supervision of the operation of all programs of the Vermont Judiciary in accordance with general policy guidelines established by the Justices of the Vermont Supreme Court. Advisor to the Court Administrator and

Administrative Judge on administrative matters. Managerial, administrative and public relations work, including responsibility for operational functions of 42 trial courts, 18 probate courts, the Judicial Bureau, the Environmental Court, and various boards and committees. Organization, leadership and provision of staff support to teams and working groups of judicial branch employees and other members of the justice community to develop and implement policies and procedures and test innovative ideas. Translation of new legislation and rules into court policies and protocols; identification of improvements requiring new legislation, procedural or administrative rules or court policies and drafting of same. Supervision and direction of grants relating to court issues.

Chittenden County State's Attorney's Office, Burlington, Vermont
April 1994 to October 1996

Deputy State's Attorney responsible for investigation and prosecution of misdemeanor and felony cases in Vermont District Court and delinquency and neglect cases in Vermont Family Court.

Kings County District Attorney's Office, Brooklyn, New York
August 1983 to April 1994

Bureau Chief, Complaint Room Bureau: Supervision of staff of 70 employees. Evaluation of all arrests for legal sufficiency; coordination of case processing system with law enforcement and court system; supervision of arraignment procedures. Legal training of new attorneys and senior legal staff.

Deputy Executive Assistant District Attorney for Case Management: Supervision and management of Criminal Court Bureau, Complaint Room Bureau, Family Court Unit and Grand Jury Bureau under direction of Executive Assistant District Attorney.

Supervising Assistant District Attorney, Sex Crimes Bureau: Supervision of trials, motion practice and plea negotiations of eight Assistant District Attorneys. Investigated allegations of child sexual abuse as director of the Child Abuse Unit.

Supreme Court Bureau, Investigations Bureau and Criminal Court Bureau: Prosecution of felony cases including armed robberies, burglaries and assaults. Extensive grand jury and trial experience. Investigation of major felony cases for possible prosecution; obtained videotaped statements from defendants and statements from witnesses in major felony arrest cases; investigated allegations of police misconduct. Preparation and trial of misdemeanor cases.

Education

Boston University School of Law, Boston, MA
Juris Doctor 1983
Case and Note Editor, Probate Law Journal

Brown University, Providence, RI
Bachelor of Arts, 1980
Major: Comparative Literature

Bar Admissions

Vermont, New York, Colorado (inactive), Arizona (resigned)

Summary of Proposal

The Vermont Office of the Attorney General is seeking \$9500 to cover the cost of designing and printing multi-language consumer information posters and postcards which will provide information on how to access the services of the Office of the Attorney General's Consumer Assistance Program (CAP) as well as funding for telephonic interpretation services to be used by CAP in the processing of complaints from non-English speaking immigrants.

Background and Need

Since 1975, more than 2 million refugees have resettled in the United States, and more than 4,000 of them have arrived in Vermont since 1989. Resettlement has occurred throughout the state, with the majority of individuals settling in Vermont's Chittenden and Washington counties. While the exact number of immigrants, including refugees, is not known, the 2006 American Community Survey Data Profile, undertaken by the U.S. Census Bureau, indicates that 5.3% of the Vermont population, or an estimated 31,500 individuals over the age of five years in Vermont, speak a language other than English at home.

The Vermont State Refugee Coordinator, Denise Lamoureux, indicates that since 1989, at least 4462 refugees have contacted her program, which is within the Vermont Agency of Human Services. According to Ms. Lamoureux, the primary languages spoken by those populations include Russian, French, Spanish, Bosnia/Serbo-Croatian, Vietnamese, as well as Arabic, Swahili and other African languages.

Our limited information indicates that one area in which immigrant consumers need assistance is in the purchase of vehicles. Being a state with exceedingly little public transportation, most Vermonters have to own a vehicle to get to work and to take care of basic family needs. According to information from the early 1990's, immigrants have also needed assistance in landlord/tenant matters.

At the present time, none of the consumer education materials of the Consumer Assistance Program are in any language other than English.

The Applicant

The Vermont Attorney General's Office, which will itself ensure that the Sears funds are used solely for the purposes stated in its application, is the only broad-based consumer protection agency in Vermont. It is responsible for all consumer protection activities, including investigation and prosecution of unfair and deceptive practices, legislation and rule making, consumer education and the handling of consumer complaints. The Consumer Assistance Program (CAP) is the free, complaint-handling branch of the Attorney General's Consumer Protection Unit. CAP assists consumers who have problems with purchased goods or services, want to find out about recently reported

scams or information about consumers' rights and responsibilities, or want to know the histories of consumer complaints of specific companies.

The State of Vermont and UVM share the expenses of the CAP office, which includes 2.2 staff positions. The majority of the complaint handling is done by UVM students, most of whom are consumer economics and small business majors enrolled in a semester-long internship program. CAP provides consumer education during the approximately 6,000 telephone calls received annually, as well as through distribution of written materials sent to those consumers and provided at community workshops, at public events, through employee paycheck envelopes, and through other agencies such as libraries and community justice centers, as well as on the Attorney General's website. CAP receives complaints by e-mail, regular mail, and telephone.

Historically, CAP has not served many Vermont immigrants, who most likely are not even aware of the existence of this program.

In the past, the Attorney General's office has undertaken consumer education projects targeted to special groups in conjunction with other organizations. For example, The Vermont Bar Association has distributed booklets on a variety of consumer protection topics, written in part by the Attorney General's Office, to schools and organizations serving soon-to-be adults. Under a U.S. Department of Justice grant, CAP staff has done extensive outreach to seniors and others throughout the state on telemarketing fraud. A consumer protection calendar, also initially supported by a Sears grant, is in its fourth year of publication and is widely distributed throughout Vermont.

The Office of the Attorney General has already contacted the Vermont Refugee Resettlement Program, the Vermont Visiting Nurses Association, the Association of Africans Living in Vermont, and the Vermont State Refugee Coordinator and has started planning future outreach to the immigrant population in coordination with these programs.

Proposal

We propose to use grant funds for four purposes. First, funds would be used to create, print, and distribute 1000 copies of an 11 inch by 17 inch consumer education and information poster as well as 5000 smaller copies of the poster in a postcard form for distribution to the immigrant community. The poster will be designed so that the postcards can be attached in a block to the poster and taken easily by individual consumers.

The poster and postcard will broadly explain the services of CAP and how to contact the program in French, Spanish, Vietnamese, Serbo-Croatian/Bosnian, English and Russian. The goal of the poster and postcard would be to target the Vermont 's immigrant, including refugee, population as well as those English-speaking Vermonters who are unaware of the Consumer Assistance Program and the services it provides. Posters would be distributed through organizations or groups in contact with immigrants such as the Vermont Refugee Resettlement Program, the Association of Africans Living in

Vermont, local libraries and town clerks' offices, Vermont state offices and Vermont's colleges and universities.

Second, grant funds would be used to produce a limited number of posters meeting the requirement for advertising on public transportation and to place them in buses for six to 12 months.

Third, the grant would fund telephonic interpretation services to be used by CAP in the processing of complaints from non-English speaking consumers.

Finally, if the need is evident from our outreach with immigrants and with programs working directly with immigrants, the grant would be used to fund the translation of materials on specific topics, such as purchasing a car or landlord/tenant rights and responsibilities. If a needs assessment indicates that this expense is not warranted, the remaining funds would be used to print additional posters and/or postcards, or to continue advertising on public transportation or funding telephonic interpretation services.

Budget: Costs associated with this project would include:

translation of the poster/handout text into the appropriate languages: \$350

poster design work: \$2000

printing of bus posters: 41 bus posters, varying sizes according to bus company specifications : \$750

printing of 1000 11x17 inch posters: \$600

printing of 5000 3 ½ x 5 inch postcards: \$542

placing groups of 25 postcard attachments onto 200 posters: \$75

cost of placing posters on mass transportation: \$2570 (see itemization directly below)

(1) Chittenden and Washington counties (one bus for 6 months) \$1200

(2) University of Vermont (10 buses for 1 year) \$770

(3) Marble Valley (2 buses for one year) \$600:

distribution of posters: \$250

telephonic interpretation services (Language Learning Enterprise, Inc. (LLE): \$1352 (assumes one call per week for 52 weeks, average length 20 minutes, at \$1.34 per minute)

interpretation of substantive consumer materials (e.g. purchasing a car, landlord tenant): \$1011

Total budget cost: \$9500

Additional Information:

The target group for the poster initiative is all households in the State of Vermont who may be unaware of the services of the Consumer Assistance Program, including those members of the refugee and immigrant population. The target group for the postcard is primarily the Vermont refugee and immigrant population.

The success of this initiative will be measured in two ways: (1) the extent of the distribution of the posters and handouts through Vermont; and (2) the number of consumer complaints or calls received by the Attorney General's Office from individuals responding to the posters or handouts. With respect to this last measure, the Attorney General's Consumer Assistance Program will ask such consumers to identify the source of the referral and will also create a computer code to track telephonic interpretation calls. The Attorney General's Office intends to report these results to the Special Committee.

Should this proposal receive funding, there will be a lasting benefit to the Vermont immigrant community, as well as citizens of Vermont in general, in the form of a heightened awareness of a resource that is currently underutilized by this population, the free consumer protection dispute resolution service provided by the Office of the Attorney General's Consumer Assistance Program.

