



ON BEING 18



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ON BEING 18

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INTRODUCTION

This booklet focuses on the changes in legal rights and responsibilities that occur when you become 18 and are considered an adult. The purpose is to inform you of your rights and to help you recognize and avoid possible problems.

The booklet provides a summary of some of the legal principles in effect at the time of publication. It does not offer legal advice. If you have a specific question you should check the sources mentioned in the booklet or talk with a lawyer.

GENERAL PRINCIPLES

When does a person become an “adult”?

In Wisconsin, at age 18, except for criminal law purposes (age 17) and drinking beer or alcohol (age 21).

What does it mean to become an “adult”?

You then have certain new rights which are associated with being completely independent. You also have certain new responsibilities and are held personally accountable for your actions.

When I reach age 18 am I automatically given all the rights of an adult?

In Wisconsin the answer now is “yes,” except as to drinking. Each state may set differing age limits for many situations, including the following:

- voting in state and local elections
- jury service
- marrying without parental consent
- making a contract
- making a will
- working for pay
- obtaining a driver’s license

May the “age of majority” be different for men than women?

No. That would be unconstitutional sex discrimination.

Do people under 18 have any rights?

Yes. That subject is not discussed in this booklet. You may wish to refer to a lawyer in your community, or find the information in your local library.

What are some of the rights you have after age 18 that you didn't have before?

- to vote
- to make a will
- to sue in your own name
- to make a contract (rent an apartment, buy a car, take out a loan) in your own name
- to obtain medical treatment without parental consent
- to be completely independent from parental control
- to apply for credit in your own name

What are some of the responsibilities I have after age 18 that I didn't have before?

- Criminal charges will be tried in adult criminal court rather than juvenile court. This begins at age 17. In some circumstances, a person as young as 14 can be "waived" into adult court and treated as an adult for criminal law purposes.
- Parents no longer are required to support you.
- You may be sued by others on contracts you made.
- You're eligible for jury duty.
- All males are required to register for a military draft.

VOTING

What are the requirements for voting?

You must be 18 or older, a U.S. citizen and a resident of Wisconsin for 10 days before the election. The 10-day residency rule does not apply in a presidential election, but if you have been a Wisconsin resident for fewer than 10 days you can only vote for the president and vice president. If your 18th birthday is on election day, you can vote in that election.

Where do I vote?

Your local government establishes voting locations ("polling places"), usually at a school, city hall or similar place. Your local clerk (town, village or city) can tell you where to vote.

Where do I register to vote?

Students can register at school. High schools are required to have a person to register students. Your local government establishes other registration places.

May I vote if I have not registered before election day?

Yes, you can register at the polling place on election day.

May college students vote in the city where they go to school?

Yes, if you register in that city or show a change of residence from your home town. Otherwise a student's residence for voting is determined by where his or her parents vote.

May I vote if I will not be in my voting district on election day or cannot appear at the polling place?

Yes, you can vote by absentee ballot after making advance application for an official ballot in person, by affidavit, or by an agent.



MILITARY SERVICE

Who is required to register for the draft?

Every male citizen and male alien residing in the United States must register 30 days before or 29 days after his 18th birthday. Men may register up to 120 days before their 18th birthday. This is known as Selective Service registration.

At what age can a person enlist in the Armed Forces?

At 17 with parental consent. Without parental consent, at age 18 to 35.

How do I register?

Go to a local post office and fill out a registration form giving your name, address, sex, birthday and Social Security number. Physical examinations will not be conducted and classifications will not be issued when you register.

Will draft cards be issued when I register?

No. If a draft occurs, you will be notified by Western Union mailgram. The mailgram will order you to report for a physical examination and processing. It will also provide information on possible exemptions and deferments. A "tear off" portion of the letter you receive acknowledging your registration may be used as proof of registration.

What if I consider myself to be a "conscientious objector"?

You would still have to complete the registration form, but can state that you are a conscientious objector. Under federal law, anyone who is "conscientiously opposed to participation in war in any form" because of religious training and belief will be exempted from training or service as a combatant. According to the federal statute, the phrase "religious training and belief" requires more than political, sociological, or philosophical view or merely a personal moral code.

What can happen if I do not register?

Failure to register is a federal crime punishable by up to five years imprisonment and/or a fine of up to \$250,000. Eligibility for federal college financial assistance and federal job training assistance programs may require proof of registration.

