

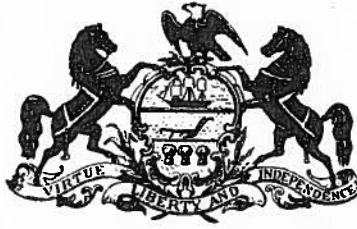
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House of Representatives
COMMONWEALTH OF PENNSYLVANIA
HARRISBURG

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Date: February 15, 2011
TO: All House Members
FROM: Representative RoseMarie Swanger 
SUBJECT: Proposed Legislation
15-day Right to Cancel for Senior Citizens

In the near future, I plan to introduce legislation that will amend the Unfair Trade Practices and Consumer Protection Law to provide even greater protections for senior citizens relating to door-to-door or telephone home solicitation sales.

Under Pennsylvania law, consumers have a three-day right of cancellation for goods and services in excess of \$25 that are entered into as a result of a contact at their home, either in person or by telephone. The law requires vendors to provide this notice verbally, in the contract and in a separate, written and completed notice of cancellation stating the date by which the contract can be cancelled.

My legislation would expand the time frame for people who are 65 years or older by giving them 15 days to cancel any seller-initiated door-to-door or telephone sale of \$25 or more. The salesperson would then be required to tell the buyer both verbally, and in writing about the 15-day right to cancel, and provide them with a completed notice of cancellation stating the date by which the contract can be cancelled.

Oftentimes, senior citizens need more time to make purchasing decisions and they also face additional obstacles as consumers such as communication, economic, health and transportation hardships. This bill would give seniors extra time to reflect on their purchases and would also give them a sufficient time period for which they can cancel a transaction if they change their mind. Furthermore, consumer protection is a serious concern to all citizens, but particularly to older adults who are especially vulnerable to high pressure sales tactics and the hard sell of professional sales people.

This simple change would make life easier for older Pennsylvanians by providing them with an additional consumer benefit and protection, and will ultimately make the Commonwealth a better place for senior citizens to live and do business.

If you would like to join me in sponsoring this bill, please contact Lily Horst in my Harrisburg office at 717-787-2686, or via e-mail at lhurst@pahousegop.com.