The Office of the Attorney General will reprint posters and postcards as necessary and as funds are available within its own general budget, as well as allocate funds as needed and as are available within the same budget for telephonic interpretation services or other outreach measures identified in the process of working with various immigrant stakeholder groups within Vermont.

STATE OF VERMONT
GRANT ACCEPTANCE FORM

GRANT SUMMARY: This Grant to the Attorney General is for design, printing and distribution of multi-language consumer information posters and postcards on how to access the consumer protection services of the Consumer Assistance Program.

TITLE OF GRANT: Consumer Protection and Education Fund

FEDERAL CATALOG No.: N/A

GRANTOR / DONOR: The Special Committee
Consumer Protection and Education Fund
C/O One Ashburton Place, Room 1813
Boston, Massachusetts 02108-1698

DATE: 9/10/08

DEPARTMENT: Attorney General

GRANT / DONATION: This project should enhance outreach and accessibility for Consumer protection services to non-English speaking Vermonters.

AMOUNT / VALUE: \$9,500.00

POSITIONS REQUESTED: None

GRANT PERIOD: 9/5/08 to 6/30/09

COMMENTS:

DEPARTMENT OF FINANCE AND MANAGEMENT:
SECRETARY OF ADMINISTRATION
SENT TO JOINT FISCAL OFFICE:

(INITIAL) ~~RAM~~ 9/15/08
(INITIAL) ~~RAM~~ 9/16/08
DATE: 10/7/08

RECEIVED OCT 15 2008

RECEIVED OCT 15 2008

STATE OF VERMONT
REQUEST FOR GRANT ACCEPTANCE
(use additional sheets as needed)

1. Agency:
2. Department: **Attorney General**
3. Program: **Public Protection - Consumer**
4. Legal Title of Grant: **Consumer Protection and Education Fund**
5. Federal Catalog No: **N/A**
6. Grantor & Office Address:
The Special Committee
Consumer Protection and Education Fund
C/O One Ashburton Place, Room 1813
Boston, Massachusetts 02108-1698

7. Grant Period: From: **09/05/2008** To: **06/30/2009**

8. Purpose of Grant: **Design and printing multi-language consumer information posters and postcards which provide information on how to access the consumer protection services of the Office of the Attorney General's Consumer Assistance Program and telephone interpretation services related to the processing of complaints from non-English speaking consumers.**

9. Impact on Existing Programs if Grant is not accepted: **Consumer protection outreach and services will continue to be limited to English speaking residents only.**

10. Budget Information:	(FY09)	(2 nd State FY)	(3 rd State FY)
EXPENDITURES:			
Personal Services:	\$ 00.00	\$ 0.00	\$ 0.00
Operating Expenses:	\$ 9,500.00	\$ 0.00	\$ 0.00
Grants:	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL	\$ 9,500.00	\$ 0.00	\$ 0.00
REVENUES:			
<u>State Funds:</u>			
Cash:	\$ 0.00	\$ 0.00	\$ 0.00
In-kind:	\$ 0.00	\$ 0.00	\$ 0.00
<u>Federal Funds:</u>			
(Direct Costs):	\$ 0.00	\$ 0.00	\$ 0.00
(Statewide Indirect):	\$ 0.00	\$ 0.00	\$ 0.00
(Department Indirect):	\$ 0.00	\$ 0.00	\$ 0.00
<u>Other Funds:</u>			
(source) Grant:	\$ 9,500.00	\$ 0.00	\$ 0.00
TOTAL	\$ 9,500.00	\$ 0.00	\$ 0.00

Appropriation Numbers	Amounts
Org Code: 02100 Dept ID: 2100001050 Fund: 21908 Proj/Grant:	\$9,500.00
Form AA-1	Page 2

11. Will grant monies be spent by one or more personal services contracts?

REC'D SEP 08 2008

YES NO POSSIBLY

If YES, signature of appointing authority here indicates intent to follow current guidelines on bidding.

X  _____

12a. Please list any requested Limited Service positions:

N/A

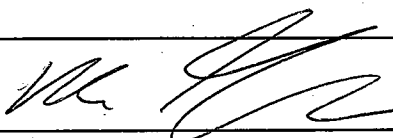
Titles	Number of Positions
None	

12b. Equipment and space for these positions:

N/A is presently available.
 Can be obtained with available funds.

13. Signature of Appointing Authority

I certify that no funds have been
Expended or committed in
Anticipation of Joint Fiscal
Committee approval of this grant.

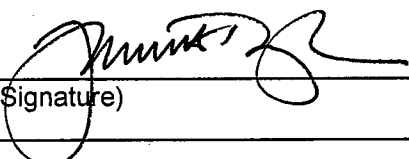
 9-29-08

(Signature) (Date)

William E. Griffin, Chief Assistant Attorney General
(Title)

14. Action by Governor:

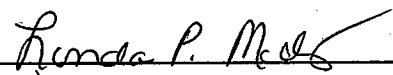
Approved
 Rejected

 10/6/08

(Signature) (Date)

15. Secretary of Administration:

Request to JFO
 Information to JFO



(Signature)

16. Action by Joint Fiscal Committee:

(Dates)

Request to be placed on JFC agenda
 Approved (not placed on agenda in 30 days)
 Approved by JFC
 Rejected by JFC
 Approved by Legislature

(Signature)

(Date)

WILLIAM H. SORRELL
ATTORNEY GENERAL

JANET MURNANE
DEPUTY ATTORNEY GENERAL

WILLIAM E. GRIFFIN
CHIEF ASST. ATTORNEY
GENERAL



TEL: (802) 828-3171
FAX: (802) 828-2154
TDD: (802) 828-3171
CIVIL RIGHTS: (802) 828-3657
WEBPAGE: www.atg.state.vt.us

STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
109 STATE STREET
MONTPELIER
05609-1001

TO: Neale F. Lunderville, Secretary of Administration

FROM: William E. Griffin, Chief Assistant Attorney General *WEG*

DATE: September 8, 2008

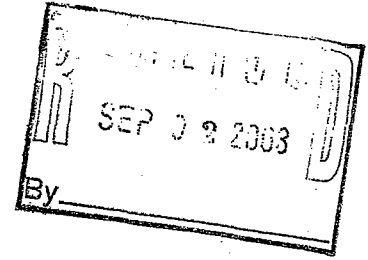
SUBJECT: Grant Acceptance AA-1, Consumer Protection & Education Fund

Attached please find a Request for Grant Acceptance (AA-1) for your approval and further action.

This \$9,500 award from the Consumer Protection and Education Fund will provide funding for the design, printing and distribution of multi-language consumer information posters and postcards which will provide information on how to access the consumer protection services of the Office of the Attorney General's Consumer Assistance Program and telephone interpretation services related to the processing of complaints from non-English speaking immigrants. This proposal requires no matching State funds.

The grant award and grant application are attached as well as the requisite AA-1 form. Please contact our Business Manager William Pettersen or me should you have any questions or require any additional information.

The Special Committee
Consumer Protection and Education Fund
c/o One Ashburton Place, Room 1813
Boston, Massachusetts 02108-1698



August 26, 2008

By Certified Mail

7007 3020 0003 2463 1420

Helen Wagner, Asst. Attorney General
Vermont Office of the Attorney General
Consumer Assistance Program
206 Morrill Hall
University of Vermont
Burlington, VT 05405

Dear Ms Stratton:

Vermont

The Special Committee, which oversees the application and grant process for the Consumer Protection and Education Fund ('Sears Fund'), has completed its review of the current set of applications. Thank you for your patience during the review process. The Special Committee will be providing the ~~New Hampshire~~ Office of the Attorney General with a check for \$9,500 to be spent on your proposal as follows:

WB
9/29/08

- X your proposal was approved in full.
- your proposal was partially approved. The rejected portions of your proposal requested funding for items that are inconsistent with the terms applicable to this fund.

The Consumer Protection and Education Fund was established pursuant to the settlement of a fifty state enforcement action against Sears, Roebuck and Co. The Special Committee, staffed by representatives of three Offices of Attorneys General, accepts grant applications annually and approves distributions from only the interest generated by the Fund. This year the Special Committee received 13 grant requests, with applications submitted by an array of state and local consumer protection agencies and non-governmental organizations. The Committee has approved 9 projects for funding, totaling \$327,644.84. The Committee is pleased to be able to provide fund monies to assist your organization in its consumer protection endeavors, and looks forward to seeing the results of your project.

Your proposed grant is subject to the terms of the November 14, 1997 court order governing the Fund and is conditioned upon your acceptance of the conditions appended to this letter. **Please review these conditions closely, countersign the attachment to signify your acceptance of these restrictions as part of the grant, and send the original letter and its signed attachment back to the Special Committee.**¹ Upon receipt of such acceptance, the

¹Please return the letter and signed attachment promptly, as your grant is conditioned upon our receipt of the signed attachment within 60 days.

Special Committee will forward a check to you expeditiously.

If you have any questions, please feel free to contact Paralegal Lois Martin at the Special Committee, (617) 727-2200, ext. 2574.