JURY DUTY

If called to serve on a jury, do I have to go?

Yes, unless you are excused for some special reason. This is one of the responsibilities of being an adult.

What are the qualifications for serving on a jury?

You must be 18 or older, a U.S. citizen, not so ill or disabled as to interfere with jury duty, and able to read and understand the English language.

How are people called to serve on a jury?

Once a year a list of the names of potential jurors is prepared, usually from voter registration lists and driver's license records. Questionnaires are sent to those people to determine whether they are qualified. Before a jury is needed, names are chosen at random from the list and those people are notified to appear at court. This is the jury panel from which jurors are chosen.

Do all people who are in the jury panel actually serve on a jury?

No. More people are chosen than will be needed because some people are automatically excluded and others might be excluded by the judge or the attorneys.

Who will a judge excuse from jury service?

The judge will excuse people in the following circumstances:

- related by blood or marriage to someone involved in the case or to one of the lawyers
- having a financial interest in the case



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- having formed an opinion about how the case should be decided
 - having a bias or prejudice which would prevent him/her from deciding the case impartially

The judge may also excuse persons if service on the jury would cause extreme inconvenience or undue hardship or if there are other special circumstances.

Are people with certain jobs - firefighter, police officer, teacher - automatically excused from jury service?

No. There are no automatic excuses based on occupation.

May high school students 18 and over serve on juries?

Yes.

How are people chosen from the jury panel?

Names are chosen at random from those called for jury duty. The judge and lawyers ask general questions and excuse people for the reasons discussed. Lawyers then ask questions and can ask the judge to excuse someone if there is a special reason like bias, prejudice or financial interest in the case. Each lawyer is then allowed to eliminate usually three people for any or no reason.

Do people on a jury lose their salary?

It depends on the employer. Employers are required to give employees time off for jury service but are not required to continue wage payments.

Are jurors paid by the county?

Yes, at a rate set by each county, but no less than \$16 per day and \$.10 per mile.

How long can people be required to serve on a jury?

Normally no more than five days within a two-year period unless more time is required for a specific case or unless local judges adopt a rule requiring a longer period, which cannot exceed 10 days within a two-year period.

ALCOHOL & OTHER DRUGS

May the state change the drinking age?

Yes. Buying beer or liquor is considered a privilege rather than a right, so a state may change the drinking age.

May the drinking age be different for beer and liquor?

Yes. Many states have different ages.

What is the current legal drinking age in Wisconsin?

Twenty-one.

What are some examples of violations of Wisconsin's drinking laws by underage persons?

- obtaining or attempting to obtain alcoholic beverages
- possessing or consuming alcoholic beverages when not accompanied by a parent, guardian or spouse of legal drinking age
- being on licensed premises without a parent, guardian or spouse who has attained the legal drinking age
- falsely representing age to obtain alcoholic beverages
- carrying, obtaining, making, altering, duplicating or presenting a false identification card
- possessing alcoholic beverages on school grounds unless permitted in writing by a school administrator at school-sponsored activities and consistent with applicable state law

Are there situations where an underage person may legally be on the premises of a business which is licensed to sell alcoholic beverages?

Yes, that is allowed (1) when accompanied by a parent, guardian or spouse of legal drinking age, (2) for a person at least 18 years old who is under contract to provide entertainment, (3) at times designated by the business when no alcohol will be consumed, sold or given away and local police are notified in advance that underage persons will be allowed on the premises, (4) if you work there, (5) to buy food or nonalcoholic beverages if you leave after the purchase, and (6) in a number of locations like restaurants, hotels, bowling alleys and public athletic fields or public buildings.

What are the penalties for violations of Wisconsin's drinking law by underage persons?

A court may impose one or more penalties for each violation that did not involve driving. See chart on next page.

Supervised work programs consist of work for pay or uncompensated community service work administered by a county department of public welfare or a community agency. The Department of Transportation keeps records of underage alcoholic beverage law violations and penalties for at least two years. If a person who is subject to license suspension or revocation for underage drinking does not have a driver's license, the suspension or revocation will begin when the license is issued.

