

# Useful tips upon retirement

## Steps to file a complaint against a company

After you buy an item or service you may experience problems with your purchase. If this happens, you have the right to complain. Use these steps to get started:



1

### Gather your paperwork related to the purchase

- Receipts
- Contracts
- Warranties
- Order confirmations

2

### Write/call/email:

- Contact the local seller
- Contact corporate offices/consumer affairs departments
- Contact 3rd parties (state licensing boards, consumer protection offices, local regulators)



3

### Take legal action

Resolve your complaint in court

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## File a complaint about online purchases

If you have problems during an online transaction, try to work them out directly with the seller. If that does not work, file a complaint with:

- A consumer protection agency
- The Better Business Bureau
- The Federal Trade Commission

- Your state attorney general
- Econsumer.gov, if purchase was with a foreign retailer

If you made your online purchase using your credit card, you can dispute the charge with your credit card company.

## Do you need help?

Ask us any question about the U.S. government for free. We'll get you the answer, or we'll tell you where to find it.

- Call USA.gov (844-872-4681)
- Chat with USA.gov
- Email USA.gov

## Helpful websites

- **U.S. Social Security Administration:**  
[www.ssa.gov](http://www.ssa.gov)
- **Oregon PERS:**  
[www.oregon.gov/PERS](http://www.oregon.gov/PERS)
- **Senior Health Insurance Benefits Assistance:**  
[www.oregon.gov/dcbs/shiba/pages/index](http://www.oregon.gov/dcbs/shiba/pages/index)
- **AARP:** [www.aarp.org](http://www.aarp.org)
- **Medicare:**  
[www.medicare.gov](http://www.medicare.gov)

## Protect yourself

- Never give credit card, banking, Social Security, Medicare or other personal information over the phone unless you initiated the call.
- Shred all receipts with your credit card number.
- Always tell solicitors: "I never buy from (or give to) anyone who calls or visits me unannounced. Send me something in writing."

# RETIRED OREGON SCHOOL EMPLOYEES



## Political involvement

With the involvement of ROSE members, OSEA has grown to become one of the most powerful political organizations in the state.

### Congressional and Legislative Network Team

One way ROSE members can become politically involved is to join our Congressional and Legislative Network Team.

This team focuses on building relationships between classified employees and representatives in Congress and the Oregon Legislature. These member-activists lobby, advocate and advance issues deemed important to OSEA/ROSE members and respond quickly to proposed policy and legislative decisions affecting members at the state and federal levels.

### Education and Labor Advocacy Fund (ELAF)

You can also become politically engaged by contributing to OSEA's Education and Labor Advocacy Fund (ELAF), the easiest and most effective way to help elect candidates who support our issues, pass

# ELAF

**Our Voices • Our Values**

ballot measures that reflect our values and defeat those that don't. Think of ELAF as a form of insurance against further PERS cuts because your contribution will go toward ensuring the election of legislators who will leave PERS alone.

ELAF is funded solely through voluntary contributions, not through ROSE membership dollars. You don't have to contribute much to make a difference; our minimum suggested one-time contribution is just \$5.

In fact, your contribution may not cost you a thing if you take advantage of the Oregon Political Tax Credit (up to \$50 if filing individu-

ally and up to \$100 jointly).

ROSE members can give to ELAF by using a one-time contribution form available at [www.OSEA.org](http://www.OSEA.org). Despite the form's name, you are not limited by the number of contributions you can make for the year.

### Oregon Labor Candidate School (OLCS)

If you have a passion for politics, you may want to consider attending the Oregon Labor Candidate School (OLCS). The school was created by a coalition of unions, of which OSEA is a founding member, to meet the growing need for labor champions in elected office. By electing working people who know our communities, we increase support for pro-worker policies that benefit everyone.

OLCS provides the training, support and resources for graduates to run for office. To apply, visit [oregonlaborcandidateschool.org](http://oregonlaborcandidateschool.org).