Sincerely,

THE SPECIAL COMMITTEE
Consumer Protection and Education Fund

Enclosure

Conditions Applicable to All Grants Distributed:

1. All equipment purchased with grant funds (a) shall be maintained in good condition and working order by the grantee and (b) shall be returned to the Massachusetts Attorney General's office for the benefit of the Consumer Fund, within 30 days of either of the following: (1) the grantee ceases to use the equipment for the purposes identified in the grant application or (2) a member of the Consumer Fund's Special Committee requests that the grantee return the equipment to the Consumer Fund at the end of the grant period.

2. The grantee shall not use grant funds for transportation (including mileage), lodging, meals, and/or any additional incidental per diem expenses unless (a) the grant authorizes the use of funds for the claimed expense, (b) the amount claimed for the expense does not exceed the amount allowed for the payment or reimbursement of that expense by the Attorney General's office in the state where the grantee is located (if the grantee is a nonprofit corporation, the grantee is deemed located in the state of its incorporation), and (c) the amount claimed for the expense does not exceed the cost actually incurred by the grantee.

3. The grantee shall not use grant funds for food (including snacks and refreshments), gifts, prizes, and awards in connection with any activity or service subsidized, in whole or in part, by grant funds.

4. Each state Attorney General has the right, without limitation and without further cost or compensation of any type to the grantee, to reproduce, use and disseminate all materials in any manner created, assembled, produced, or distributed, in whole or in part, with the assistance of grant funds.

However, materials created by an expert for purposes of litigation, as part of the services outlined in the grant proposal, need not be distributed if such distribution will compromise the privileged status of the materials.

5. Within 60 days of the expiration of the grant, the grantee shall provide to the Massachusetts Attorney General a detailed itemization of the expenditure of all grant funds. The grantee shall also submit quarterly reports regarding expenditures of grant monies, progress on implementation of the consumer protection project, and efforts to quantify or demonstrate how the project is helping or has helped consumers.

6. The grantee shall return all unused grant funds to the Massachusetts Attorney General for re-deposit in the Consumer Fund **within 30 days** after the grant period expires.

Conditions Applicable to Certain Grants to Governmental Offices

1. In the event that a grant is issued to fund a governmental investigation or litigation, and the governmental grantee obtains any monetary recovery from the investigated entity, the grantee agrees to pay back to the fund the full amount of the grant from said settlement or recovery, to the extent permitted by law.

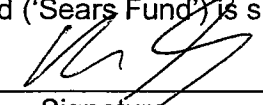
Conditions Applicable to All Grants to Non-Profit Entities (i.e., non-governmental grants)

1. In the event that the grantee, at any time during the grant period, loses its non-profit status, the grantee immediately shall return any unused funds and the grant shall terminate automatically.

2. Prior to distribution of the grant, the grantee shall designate, in writing, the person responsible for safeguarding distributed monies and ensuring that grant funds are used for the purposes set forth in the grant, and such designated person shall submit a signed statement acknowledging such responsibility.

3. Prior to distribution of the grant, the grantee agrees to inform the Special Committee, in writing, that the grantee maintains a fidelity bond or any other insurance that would insure against any misappropriation or misuse of distributed funds by the grantee.

I, Wm Griffin, the authorized representative of grant applicant Office of VT-AG, hereby agree on behalf of said applicant that the above conditions will be observed and that the grant for the Year 2007 Grant Cycle issued to applicant on behalf of the Consumer Protection and Education Fund ('Sears Fund') is subject to these conditions.



Signature

Date: 9-5-08

WILLIAM H. SORRELL
ATTORNEY GENERAL

JANET C. MURNANE
DEPUTY ATTORNEY GENERAL



ADDRESS REPLY TO:
CONSUMER ASSISTANCE PROGRAM
206 MORRILL HALL - UVM
BURLINGTON, VERMONT 05405
<http://www.atg.state.vt.us>

STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
PUBLIC PROTECTION DIVISION

TEL.: (802) 656-3183
FAX: (802) 656-1423
OUTSIDE CHITTENDEN COUNTY
1-800-649-2424

November 15, 2007

Special Committee, Consumer Protection Fund

Attn: Lois Martin, Paralegal
Office of the Massachusetts Attorney General
Consumer Protection Division
One Ashburton Place, Room 1813
Boston, MA 02108

Dear Ms. Martin:

Enclosed please find four copies of an Application to the Special Committee from the Vermont Attorney General's Office, along with an Addendum describing Vermont's proposal for funding for the current cycle. Please feel free to call me at (802) 656-1025 if you have any questions.

Thank you.

Sincerely,

A handwritten signature in cursive script that reads "Helen E. Wagner".

Helen E. Wagner
Assistant Attorney General

Enc.
cc: Wendy Morgan, Esq.

**APPLICATION FOR DISTRIBUTION FROM CONSUMER
PROTECTION AND EDUCATION FUND: YEAR 2007 CYCLE**

I. NAME OF APPLICANT(s): **JOINT APPLICANT (if applicable):**

Vermont Attorney General's Office

Address: Consumer Assistance Program, 206 Morrill Hall,
University of Vermont, Burlington, Vermont 05405

Phone Number: (802)656-1025

Fax Number: (802)656-1423

E-mail (if available): hwagner@uvm.edu

Contact Person(s): Helen Wagner, Assistant Attorney General

II. STATUS OF APPLICANT (check and provide information as appropriate)

A. Is Applicant a Governmental Agency or Authority?
Yes No

If yes, describe the agency's function and responsibilities (not necessary if applicant is consumer protection division of Office of the Attorney General).

Identify those persons, if known, who would oversee the proposed project and attach resumes of each. (see attached resume)

Does Application have joint written support of two state Attorneys General?
Yes No

B. Is Applicant a Not-for-Profit Entity? Yes No

If so, please provide the following information on separate page(s):

1. Describe the purpose or mission of the applicant.
2. Attach evidence of Applicant's present status as a not-for-profit entity under § 501(c)(3) of the Internal Revenue Code.
3. Attach evidence of written support of two state Attorneys General for this Application (these letters should come from the Attorneys General of the recommending states, not from a staff person). The Special Committee

will consider the relative degree of support from the Attorneys General. The Committee is especially interested in learning from the Attorneys General (i) how they know about the applicant, (ii) what their offices' prior direct experiences have been with the applicant, (iii) their familiarity with the applicant's project, and (iv) why the Attorneys General endorse the project and believe that the program at issue will be helpful for consumers.

4. Provide information demonstrating that the Applicant has successfully operated consumer protection and/or consumer education programs for at least three years (or, in the event that the Applicant has not existed for three years, provide such information for Applicant's principals).
5. Attach resumes for persons who would manage the program for the Applicant.
6. Provide detailed information concerning the Applicant's present source(s) of funding.
7. Describe the insurance applicant has indemnifying against loss related to any defalcation, misuse, or improper expenditure of grant funds. Please provide a copy of the policy or bond.
8. Provide a copy of a resolution of the applicant's board of directors or similar documentary evidence authorizing the signatory to this application to act as the applicant's agent in connection with this grant.

III. APPLICANT'S PROPOSAL

In a separate document, describe the proposal for which Applicant seeks funding. Please include: (See Addendum)

- A. The perceived need for the program and how Applicant identified such need.
- B. The anticipated public benefit to be served by the grant, and how the benefit would be achieved. Please include a description of the region and/or target group that will be served by the proposed project and how the proposed project and any materials developed through grant funds may produce benefits extending beyond the region and/or target group immediately affected by the grant.
- C. Where the application concerns an investigation or potential litigation, a description of the potential investigation and litigation.
- D. A description of all equipment and of all materials, including brochures, pamphlets, and audio, video, and electronic materials, that will be prepared, developed, used, purchased, or rented with grant funds in connection with the proposed project. Drafts, detailed descriptions, or copies of content to be used in the applicant's project should be submitted to provide such specificity, if possible.
- E. Of the materials set forth in response to paragraph D, a description of how those

materials may have use or application outside of the proposed project, *e.g.*, written materials describing consumer rights under particular federal laws.

F. A *detailed itemization* of all costs and expenses related to the proposed project that are expected to be paid from the grant. (If applicable, include a description of how other elements such as volunteer labor or collaboration with other agencies will be integrated into the project.)

G. A detailed description of goods and services, such as personnel, travel and transportation, and materials to be used in connection with the proposed project that are funded from sources other than the grant.

H. The name, address, and telephone number of each source of funds (other than the grant) expected to be used in connection with the proposed grant project.

I. A statement of whether the applicant intends to continue with the proposed project after the end of the grant term and, if so, the applicant's expected source of funding for continuing the project. If not, will there be some lasting benefits to the community, the target population or other organizations working in the field?

J. A description of how the proposed project relates to other projects in the program area, *e.g.*, whether the proposed project supplements or duplicates other programs.

K. A description of how the applicant:

1) will ensure that distribution by the Special Committee will be used solely for purposes proposed in the Application; and

2) intends to report to the Special Committee concerning the results of the grant, including a discussion of how the applicant intends to measure the success of the grant (i.e., if the application is to fund a brochure, how does the applicant intend to determine whether the brochure actually impacted or was likely to impact consumer behavior;

if the application is for a pilot program to train bankruptcy attorneys, how does the applicant intend to determine whether the training resulted in any significant improvement in debtor representation). Appropriate non-staffing costs for such measurement may be included in the monies sought by the application.

L. If the application is for continuation of a grant approved during a previous grant cycle, a description of the steps taken by applicant to determine the efficacy of the program during the prior grant cycle.