Underage Alcohol Offenses and Related Penalties (as of 2005 Act 105; Feb. 1, 2006)

Conviction	Fine or forfeiture	Driver License Suspension or Revocation	Supervised Work Program	Court Ordered Stay ¹	Assessment ¹
Absolute Sobriety "Not a Drop" Law (under 21) [346.63(2m)]	\$10 ³ [346.65(2q)]	3 month license suspension Occupational - immediately [343.30(pp)] ³	No	No	No
Underage Alcohol (Procure) (age 17-20) [125.07(4)(a)] or local ordinance	1st: \$250-\$500 2nd in a year: \$300-\$500 3rd in a year: \$500-\$750 4th & subsequent in a year: \$750-\$1000 [125.07(4)(bs)]	1st: 30-90 day ⁴ suspension 2nd: up to 1 yr. suspension ² 3rd & subsequent: up to 2 yr. suspension ² [343.30(6)(b)]	Yes-Court option as an alternative [125.07(4)(bs)]	Yes-Court option as an alternative [125.07(4)(e)2]	Optional [125.07(4)(e)2a]
Underage Alcohol (Consuming) (age 17-20) [125.07(4)(b)] or local ordinance	1st: \$100-\$200 2nd in a year: \$200-\$300 3rd in a year: \$300-\$500 4th & subsequent in a year: \$500-\$1000 [125.07(4)(c)]	1st: 30-90 day ⁴ suspension 2nd: up to 1 yr. suspension ² 3rd & subsequent: up to 2 yr. suspension ² [343.30(6)(b)]	Yes-Court option as an alternative [125.07(4)(c)]	Yes-Court option as an alternative [125.07(4)(e)2]	Optional [125.07(4)(e)2a]
Juvenile Alcohol (Procure) (under 17) [125.07(4)(a)] or local ordinance	1st: \$250-\$500 2nd in a year: \$300-\$500 3rd & subsequent in a year: \$500 [938.344(2b)(a)-(c)]	1st: 30-90 day ⁴ suspension 2nd: up to 1 yr. suspension ² 3rd & subsequent: up to 2 yr. suspension ² [343.30(6)(b)]	Yes-Court option as an alternative [938.344(2b)]	Yes-Court option as an alternative [938.344(2g)(a)]	Optional [938.344(2g)(a)1]
Juvenile Alcohol (Consuming) (under 17) [125.07(4)(b)] or local ordinance	1st: Up to \$50 2nd in a year: Up to \$100 3rd & subsequent in a year: Up to \$500 [938.344(2)(a)-(c)]	1st: 30-90 day ⁴ suspension 2nd: up to 1 yr. suspension ² 3rd & subsequent: up to 2 yr. suspension ² [343.30(6)(b)]	Yes-Court option as an alternative [938.344(2)]	Yes-Court option as an alternative [938.344(2g)(a)]	Optional [938.344(2g)(a)1]

Continued on next page

Conviction	Fine or forfeiture	Driver License Suspension or Revocation	Supervised Work Program	Court Ordered Stay ¹	Assessment ¹
Underage False ID (age 17-20) [125.085(3)(b)]	\$300-\$1250 [125.085(3)(bd)]	30-90 days ⁴ [343.30(6)(bm)]	Yes-Court option as an alternative [125.085(3)(bd)]		
Juvenile False ID (under 17) [125.085(3)(b)]	1st: \$100-\$500 2nd in a year: \$300-\$500 3rd & subsequent in a year: \$500 [938.344(2d)(a)-(c)]	1st: 30-90 day ⁴ suspension 2nd: up to 1 yr. suspension 3rd & subsequent: up to 2 yr. suspension [343.30(6)(b)]	Yes-Court option as an alternative [938.344(2d)]	Yes-Court option as an alternative [938.344(2g)(a)]	Optional [938.344(2g)(a)]

Intoxicants In Vehicle (Underage Persons) [346.93]	\$20-\$400 [346.93(2g)]	1st: 30 day-1 year suspension 2nd: up to 1 yr. suspension ² 3rd & subsequent: up to 2 yr. suspension ² [343.30(2m),(6)(b)]	No	No	No
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¹Court may stay enforcement of the sentence if the defendant agrees, and in turn, the court may condition the stay on voluntary assessment and participation in a court-approved alcohol abuse education program or enrollment in a treatment program; however, the court may not stay, suspend or modify a mandatory drivers license suspension.

²Suspension is permissive for 1st offense, but mandatory for 2nd and subsequent offenses that involve a motor vehicle.

³Forfeiture, costs and period of suspension are doubled when a person under 16 years of age was in a vehicle at the time of offense. [343.30(1p)]

⁴If a person does not hold a valid drivers license at the time of disposition, the suspension period begins when they first apply for a license or two years from the disposition. [343.30(6)(d)]

⁵Additional fees, assessment and surcharges will apply.

Comments on Penalties for Underage Alcohol Offenses

Persons whose licenses are suspended or revoked for underage drinking violations other than *Absolute Sobriety* are eligible for occupational licenses 15 days after the suspension or revocation begins. [343.10(2)(a)4] Those whose licenses are suspended for violating the *Absolute Sobriety* or "Not a Drop" law are eligible for occupational licenses immediately.

Like persons aged 21 or older, underage persons are subject to the provisions of Wisconsin laws prohibiting operating/driving motor vehicles while intoxicated. These laws include impairment/intoxication resulting from the use of illegal, over the counter or prescription drugs or combinations of drugs or alcohol. It is

illegal in Wisconsin to operate snowmobiles, all-terrain vehicles, motor boats, aircraft and other motor vehicles while under the influence of alcohol or drugs or a combination of alcohol and drugs.

Underage Alcohol conviction records are largely confidential. The Department of Transportation may not disclose information concerning a suspension, revocation or restriction as a result of an underage alcohol conviction to any person other than a court, district attorney, municipal prosecuting attorney, law enforcement agency, the underage individual or his/her parents or legal guardian. [343.30(5), 343.24(3)]

Does Wisconsin's drinking law say anything about blood alcohol concentration for underage drivers?

Yes, any person under 21 is subject to an absolute sobriety law. If a person under 21 is driving and is found to have any blood alcohol concentration, the person's driver's license will be suspended for three months. If the blood alcohol concentration is .08 percent or greater, the penalties described in the driving section for drunk driving will apply.

Is there anything else in the drinking law we should know about?

Yes. Violations of the drinking law three months or less before your 18th birthday may be referred out of juvenile court to the District Attorney for prosecution as an adult. In addition to an ID card, a photographic driver's license issued by the Department of Transportation may be used as official identification. The written driver's license test will include drinking-related questions.

What kinds of laws apply to other drug use?

In January 1990 the state revised most of the laws relating to drug use by substantially increasing the penalties for possession, use, manufacture or sale of controlled substances. Most violations can result in large fines and long jail or prison terms.

How do local ordinances on marijuana relate to those state laws?

Counties, villages and cities are permitted to have local ordinances which provide fines for the possession of 25 grams or less of marijuana. Local ordinances can not be used for a second offense or for possession of more than 25 grams.

Do any special laws apply if minors are involved with adults in illegal drug activities?

Yes. If an adult involves a minor in the manufacture or sale of illegal drugs there is a possible \$25,000 fine and/or a 12 years - 6 month prison sentence. If an adult distributes or delivers a controlled substance to a person 17 and/or at least three years his or her junior, the penalty can be increased by 5 years imprisonment.

What laws apply to drug paraphernalia?

State law defines "drug paraphernalia" as all equipment, products and materials used or intended to be used for planting, cultivating, producing, processing, testing, packaging, storing or introducing into the human body a controlled substance. The possession of drug paraphernalia is subject to up to 30 days in jail and/or a fine of up to \$500. The manufacture or delivery of drug paraphernalia is subject to up to 90 days in jail and/or a fine of up to \$1,000.00.

The delivery of drug paraphernalia to a person 17 or under and/or at least 3 years younger is subject to up to 9 months in jail and/or a fine up to \$10,000. If the drug paraphernalia involved is related to methamphetamine, the possible penalties are increased to up to 6 years in prison and/or a \$10,000 fine. Delivery of drug paraphernalia to a person 17 or under is subject to a \$25,000 fine and or 12 years and 6 months imprisonment.

Does the state impose a tax on illegal drugs?

Yes. A person who illegally possesses, manufactures or delivers to others controlled substances is required to pay a tax to the state. The tax varies depending upon the type and amount of the controlled substance. Failure to pay the tax can result in a criminal conviction and a fine up to \$10,000 and/or 6 years in prison.

How does that work?