IV. REPRESENTATIONS BY APPLICANT

A. Requests for Travel or Staff Expenses

Please answer the following questions:

Does the application include a request for travel expenses? Yes No

Does the application include a request for staff expenses, such as funding for salaries or benefits? Yes No

If you answered "yes" to either of these questions, please provide a detailed explanation of the extraordinary circumstances justifying your request. (Please see page 2 of the Instructions, "Staff and Travel Expenses Rarely Funded", for more information).

B. Authority and Use of Funds

The undersigned is the responsible person for this Application, has been duly authorized by the Applicant to act as its agent in connection with this application, and hereby certifies that the information in this Application, including attached documents, is true. The undersigned has read the Order governing the Consumer Protection and Education Fund and understands its terms. The undersigned further represents that the funding requested will not be used to pay for regular staff of the agency or entity applying for this grant, and that the existing budget of applicant will not be reduced should the application be approved.

Signed:

Title:

Helen S. Wagner
Assistant Attorney General

Return Four Copies of Applications and attachments to:

Special Committee, Consumer Protection Fund
Attention: Lois Martin, Paralegal
Office of the Massachusetts Attorney General, CPD
One Ashburton Place, Room 1813
Boston, MA 02108

Helen E. Wagner

22 Hedgehog Hill
Underhill, Vermont 05489

Home (802) 899-4999
Work (802) 656-1025

Present
Employment

Office of the Attorney General
October 2001-Present

Assistant Attorney General
Director, Consumer Assistance Program

Supervision of the Consumer Assistance Program, the division of the Attorney General's Office responsible for consumer complaint-handling and consumer education, co-sponsored by and housed at the University of Vermont. Teaching of University of Vermont course Consumer Assistance Program (Fall, Spring and Summer Semesters). Supervision of two Consumer Coordinators.

Previous
Employment

Office of the Court Administrator, Montpelier, Vermont
October 1996-October 2001

General Counsel and Director of Judicial Operations
January 2000-October 2001

Supervision of the operation of District Court programs of the Vermont Judiciary in accordance with general policy guidelines established by the Vermont Supreme Court. Responsible for supervision of Data Quality Specialist and Chief Trial Court Law Clerk and law clerk program oversight. Liaison to Superior Court clerks and criminal justice stakeholders. Advisor to the Court Administrator and the Administrative Judge on administrative matters. Translation of legislation and rules into court policies and protocols; identification of improvements which require new legislation, procedural or administrative rules or court policies and drafting of same. Managerial, administrative and public relations work involving the District Court. Supervision of caseflow management, records management and customer service. Staff to Supreme Court Equal Access Committee; member of Supreme Court Juror Communication Committee.

Director of Judicial Operations
October 1996 through December 1999

Supervision of the operation of all programs of the Vermont Judiciary in accordance with general policy guidelines established by the Justices of the Vermont Supreme Court. Advisor to the Court Administrator and

Administrative Judge on administrative matters. Managerial, administrative and public relations work, including responsibility for operational functions of 42 trial courts, 18 probate courts, the Judicial Bureau, the Environmental Court, and various boards and committees. Organization, leadership and provision of staff support to teams and working groups of judicial branch employees and other members of the justice community to develop and implement policies and procedures and test innovative ideas. Translation of new legislation and rules into court policies and protocols; identification of improvements requiring new legislation, procedural or administrative rules or court policies and drafting of same. Supervision and direction of grants relating to court issues.

Chittenden County State's Attorney's Office, Burlington, Vermont
April 1994 to October 1996

Deputy State's Attorney responsible for investigation and prosecution of misdemeanor and felony cases in Vermont District Court and delinquency and neglect cases in Vermont Family Court.

Kings County District Attorney's Office, Brooklyn, New York
August 1983 to April 1994

Bureau Chief, Complaint Room Bureau: Supervision of staff of 70 employees. Evaluation of all arrests for legal sufficiency; coordination of case processing system with law enforcement and court system; supervision of arraignment procedures. Legal training of new attorneys and senior legal staff.

Deputy Executive Assistant District Attorney for Case Management: Supervision and management of Criminal Court Bureau, Complaint Room Bureau, Family Court Unit and Grand Jury Bureau under direction of Executive Assistant District Attorney.

Supervising Assistant District Attorney, Sex Crimes Bureau: Supervision of trials, motion practice and plea negotiations of eight Assistant District Attorneys. Investigated allegations of child sexual abuse as director of the Child Abuse Unit.

Supreme Court Bureau, Investigations Bureau and Criminal Court Bureau: Prosecution of felony cases including armed robberies, burglaries and assaults. Extensive grand jury and trial experience. Investigation of major felony cases for possible prosecution; obtained videotaped statements from defendants and statements from witnesses in major felony arrest cases; investigated allegations of police misconduct. Preparation and trial of misdemeanor cases.

Education

Boston University School of Law, Boston, MA
Juris Doctor 1983
Case and Note Editor, Probate Law Journal

Brown University, Providence, RI
Bachelor of Arts, 1980
Major: Comparative Literature

Bar Admissions

Vermont, New York, Colorado (inactive), Arizona (resigned)

Summary of Proposal

The Vermont Office of the Attorney General is seeking \$9500 to cover the cost of designing and printing multi-language consumer information posters and postcards which will provide information on how to access the services of the Office of the Attorney General's Consumer Assistance Program (CAP) as well as funding for telephonic interpretation services to be used by CAP in the processing of complaints from non-English speaking immigrants.

Background and Need

Since 1975, more than 2 million refugees have resettled in the United States, and more than 4,000 of them have arrived in Vermont since 1989. Resettlement has occurred throughout the state, with the majority of individuals settling in Vermont's Chittenden and Washington counties. While the exact number of immigrants, including refugees, is not known, the 2006 American Community Survey Data Profile, undertaken by the U.S. Census Bureau, indicates that 5.3% of the Vermont population, or an estimated 31,500 individuals over the age of five years in Vermont, speak a language other than English at home.

The Vermont State Refugee Coordinator, Denise Lamoureux, indicates that since 1989, at least 4462 refugees have contacted her program, which is within the Vermont Agency of Human Services. According to Ms. Lamoureux, the primary languages spoken by those populations include Russian, French, Spanish, Bosnia/Serbo-Croatian, Vietnamese, as well as Arabic, Swahili and other African languages.

Our limited information indicates that one area in which immigrant consumers need assistance is in the purchase of vehicles. Being a state with exceedingly little public transportation, most Vermonters have to own a vehicle to get to work and to take care of basic family needs. According to information from the early 1990's, immigrants have also needed assistance in landlord/tenant matters.

At the present time, none of the consumer education materials of the Consumer Assistance Program are in any language other than English.

The Applicant

The Vermont Attorney General's Office, which will itself ensure that the Sears funds are used solely for the purposes stated in its application, is the only broad-based consumer protection agency in Vermont. It is responsible for all consumer protection activities, including investigation and prosecution of unfair and deceptive practices, legislation and rule making, consumer education and the handling of consumer complaints. The Consumer Assistance Program (CAP) is the free, complaint-handling branch of the Attorney General's Consumer Protection Unit. CAP assists consumers who have problems with purchased goods or services, want to find out about recently reported

scams or information about consumers' rights and responsibilities, or want to know the histories of consumer complaints of specific companies.

The State of Vermont and UVM share the expenses of the CAP office, which includes 2.2 staff positions. The majority of the complaint handling is done by UVM students, most of whom are consumer economics and small business majors enrolled in a semester-long internship program. CAP provides consumer education during the approximately 6,000 telephone calls received annually, as well as through distribution of written materials sent to those consumers and provided at community workshops, at public events, through employee paycheck envelopes, and through other agencies such as libraries and community justice centers, as well as on the Attorney General's website. CAP receives complaints by e-mail, regular mail, and telephone.

Historically, CAP has not served many Vermont immigrants, who most likely are not even aware of the existence of this program.

In the past, the Attorney General's office has undertaken consumer education projects targeted to special groups in conjunction with other organizations. For example, The Vermont Bar Association has distributed booklets on a variety of consumer protection topics, written in part by the Attorney General's Office, to schools and organizations serving soon-to-be adults. Under a U.S. Department of Justice grant, CAP staff has done extensive outreach to seniors and others throughout the state on telemarketing fraud. A consumer protection calendar, also initially supported by a Sears grant, is in its fourth year of publication and is widely distributed throughout Vermont.

The Office of the Attorney General has already contacted the Vermont Refugee Resettlement Program, the Vermont Visiting Nurses Association, the Association of Africans Living in Vermont, and the Vermont State Refugee Coordinator and has started planning future outreach to the immigrant population in coordination with these programs.

Proposal

We propose to use grant funds for four purposes. First, funds would be used to create, print, and distribute 1000 copies of an 11 inch by 17 inch consumer education and information poster as well as 5000 smaller copies of the poster in a postcard form for distribution to the immigrant community. The poster will be designed so that the postcards can be attached in a block to the poster and taken easily by individual consumers.

The poster and postcard will broadly explain the services of CAP and how to contact the program in French, Spanish, Vietnamese, Serbo-Croatian/Bosnian, English and Russian. The goal of the poster and postcard would be to target the Vermont 's immigrant, including refugee, population as well as those English-speaking Vermonters who are unaware of the Consumer Assistance Program and the services it provides. Posters would be distributed through organizations or groups in contact with immigrants such as the Vermont Refugee Resettlement Program, the Association of Africans Living in

Vermont, local libraries and town clerks' offices, Vermont state offices and Vermont's colleges and universities.