A dealer is required to pay the tax to the State Department of Revenue which issues a tax stamp. The department is required to maintain confidential records on the names of people who pay the tax.

Why did the state create the tax?

There were many reasons, including the additional penalties and fines that can be charged for failing to pay the tax. Violations of the tax law will lead to double tax charges, plus interest and penalties. The state will be able to seize property from violators to pay for the tax.

DRIVING

Is driving a right or a privilege?

It is a privilege that the state may regulate.

Can anyone obtain a driver's license?

Anyone who operates a motor vehicle or motor-driven cycle on public roadways in Wisconsin is required to have a driver's license.



How do I obtain a driver's license?

You may obtain a Wisconsin Class D driver's license (cars and trucks) if you:

1. Are at least 16 years of age.
2. Are able to submit proof of name, date of birth, and identity.
3. Pass required driver's license tests.
4. Turn in any driver's license or identification card from another state.
5. Are not suspended or revoked in another state.
6. Meet the physical and medical requirements for the type of driver's license desired.
7. Pay required fees.

What is the Graduated Driver License (GDL) system?

The Graduated Driver Licensing system is a program that allows novice drivers to gain knowledge and driving experience while under the supervision of an experienced mentor as they progress through the learning stages.

Does the GDL law change the Driver Education requirements?

No, the driver education requirements remain the same as they were. The GDL law requires you to add more actual driving time to what you already got in driver education.

How old do I have to be before GDL doesn't apply to me?

GDL restrictions no longer apply once you turn 18.

For more information on the GDL law changes, contact the Wisconsin Department of Transportation.

Do parents continue to be liable for a child's accidents after the child turns 18?

Generally no, not even if they signed as a sponsor when you first obtained a license. The liability of a sponsor ends when you turn 18.

Are all drivers required to have car insurance?

No, but your license will be suspended if you are in an accident that causes bodily injury or property damage unless: (1) you have insurance, (2) you prove at a hearing before a representative of the Commissioner of Transportation that there does not exist a reasonable possibility of a money judgment against you in a lawsuit, or (3) you make a cash security deposit in an amount specified by the Department of Transportation to cover any damages that could result from the accident for injury to personal property. If you are under 18 and do not have a sponsor, you are required to have insurance. Finally, you may be required to have insurance to obtain an occupational license or to reinstate your operating privileges or vehicle registration that had been revoked.

What happens if someone is stopped for drunk driving?

Without making an arrest, the officer might ask you to perform field sobriety tests or to submit to a preliminary breathalyzer test. You may refuse to take this test without revocation of your license or other penalty.

If you are arrested, the officer may request a breath, blood or urine test. **The choice is the officer's.** The officer will inform you that you are considered to have consented to the chosen test, that failure to submit to the test will result in revocation of your license and that you may have a test of your choice at your expense in addition to the one required by the officer.

If you take a test and the result shows a blood alcohol concentration of 0.08% or more, the officer will issue you a ticket, take your license and tell you that after a 30-day waiting period your license will be suspended for six months. You have 10 days to request a hearing to challenge the test result.

If you refuse the officer's test, the officer will give you a Notice of Intent to Revoke your license. You have 10 days to request a hearing on your refusal. If you do not request a hearing, your license will be revoked (a) for one year starting 30 days after your arrest for a first refusal, (b) for two years for your second refusal or conviction in five years, and (c) for three years for your third refusal or conviction in five years.

What are the penalties for drunk driving?

For the first offense, a forfeiture of \$150 to \$300, a \$355 driver improvement surcharge, a 15% penalty assessment, community service work, license suspension of six to nine months, assessment by an alcohol agency, compliance with the treatment recommendation, six points on your driving record and restitution for any damage you caused.

For the second offense within ten years, mandatory jail time of at least five days (and up to six months), a fine of \$350 to \$1,100, the penalty assessment, driver improvement surcharge and license revocation of 12-18 months, the alcohol assessment and compliance with treatment recommendation, six points on your driving record, restitution, and a court may order ignition interlock.

For the third offense, the mandatory jail time is a minimum of 30 days and a maximum of one year, the fine is \$600 to \$2,000, the license revocation is two to three years, and your vehicle must be immobilized, equipped with an ignition interlock or seized. The other penalties are the same. The minimum and maximum fines are increased for higher alcohol concentration levels.

The penalties continue to become more severe if a person has more than three offenses; including a five year license revocation and required seizure of the car if owned by the person guilty of drunk driving. Furthermore, if there is a minor passenger under 16 in the vehicle at the time of the violation, the fine and imprisonments double.

What are the penalties for refusing the test requested by the officer?

A first improper refusal will result in a one-year revocation of your license and an assessment by an alcohol agency requiring compliance with its treatment recommendation. A treatment plan may include in-patient drug or alcohol abuse treatment. A second improper refusal or conviction within ten years will result in a two-year revocation of your license with assessment by the alcohol agency. A third improper refusal or conviction will result in a three-year revocation of your license.

What is an occupational license and how does one get one?

If your license has been suspended or revoked for any reason you may ask the court to issue a license if you have a job or are in school and it is essential that you drive. The license will be good for limited hours, no more than 12 per day or 60 per week and for limited areas or routes. You must provide a certificate proving that you have car insurance. Violation of the limits specified on your occupational license would result in immediate revocation of the license for a period of not more than six months. There is a waiting period before you can obtain an occupational license. The length of the waiting period depends on the nature of the violation and the number of violations you have.

Do the drunk driving laws apply only to cars and trucks?

No, they also apply to motorcycles, mopeds, snowmobiles, boats, water skis and aquaplanes.

If your license is revoked, how do you get it back?

You must pay a reinstatement fee (now \$50) and file proof of financial responsibility with the Department of Transportation. That usually involves proving that you have adequate liability insurance.

APARTMENTS

What are a property owner's rights in an apartment?

A property owner has the right to set the amount of rent, set rules for occupancy, collect for damages to the property and sell the rental unit (if there is a written lease it continues to its expiration date).

What are the tenants' rights?

A tenant has the right to use the rental unit in accordance with the rules, to occupy the rental unit without unjust interference by the landlord, and to expect the property to be kept in reasonably good repair.

Is there anything I should do before renting a property?

You should see the unit you rent, note its condition, report any need for painting/cleaning/repairing, and be sure you want to rent the place. Understand that rental of the unit in its present condition without further agreement as to repairs, etc., means that the landlord must do nothing more as he or she is not responsible for any defects unless they violate health or building codes.

What is a lease and what should it state?

A lease is an agreement between you and the landlord. It may or may not be in writing. A written lease is good protection because it prevents any change in rental conditions such as an increase in rent during the term of the lease. Before you sign the lease, read it carefully, do not leave any blank spaces unfilled, make sure you understand its terms, make sure all additional conditions or promises not included in the lease form presented to you are written on the lease or on a paper attached to the lease, and make sure you understand who pays for such things as utilities, gas, electricity, water, garbage and the like. Make sure you keep an exact copy of the original lease signed by both yourself and the owner.



Must a lease be written to be enforceable?

No, unless the lease is for longer than one year.

What are the advantages to having a written lease?

- You will have a better idea of all of your rights and obligations.
- You will have protection against dishonesty.
- You will have protection against poor memories.

What are the disadvantages to having a written lease?

- Printed form leases usually favor the landlord.
- The lease could change some of the rules that would otherwise favor the tenant.

What is a security deposit, how much money is it usually, and what is it used for?

It is an amount of money (often equal to one month's rent, but it can be any amount) which the landlord holds as security against property damages, unclean conditions and unpaid rent.

A written lease usually outlines the way a security deposit will be handled and what a tenant should do to have it returned.

Do I earn interest on a security deposit?

Generally no, but this is something you should consider asking for.

What can I do to make sure I get back my security deposit?

When you move into the apartment, list any damages, necessary repairs and the general cleanliness of the unit. Have the list dated and signed by the landlord and give the landlord a photocopy. Keep the original. You have at least seven days to prepare the list. When you leave the apartment, repair any damage you caused and clean the unit. Your landlord has 21 days to return your security deposit or to give you a written statement accounting for all amounts withheld. As a general rule, the security deposit may only be withheld to pay for damages, rent or unpaid utilities. It cannot be withheld for ordinary wear and tear.

In a monthly lease can I end the lease by just leaving at the end of the month?

No. You must usually give notice at least 28 days before the end of a rental period.

If I sign a lease with three friends and they move out, do I have to pay the full rent or only my 1/4 share?