Second, grant funds would be used to produce a limited number of posters meeting the requirement for advertising on public transportation and to place them in buses for six to 12 months.

Third, the grant would fund telephonic interpretation services to be used by CAP in the processing of complaints from non-English speaking consumers.

Finally, if the need is evident from our outreach with immigrants and with programs working directly with immigrants, the grant would be used to fund the translation of materials on specific topics, such as purchasing a car or landlord/tenant rights and responsibilities. If a needs assessment indicates that this expense is not warranted, the remaining funds would be used to print additional posters and/or postcards, or to continue advertising on public transportation or funding telephonic interpretation services.

Budget: Costs associated with this project would include:

translation of the poster/handout text into the appropriate languages: \$350

poster design work: \$2000

printing of bus posters: 41 bus posters, varying sizes according to bus company specifications : \$750

printing of 1000 11x17 inch posters: \$600

printing of 5000 3 ½ x 5 inch postcards: \$542

placing groups of 25 postcard attachments onto 200 posters: \$75

cost of placing posters on mass transportation: \$2570 (see itemization directly below)

(1) Chittenden and Washington counties (one bus for 6 months) \$1200

(2) University of Vermont (10 buses for 1 year) \$770

(3) Marble Valley (2 buses for one year) \$600:

distribution of posters: \$250

telephonic interpretation services (Language Learning Enterprise, Inc. (LLE): \$1352 (assumes one call per week for 52 weeks, average length 20 minutes, at \$1.34 per minute)

interpretation of substantive consumer materials (e.g. purchasing a car, landlord tenant): \$1011

Total budget cost: \$9500

Additional Information:

The target group for the poster initiative is all households in the State of Vermont who may be unaware of the services of the Consumer Assistance Program, including those members of the refugee and immigrant population. The target group for the postcard is primarily the Vermont refugee and immigrant population.

The success of this initiative will be measured in two ways: (1) the extent of the distribution of the posters and handouts through Vermont; and (2) the number of consumer complaints or calls received by the Attorney General's Office from individuals responding to the posters or handouts. With respect to this last measure, the Attorney General's Consumer Assistance Program will ask such consumers to identify the source of the referral and will also create a computer code to track telephonic interpretation calls. The Attorney General's Office intends to report these results to the Special Committee.

Should this proposal receive funding, there will be a lasting benefit to the Vermont immigrant community, as well as citizens of Vermont in general, in the form of a heightened awareness of a resource that is currently underutilized by this population, the free consumer protection dispute resolution service provided by the Office of the Attorney General's Consumer Assistance Program.

The Office of the Attorney General will reprint posters and postcards as necessary and as funds are available within its own general budget, as well as allocate funds as needed and as are available within the same budget for telephonic interpretation services or other outreach measures identified in the process of working with various immigrant stakeholder groups within Vermont.



STATE OF VERMONT
JOINT FISCAL OFFICE

MEMORANDUM

To: Representative Warren Kitzmiller

From: Nathan Lavery, Fiscal Analyst

Date: October 17, 2008

Subject: JFO #2345 (Multi-language Consumer Education Information)

Representatives Michael Obuchowski and Shap Smith asked that I forward to you a copy of the enclosed request and cover memo. They are requesting you provide them with your observations regarding the enclosed item.

cc: Rep. Michael Obuchowski
Rep. Shap Smith
Stephen Klein

STATE OF VERMONT
GRANT ACCEPTANCE FORM

GRANT SUMMARY: This Grant to the Attorney General is for design, printing and distribution of multi-language consumer information posters and postcards on how to access the consumer protection services of the Consumer Assistance Program.

TITLE OF GRANT: Consumer Protection and Education Fund

FEDERAL CATALOG No.: N/A

GRANTOR / DONOR: The Special Committee
Consumer Protection and Education Fund
C/O One Ashburton Place, Room 1813
Boston, Massachusetts 02108-1698

DATE: 9/10/08

DEPARTMENT: Attorney General

GRANT / DONATION: This project should enhance outreach and accessibility for Consumer protection services to non-English speaking Vermonters.

AMOUNT / VALUE: \$9,500.00

POSITIONS REQUESTED: None

GRANT PERIOD: 9/5/08 to 6/30/09

COMMENTS:

DEPARTMENT OF FINANCE AND MANAGEMENT:
SECRETARY OF ADMINISTRATION
SENT TO JOINT FISCAL OFFICE:

(INITIAL) JK 9/15/08
(INITIAL) Rem 9/16/08
DATE: 10/7/08

RECEIVED OCT 15 2008

RECEIVED OCT 15 2008

STATE OF VERMONT
REQUEST FOR GRANT ACCEPTANCE
(use additional sheets as needed)

1. Agency:
 2. Department: **Attorney General**
 3. Program: **Public Protection - Consumer**
 4. Legal Title of Grant: **Consumer Protection and Education Fund**
 5. Federal Catalog No: **N/A**
 6. Grantor & Office Address:
The Special Committee
Consumer Protection and Education Fund
C/O One Ashburton Place, Room 1813
Boston, Massachusetts 02108-1698
 7. Grant Period: From: **09/05/2008** To: **06/30/2009**

8. Purpose of Grant: **Design and printing multi-language consumer information posters and postcards which provide information on how to access the consumer protection services of the Office of the Attorney General's Consumer Assistance Program and telephone interpretation services related to the processing of complaints from non-English speaking consumers.**

9. Impact on Existing Programs if Grant is not accepted: **Consumer protection outreach and services will continue to be limited to English speaking residents only.**

10. Budget Information:	(FY09)	(2 nd State FY)	(3 rd State FY)
EXPENDITURES:			
Personal Services:	\$ 00.00	\$ 0.00	\$ 0.00
Operating Expenses:	\$ 9,500.00	\$ 0.00	\$ 0.00
Grants:	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL	\$ 9,500.00	\$ 0.00	\$ 0.00
REVENUES:			
<u>State Funds:</u>			
Cash:	\$ 0.00	\$ 0.00	\$ 0.00
In-kind:	\$ 0.00	\$ 0.00	\$ 0.00
<u>Federal Funds:</u>			
(Direct Costs):	\$ 0.00	\$ 0.00	\$ 0.00
(Statewide Indirect):	\$ 0.00	\$ 0.00	\$ 0.00
(Department Indirect):	\$ 0.00	\$ 0.00	\$ 0.00
<u>Other Funds:</u>			
(source) Grant:	\$ 9,500.00	\$ 0.00	\$ 0.00
TOTAL	\$ 9,500.00	\$ 0.00	\$ 0.00

Appropriation Numbers Amounts
 Org Code: **02100** Dept ID: **2100001050** Fund: **21908** Proj/Grant: **\$9,500.00**

Form AA-1

Page 2

11. Will grant monies be spent by one or more personal services contracts?

REC'D SEP 08 2008



YES NO POSSIBLY

If YES, signature of appointing authority here indicates intent to follow current guidelines on bidding.

X 

12a. Please list any requested Limited Service positions:

N/A


Titles	Number of Positions
None	

12b. Equipment and space for these positions:

N/A is presently available.
 Can be obtained with available funds.

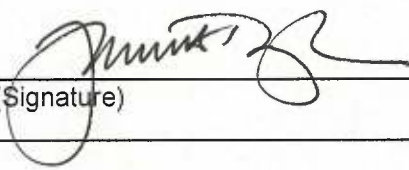
13. Signature of Appointing Authority

I certify that no funds have been Expended or committed in Anticipation of Joint Fiscal Committee approval of this grant.

 9-29-08
(Signature) (Date)
William E. Griffin, Chief Assistant Attorney General
(Title)


14. Action by Governor:

Approved
 Rejected

 10/6/08
(Signature)