It depends on what the lease says. You will probably have to pay the full rent. You would then have a claim against your friends and could sue them.



If I break a lease, for what amount can I be sued?

You can probably be sued for all unpaid rent, for any physical damage including unusual cleaning expenses, for advertising expenses and other costs of renting the apartment, and perhaps for the landlord's attorney's fees if the written lease provides for that.

Should I have renter's insurance?

Probably. The landlord's insurance will likely cover only the building, not your possessions. Renter's insurance is relatively inexpensive.

How does a landlord terminate a tenancy for nonpayment of rent?

If you do not pay rent when due, a landlord may give you a notice to either pay or leave within five days. The five-day notice allows you to pay the rent due and continue to live on the premises. If the landlord gives you a 14-day notice, you must leave within 14 days. A 14-day notice does not give you the right to pay the rent and continue to stay in the premises.

Under what circumstances can a landlord enter my premises?

A landlord may enter your premises at reasonable times to inspect, make repairs or show your unit to prospective tenants. The landlord may enter only with 12 hours' notice or without notice in unusual situations to preserve or protect the premises. Any other such entry may be a trespass. Violations are enforced by the Wisconsin Department of Agriculture, Trade and Consumer Protection.

What can I do if a landlord refuses to make repairs to the premises?

The landlord's general duty, unless the lease specifies otherwise, is to keep the premises in a "reasonable state of repair." However, if the cost of repair is minor in relation to the rent, it may be your responsibility to fix the problem. Building code violations can be reported to your local building inspector without fear of eviction. When conditions are so bad as to make the premises "uninhabitable," you should consult an attorney about possible claims against the landlord and whether you can move out and avoid further rent.

May I sublet my apartment and end my obligation to pay rent?

As a general rule, only if your landlord agrees. Most written leases prohibit subletting without consent. In a verbal lease for less than one year, Wisconsin law requires the landlord's consent.

Are there any statewide rules that apply to leases?

Yes. If your landlord violates the rules and you suffer financial loss, you might have a claim for double damages, plus costs and a reasonable attorney's fee.

CONTRACTS

What is a contract?

Any agreement between people where each receives some benefit.

Can I make a contract before turning 18?

Yes, but as a minor you can back out of most contracts. Adults cannot usually enforce contracts against minors. That is why your parents, or some adult, probably had to co-sign any contract you made as a minor.



What are some likely contracts I may soon be part of?

- employment contract
- loan for school or to buy a car
- installment purchase of some product
- apartment rental
- insurance
- marriage
- medical care

Do all contracts have to be in writing?

No. many contracts (employment, some apartment leases, promise to pay for medical care) are rarely in writing. Some contracts must be in writing:

- any purchase of an item costing more than \$500.00
- any contract to buy or sell land

What are some of the advantages of written contracts?

Protection against dishonesty - against lies by the other person over what you had agreed to.

Protection against poor memories - after time people will usually have different recollections of their agreement even if there is no dishonesty.

What are some of the disadvantages of written contracts?

Consumers are often forced to use printed form contracts written to favor the seller. (For example, attempting to limit warranties and saying that the customer must pay the business's legal fees if there is a lawsuit to enforce the contract).

Some words contained in written contracts have technical legal meanings that are unknown to most people.

A written contract will usually control even if you thought you had a different agreement - it can be hard to dispute the terms of a written contract.

Often neither person knows what the written contract means - especially if it is a printed form contract.

What are some general rules to follow when I am asked to sign a contract?

- Don't sign anything until you are sure you understand the agreement.
- Read the entire contract before signing it. Ask questions about anything in the contract you don't understand.
- Cross out parts of the contract that conflict with your agreement.
- Write in parts of your agreement that are not in the contract.
- Don't sign a contract if it contains any blank spaces-- either fill them in or cross them out if they do not apply.
- Be concerned if someone asks you to sign a contract without reading it.
- Don't be intimidated by salespeople.
- Don't be taken in by friendly salespeople.
- Don't think that a printed form contract must be O.K.
- Never sign anything unless you understand why you are being asked to sign and what you are agreeing to do.
- Be sure that you get a complete, accurate, signed copy of the contract.

What can happen if I do not perform a contract -- miss payments or other obligations?