15. Secretary of Administration:

Request to JFO
 Information to JFO

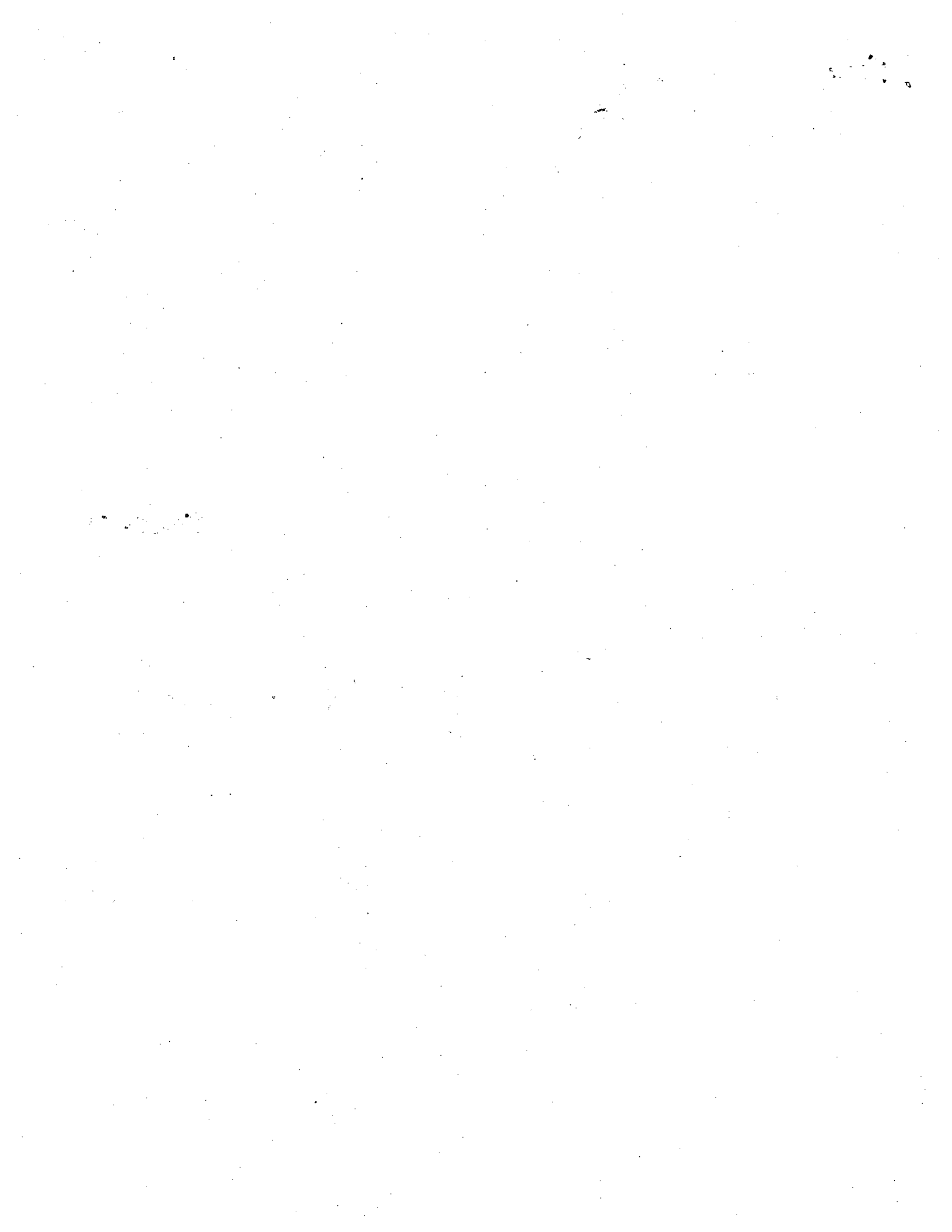

(Signature)

16. Action by Joint Fiscal Committee:

(Dates)

Request to be placed on JFC agenda
 Approved (not placed on agenda in 30 days)
 Approved by JFC
 Rejected by JFC
 Approved by Legislature

(Signature) (Date)



WILLIAM H. SORRELL
ATTORNEY GENERAL

JANET MURNANE
DEPUTY ATTORNEY GENERAL


WILLIAM E. GRIFFIN
CHIEF ASST. ATTORNEY
GENERAL



TEL: (802) 828-3171
FAX: (802) 828-2154
TDD: (802) 828-3171
CIVIL RIGHTS: (802) 828-3657
WEBPAGE: www.atg.state.vt.us

STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
109 STATE STREET
MONTPELIER
05609-1001

TO: Neale F. Lunderville, Secretary of Administration

FROM: William E. Griffin, Chief Assistant Attorney General 

DATE: September 8, 2008

SUBJECT: Grant Acceptance AA-1, Consumer Protection & Education Fund

Attached please find a Request for Grant Acceptance (AA-1) for your approval and further action.

This \$9,500 award from the Consumer Protection and Education Fund will provide funding for the design, printing and distribution of multi-language consumer information posters and postcards which will provide information on how to access the consumer protection services of the Office of the Attorney General's Consumer Assistance Program and telephone interpretation services related to the processing of complaints from non-English speaking immigrants. This proposal requires no matching State funds.

The grant award and grant application are attached as well as the requisite AA-1 form. Please contact our Business Manager William Pettersen or me should you have any questions or require any additional information.

The Special Committee
Consumer Protection and Education Fund
c/o One Ashburton Place, Room 1813
Boston, Massachusetts 02108-1698



August 26, 2008

By Certified Mail

7007 3020 0003 2463 1420

Helen Wagner, Asst. Attorney General
Vermont Office of the Attorney General
Consumer Assistance Program
206 Morrill Hall
University of Vermont
Burlington, VT 05405

Dear Ms Stratton:

The Special Committee, which oversees the application and grant process for the Consumer Protection and Education Fund ('Sears Fund'), has completed its review of the current set of applications. Thank you for your patience during the review process. The Special Committee will be providing the ~~New Hampshire~~ *Vermont* Office of the Attorney General with a check for \$9,500 to be spent on your proposal as follows:

W6
9/29/08

- X your proposal was approved in full.
 your proposal was partially approved. The rejected portions of your proposal requested funding for items that are inconsistent with the terms applicable to this fund.

The Consumer Protection and Education Fund was established pursuant to the settlement of a fifty state enforcement action against Sears, Roebuck and Co. The Special Committee, staffed by representatives of three Offices of Attorneys General, accepts grant applications annually and approves distributions from only the interest generated by the Fund. This year the Special Committee received 13 grant requests, with applications submitted by an array of state and local consumer protection agencies and non-governmental organizations. The Committee has approved 9 projects for funding, totaling \$327,644.84. The Committee is pleased to be able to provide fund monies to assist your organization in its consumer protection endeavors, and looks forward to seeing the results of your project.

Your proposed grant is subject to the terms of the November 14, 1997 court order governing the Fund and is conditioned upon your acceptance of the conditions appended to this letter. **Please review these conditions closely, countersign the attachment to signify your acceptance of these restrictions as part of the grant, and send the original letter and its signed attachment back to the Special Committee.**¹ Upon receipt of such acceptance, the

¹Please return the letter and signed attachment promptly, as your grant is conditioned upon our receipt of the signed attachment within 60 days.

Special Committee will forward a check to you expeditiously.

If you have any questions, please feel free to contact Paralegal Lois Martin at the Special Committee, (617) 727-2200, ext. 2574.

Sincerely,

THE SPECIAL COMMITTEE
Consumer Protection and Education Fund

Enclosure

Conditions Applicable to All Grants Distributed:

1. All equipment purchased with grant funds (a) shall be maintained in good condition and working order by the grantee and (b) shall be returned to the Massachusetts Attorney General's office for the benefit of the Consumer Fund, within 30 days of either of the following: (1) the grantee ceases to use the equipment for the purposes identified in the grant application or (2) a member of the Consumer Fund's Special Committee requests that the grantee return the equipment to the Consumer Fund at the end of the grant period.

2. The grantee shall not use grant funds for transportation (including mileage), lodging, meals, and/or any additional incidental per diem expenses unless (a) the grant authorizes the use of funds for the claimed expense, (b) the amount claimed for the expense does not exceed the amount allowed for the payment or reimbursement of that expense by the Attorney General's office in the state where the grantee is located (if the grantee is a nonprofit corporation, the grantee is deemed located in the state of its incorporation), and (c) the amount claimed for the expense does not exceed the cost actually incurred by the grantee.

3. The grantee shall not use grant funds for food (including snacks and refreshments), gifts, prizes, and awards in connection with any activity or service subsidized, in whole or in part, by grant funds.

4. Each state Attorney General has the right, without limitation and without further cost or compensation of any type to the grantee, to reproduce, use and disseminate all materials in any manner created, assembled, produced, or distributed, in whole or in part, with the assistance of grant funds.

However, materials created by an expert for purposes of litigation, as part of the services outlined in the grant proposal, need not be distributed if such distribution will compromise the privileged status of the materials.

5. Within 60 days of the expiration of the grant, the grantee shall provide to the Massachusetts Attorney General a detailed itemization of the expenditure of all grant funds. The grantee shall also submit quarterly reports regarding expenditures of grant monies, progress on implementation of the consumer protection project, and efforts to quantify or demonstrate how the project is helping or has helped consumers.

6. The grantee shall return all unused grant funds to the Massachusetts Attorney General for re-deposit in the Consumer Fund **within 30 days** after the grant period expires.

Conditions Applicable to Certain Grants to Governmental Offices

1. In the event that a grant is issued to fund a governmental investigation or litigation, and the governmental grantee obtains any monetary recovery from the investigated entity, the grantee agrees to pay back to the fund the full amount of the grant from said settlement or recovery, to the extent permitted by law.

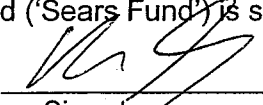
Conditions Applicable to All Grants to Non-Profit Entities (i.e., non-governmental grants)

1. In the event that the grantee, at any time during the grant period, loses its non-profit status, the grantee immediately shall return any unused funds and the grant shall terminate automatically.

2. Prior to distribution of the grant, the grantee shall designate, in writing, the person responsible for safeguarding distributed monies and ensuring that grant funds are used for the purposes set forth in the grant, and such designated person shall submit a signed statement acknowledging such responsibility.

3. Prior to distribution of the grant, the grantee agrees to inform the Special Committee, in writing, that the grantee maintains a fidelity bond or any other insurance that would insure against any misappropriation or misuse of distributed funds by the grantee.

I, Wm Griffin, the authorized representative of grant applicant Office of VA-AG, hereby agree on behalf of said applicant that the above conditions will be observed and that the grant for the Year 2007 Grant Cycle issued to applicant on behalf of the Consumer Protection and Education Fund ("Sears Fund") is subject to these conditions.



Signature

Date: 9-5-08



WILLIAM H. SORRELL
ATTORNEY GENERAL

JANET C. MURNANE
DEPUTY ATTORNEY GENERAL



ADDRESS REPLY TO:
CONSUMER ASSISTANCE PROGRAM
206 MORRILL HALL - UVM
BURLINGTON, VERMONT 05405
<http://www.atg.state.vt.us>

STATE OF VERMONT
OFFICE OF THE ATTORNEY GENERAL
PUBLIC PROTECTION DIVISION

TEL.: (802) 656-3183

FAX: (802) 656-1423

OUTSIDE CHITTENDEN COUNTY

1-800-649-2424

November 15, 2007

Special Committee, Consumer Protection Fund

Attn: Lois Martin, Paralegal
Office of the Massachusetts Attorney General
Consumer Protection Division
One Ashburton Place, Room 1813
Boston, MA 02108

Dear Ms. Martin:

Enclosed please find four copies of an Application to the Special Committee from the Vermont Attorney General's Office, along with an Addendum describing Vermont's proposal for funding for the current cycle. Please feel free to call me at (802) 656-1025 if you have any questions.

Thank you.

Sincerely,

A handwritten signature in cursive script that reads "Helen E. Wagner".

Helen E. Wagner
Assistant Attorney General

Enc.

cc: Wendy Morgan, Esq.

**APPLICATION FOR DISTRIBUTION FROM CONSUMER
PROTECTION AND EDUCATION FUND: YEAR 2007 CYCLE**

I. NAME OF APPLICANT(s): **JOINT APPLICANT (if applicable):**

Vermont Attorney General's Office

Address: Consumer Assistance Program, 206 Morrill Hall,
University of Vermont, Burlington, Vermont 05405

Phone Number: (802)656-1025

Fax Number: (802)656-1423

E-mail (if available): hwagner@uvm.edu

Contact Person(s): Helen Wagner, Assistant Attorney General

II. STATUS OF APPLICANT (check and provide information as appropriate)

A. Is Applicant a Governmental Agency or Authority?
Yes No

If yes, describe the agency's function and responsibilities (not necessary if applicant is consumer protection division of Office of the Attorney General).

Identify those persons, if known, who would oversee the proposed project and attach resumes of each. (see attached resume)

Does Application have joint written support of two state Attorneys General?
Yes No

B. Is Applicant a Not-for-Profit Entity? Yes No

If so, please provide the following information on separate page(s):

1. Describe the purpose or mission of the applicant.
2. Attach evidence of Applicant's present status as a not-for-profit entity under § 501(c)(3) of the Internal Revenue Code.
3. Attach evidence of written support of two state Attorneys General for this Application (these letters should come from the Attorneys General of the recommending states, not from a staff person). The Special Committee

will consider the relative degree of support from the Attorneys General. The Committee is especially interested in learning from the Attorneys General (i) how they know about the applicant, (ii) what their offices' prior direct experiences have been with the applicant, (iii) their familiarity with the applicant's project, and (iv) why the Attorneys General endorse the project and believe that the program at issue will be helpful for consumers.

4. Provide information demonstrating that the Applicant has successfully operated consumer protection and/or consumer education programs for at least three years (or, in the event that the Applicant has not existed for three years, provide such information for Applicant's principals).
5. Attach resumes for persons who would manage the program for the Applicant.
6. Provide detailed information concerning the Applicant's present source(s) of funding.
7. Describe the insurance applicant has indemnifying against loss related to any defalcation, misuse, or improper expenditure of grant funds. Please provide a copy of the policy or bond.
8. Provide a copy of a resolution of the applicant's board of directors or similar documentary evidence authorizing the signatory to this application to act as the applicant's agent in connection with this grant.

III. APPLICANT'S PROPOSAL

In a separate document, describe the proposal for which Applicant seeks funding. Please include: (See Addendum)

- A. The perceived need for the program and how Applicant identified such need.
- B. The anticipated public benefit to be served by the grant, and how the benefit would be achieved. Please include a description of the region and/or target group that will be served by the proposed project and how the proposed project and any materials developed through grant funds may produce benefits extending beyond the region and/or target group immediately affected by the grant.
- C. Where the application concerns an investigation or potential litigation, a description of the potential investigation and litigation.
- D. A description of all equipment and of all materials, including brochures, pamphlets, and audio, video, and electronic materials, that will be prepared, developed, used, purchased, or rented with grant funds in connection with the proposed project. Drafts, detailed descriptions, or copies of content to be used in the applicant's project should be submitted to provide such specificity, if possible.
- E. Of the materials set forth in response to paragraph D, a description of how those

materials may have use or application outside of the proposed project, *e.g.*, written materials describing consumer rights under particular federal laws.

F. A *detailed itemization* of all costs and expenses related to the proposed project that are expected to be paid from the grant. (If applicable, include a description of how other elements such as volunteer labor or collaboration with other agencies will be integrated into the project.)

G. A detailed description of goods and services, such as personnel, travel and transportation, and materials to be used in connection with the proposed project that are funded from sources other than the grant.

H. The name, address, and telephone number of each source of funds (other than the grant) expected to be used in connection with the proposed grant project.

I. A statement of whether the applicant intends to continue with the proposed project after the end of the grant term and, if so, the applicant's expected source of funding for continuing the project. If not, will there be some lasting benefits to the community, the target population or other organizations working in the field?

J. A description of how the proposed project relates to other projects in the program area, *e.g.*, whether the proposed project supplements or duplicates other programs.

K. A description of how the applicant:
1) will ensure that distribution by the Special Committee will be used solely for purposes proposed in the Application; and
2) intends to report to the Special Committee concerning the results of the grant, including a discussion of how the applicant intends to measure the success of the grant (*i.e.*, if the application is to fund a brochure, how does the applicant intend to determine whether the brochure actually impacted or was likely to impact consumer behavior; if the application is for a pilot program to train bankruptcy attorneys, how does the applicant intend to determine whether the training resulted in any significant improvement in debtor representation). Appropriate non-staffing costs for such measurement may be included in the monies sought by the application.

L. If the application is for continuation of a grant approved during a previous grant cycle, a description of the steps taken by applicant to determine the efficacy of the program during the prior grant cycle.

IV. REPRESENTATIONS BY APPLICANT

A. Requests for Travel or Staff Expenses

Please answer the following questions:

Does the application include a request for travel expenses? Yes No

Does the application include a request for staff expenses, such as funding for salaries or benefits? Yes No

If you answered "yes" to either of these questions, please provide a detailed explanation of the extraordinary circumstances justifying your request. (Please see page 2 of the Instructions, "Staff and Travel Expenses Rarely Funded", for more information).

B. Authority and Use of Funds

The undersigned is the responsible person for this Application, has been duly authorized by the Applicant to act as its agent in connection with this application, and hereby certifies that the information in this Application, including attached documents, is true. The undersigned has read the Order governing the Consumer Protection and Education Fund and understands its terms. The undersigned further represents that the funding requested will not be used to pay for regular staff of the agency or entity applying for this grant, and that the existing budget of applicant will not be reduced should the application be approved.

Signed:

Helen Swager

Title:

Assistant Attorney General

Return Four Copies of Applications and attachments to:

Special Committee, Consumer Protection Fund
Attention: Lois Martin, Paralegal
Office of the Massachusetts Attorney General, CPD
One Ashburton Place, Room 1813
Boston, MA 02108

Helen E. Wagner

22 Hedgehog Hill
Underhill, Vermont 05489

Home (802) 899-4999
Work (802) 656-1025

Present Office of the Attorney General
Employment October 2001-Present

Assistant Attorney General
Director, Consumer Assistance Program

Supervision of the Consumer Assistance Program, the division of the Attorney General's Office responsible for consumer complaint-handling and consumer education, co-sponsored by and housed at the University of Vermont. Teaching of University of Vermont course Consumer Assistance Program (Fall, Spring and Summer Semesters). Supervision of two Consumer Coordinators.

Previous Office of the Court Administrator, Montpelier, Vermont
Employment October 1996-October 2001

General Counsel and Director of Judicial Operations
January 2000-October 2001

Supervision of the operation of District Court programs of the Vermont Judiciary in accordance with general policy guidelines established by the Vermont Supreme Court. Responsible for supervision of Data Quality Specialist and Chief Trial Court Law Clerk and law clerk program oversight. Liaison to Superior Court clerks and criminal justice stakeholders. Advisor to the Court Administrator and the Administrative Judge on administrative matters. Translation of legislation and rules into court policies and protocols; identification of improvements which require new legislation, procedural or administrative rules or court policies and drafting of same. Managerial, administrative and public relations work involving the District Court. Supervision of caseflow management, records management and customer service. Staff to Supreme Court Equal Access Committee; member of Supreme Court Juror Communication Committee.

Director of Judicial Operations
October 1996 through December 1999

Supervision of the operation of all programs of the Vermont Judiciary in accordance with general policy guidelines established by the Justices of the Vermont Supreme Court. Advisor to the Court Administrator and

Administrative Judge on administrative matters. Managerial, administrative and public relations work, including responsibility for operational functions of 42 trial courts, 18 probate courts, the Judicial Bureau, the Environmental Court, and various boards and committees. Organization, leadership and provision of staff support to teams and working groups of judicial branch employees and other members of the justice community to develop and implement policies and procedures and test innovative ideas. Translation of new legislation and rules into court policies and protocols; identification of improvements requiring new legislation, procedural or administrative rules or court policies and drafting of same. Supervision and direction of grants relating to court issues.

Chittenden County State's Attorney's Office, Burlington, Vermont
April 1994 to October 1996

Deputy State's Attorney responsible for investigation and prosecution of misdemeanor and felony cases in Vermont District Court and delinquency and neglect cases in Vermont Family Court.

Kings County District Attorney's Office, Brooklyn, New York
August 1983 to April 1994

Bureau Chief, Complaint Room Bureau: Supervision of staff of 70 employees. Evaluation of all arrests for legal sufficiency; coordination of case processing system with law enforcement and court system; supervision of arraignment procedures. Legal training of new attorneys and senior legal staff.

Deputy Executive Assistant District Attorney for Case Management: Supervision and management of Criminal Court Bureau, Complaint Room Bureau, Family Court Unit and Grand Jury Bureau under direction of Executive Assistant District Attorney.

Supervising Assistant District Attorney, Sex Crimes Bureau: Supervision of trials, motion practice and plea negotiations of eight Assistant District Attorneys. Investigated allegations of child sexual abuse as director of the Child Abuse Unit.

Supreme Court Bureau, Investigations Bureau and Criminal Court Bureau: Prosecution of felony cases including armed robberies, burglaries and assaults. Extensive grand jury and trial experience. Investigation of major felony cases for possible prosecution; obtained videotaped statements from defendants and statements from witnesses in major felony arrest cases; investigated allegations of police misconduct. Preparation and trial of misdemeanor cases.

Education

Boston University School of Law, Boston, MA
Juris Doctor 1983
Case and Note Editor, Probate Law Journal

Brown University, Providence, RI
Bachelor of Arts, 1980
Major: Comparative Literature

Bar Admissions

Vermont, New York, Colorado (inactive), Arizona (resigned)

Summary of Proposal

The Vermont Office of the Attorney General is seeking \$9500 to cover the cost of designing and printing multi-language consumer information posters and postcards t which will provide information on how to access the services of the Office of the Attorney General's Consumer Assistance Program (CAP) as well as funding for telephonic interpretation services to be used by CAP in the processing of complaints from non-English speaking immigrants.

Background and Need

Since 1975, more than 2 million refugees have resettled in the United States, and more than 4,000 of them have arrived in Vermont since 1989. Resettlement has occurred throughout the state, with the majority of individuals settling in Vermont's Chittenden and Washington counties. While the exact number of immigrants, including refugees, is not known, the 2006 American Community Survey Data Profile, undertaken by the U.S. Census Bureau, indicates that 5.3% of the Vermont population, or an estimated 31,500 individuals over the age of five years in Vermont, speak a language other than English at home.

The Vermont State Refugee Coordinator, Denise Lamoureux, indicates that since 1989, at least 4462 refugees have contacted her program, which is within the Vermont Agency of Human Services. According to Ms. Lamoureux, the primary languages spoken by those populations include Russian, French, Spanish, Bosnia/Serbo-Croatian, Vietnamese, as well as Arabic, Swahili and other African languages.

Our limited information indicates that one area in which immigrant consumers need assistance is in the purchase of vehicles. Being a state with exceedingly little public transportation, most Vermonters have to own a vehicle to get to work and to take care of basic family needs. According to information from the early 1990's, immigrants have also needed assistance in landlord/tenant matters.

At the present time, none of the consumer education materials of the Consumer Assistance Program are in any language other than English.

The Applicant

The Vermont Attorney General's Office, which will itself ensure that the Sears funds are used solely for the purposes stated in its application, is the only broad-based consumer protection agency in Vermont. It is responsible for all consumer protection activities, including investigation and prosecution of unfair and deceptive practices, legislation and rule making, consumer education and the handling of consumer complaints. The Consumer Assistance Program (CAP) is the free, complaint-handling branch of the Attorney General's Consumer Protection Unit. CAP assists consumers who have problems with purchased goods or services, want to find out about recently reported

scams or information about consumers' rights and responsibilities, or want to know the histories of consumer complaints of specific companies.

The State of Vermont and UVM share the expenses of the CAP office, which includes 2.2 staff positions. The majority of the complaint handling is done by UVM students, most of whom are consumer economics and small business majors enrolled in a semester-long internship program. CAP provides consumer education during the approximately 6,000 telephone calls received annually, as well as through distribution of written materials sent to those consumers and provided at community workshops, at public events, through employee paycheck envelopes, and through other agencies such as libraries and community justice centers, as well as on the Attorney General's website. CAP receives complaints by e-mail, regular mail, and telephone.

Historically, CAP has not served many Vermont immigrants, who most likely are not even aware of the existence of this program.

In the past, the Attorney General's office has undertaken consumer education projects targeted to special groups in conjunction with other organizations. For example, The Vermont Bar Association has distributed booklets on a variety of consumer protection topics, written in part by the Attorney General's Office, to schools and organizations serving soon-to-be adults. Under a U.S. Department of Justice grant, CAP staff has done extensive outreach to seniors and others throughout the state on telemarketing fraud. A consumer protection calendar, also initially supported by a Sears grant, is in its fourth year of publication and is widely distributed throughout Vermont.

The Office of the Attorney General has already contacted the Vermont Refugee Resettlement Program, the Vermont Visiting Nurses Association, the Association of Africans Living in Vermont, and the Vermont State Refugee Coordinator and has started planning future outreach to the immigrant population in coordination with these programs.

Proposal

We propose to use grant funds for four purposes. First, funds would be used to create, print, and distribute 1000 copies of an 11 inch by 17 inch consumer education and information poster as well as 5000 smaller copies of the poster in a postcard form for distribution to the immigrant community. The poster will be designed so that the postcards can be attached in a block to the poster and taken easily by individual consumers.

The poster and postcard will broadly explain the services of CAP and how to contact the program in French, Spanish, Vietnamese, Serbo-Croatian/Bosnian, English and Russian. The goal of the poster and postcard would be to target the Vermont 's immigrant, including refugee, population as well as those English-speaking Vermonters who are unaware of the Consumer Assistance Program and the services it provides. Posters would be distributed through organizations or groups in contact with immigrants such as the Vermont Refugee Resettlement Program, the Association of Africans Living in

Vermont, local libraries and town clerks' offices, Vermont state offices and Vermont's colleges and universities.

Second, grant funds would be used to produce a limited number of posters meeting the requirement for advertising on public transportation and to place them in buses for six to 12 months.

Third, the grant would fund telephonic interpretation services to be used by CAP in the processing of complaints from non-English speaking consumers.

Finally, if the need is evident from our outreach with immigrants and with programs working directly with immigrants, the grant would be used to fund the translation of materials on specific topics, such as purchasing a car or landlord/tenant rights and responsibilities. If a needs assessment indicates that this expense is not warranted, the remaining funds would be used to print additional posters and/or postcards, or to continue advertising on public transportation or funding telephonic interpretation services.

Budget: Costs associated with this project would include:

translation of the poster/handout text into the appropriate languages: \$350

poster design work: \$2000

printing of bus posters: 41 bus posters, varying sizes according to bus company specifications : \$750

printing of 1000 11x17 inch posters: \$600

printing of 5000 3 ½ x 5 inch postcards: \$542

placing groups of 25 postcard attachments onto 200 posters: \$75

cost of placing posters on mass transportation: \$2570 (see itemization directly below)

(1) Chittenden and Washington counties (one bus for 6 months) \$1200

(2) University of Vermont (10 buses for 1 year) \$770

(3) Marble Valley (2 buses for one year) \$600:

distribution of posters: \$250

telephonic interpretation services (Language Learning Enterprise, Inc. (LLE): \$1352 (assumes one call per week for 52 weeks, average length 20 minutes, at \$1.34 per minute)

interpretation of substantive consumer materials (e.g. purchasing a car, landlord tenant): \$1011

Total budget cost: \$9500

Additional Information:

The target group for the poster initiative is all households in the State of Vermont who may be unaware of the services of the Consumer Assistance Program, including those members of the refugee and immigrant population. The target group for the postcard is primarily the Vermont refugee and immigrant population.

The success of this initiative will be measured in two ways: (1) the extent of the distribution of the posters and handouts through Vermont; and (2) the number of consumer complaints or calls received by the Attorney General's Office from individuals responding to the posters or handouts. With respect to this last measure, the Attorney General's Consumer Assistance Program will ask such consumers to identify the source of the referral and will also create a computer code to track telephonic interpretation calls. The Attorney General's Office intends to report these results to the Special Committee.

Should this proposal receive funding, there will be a lasting benefit to the Vermont immigrant community, as well as citizens of Vermont in general, in the form of a heightened awareness of a resource that is currently underutilized by this population, the free consumer protection dispute resolution service provided by the Office of the Attorney General's Consumer Assistance Program.

The Office of the Attorney General will reprint posters and postcards as necessary and as funds are available within its own general budget, as well as allocate funds as needed and as are available within the same budget for telephonic interpretation services or other outreach measures identified in the process of working with various immigrant stakeholder groups within Vermont.