You can be sued. You, as a "defendant," can be required to appear before a judge or jury and are given a chance to defend against the other person's ("plaintiff's") claim against you. The judge or jury decides what the facts were and the judge decides who wins. If you do not defend, you will lose by default. If you lose, a "judgment" will exist against you. Your wages can be "garnished." The judgment lasts until the judgement is paid. Interest is added to the amount of the judgment.

Are there time limits for starting a lawsuit or being sued?

Yes. Wisconsin laws create deadlines, called "statutes of limitation," for starting lawsuits or making claims. Some deadlines are very short. If you think you have a possible claim or lawsuit you should promptly talk with a lawyer and ask what time limit applies.

What can I do if I owe more money than I can pay?

Some alternatives include working out agreements to pay your debts back over time, taking out a new loan to pay back existing debts and bankruptcy.

What are some of the consequences of bankruptcy?

Bankruptcy is a formal court proceeding. It is quite complicated. The result is that your assets may be taken (except for certain protected items) and most debts are cancelled. Debts that are not cancelled include:

- debts obtained by fraud.
- taxes.
- debts that were not reported to the bankruptcy court.
- debts for intentional or malicious injury to people or property.
- school loans.

Bankruptcy can have a bad effect on your credit rating, making it harder for you to obtain a loan in the future.

EMPLOYMENT

Must an employer give employees a written contract?

No. Many employment contracts are verbal. An employment manual can sometimes create an employment contract.

For what reasons can an employee be fired?

If there isn't a written agreement, an employer can fire someone at any time for no reason. An employer may not fire or discriminate against someone based on race, sex, color, religion, citizenship, marital status, sexual orientation, handicap, disability, arrest or conviction record (unless the charge is substantially related to your job), or any other classification protected by state or federal law.

Whom should I contact if I think I have been discriminated against?

State Department of Workforce Development
Equal Rights Division
201 E. Washington Avenue, Room A300
P.O. Box 8928
Madison, Wisconsin 53708
(608)266-6860

CONSUMER PROTECTION

What are some consumer protection laws and what do they do?

Truth-in-lending. This requires disclosure of credit costs and contract provisions. It also gives you a three-day right to cancel any credit sale that takes place at your residence.

Unsolicited credit cards. This prohibits issuance of unsolicited credit cards and imposes a \$50 ceiling on the liability of any credit cardholder for unauthorized use of such a card.

Fair Credit Reporting Act. Credit reporting agencies must obtain certifications from people who use credit reports, provide consumers access to credit records, provide consumers with the right to dispute information contained in the records and reinvestigate any disputed information upon the consumer's request. Credit-granting organizations are required to disclose the reasons for denial of credit.

F.T.C. Door-To-Door Rule. This regulation creates a three-day cancellation right for any contract on credit and for cash sales of \$25 or more which take place away from the seller's regular place of business. Door-to-door contracts are required to contain a bold-faced notice of the cancellation right.

Equal Credit Opportunity Act. This prohibits discrimination in the granting of credit on the basis of sex or marital status. Credit-granting organizations are prohibited from requiring the signature of a spouse on a credit application except when needed to create a valid lien.

Magnuson-Moss Warranty Act. This regulates the content and consequences of warranties as they apply to consumer products costing \$10 or more. A distinction is made between "full" and "limited" warranties.

Wisconsin Consumer Act. This regulates interest rates, content of consumer credit forms, credit practices, taking of collateral and collection practices. It establishes grace periods and notice periods before a default can be claimed and prohibits self-help repossession before judgment. The remedies for violation of the Wisconsin Consumer Act depend on the nature of the violation. They include a possible right to keep the goods without paying, actual damages plus a specified amount of either \$25 or \$100, and actual attorneys' fees.

Sex and marital status discrimination: The state prohibits discrimination in the granting of credit on the basis of sex or marital status and imposes a fine of up to \$1,000 for any violation.

State regulations have been adopted in many areas including: term paper sales, motor vehicle sales and repairs, home solicitation selling, and home improvement contracts.



What is the difference between a “full” and a “limited” warranty?

Under a “full” warranty, the dealer/manufacturer is given a reasonable number of chances to fix defects but then must allow you to choose a full refund or a replacement without charge. A “full” warranty applies to anyone who owns the product during the warranty period. This is referred to as the “lemon law” because it gives protection against “lemons.” Few “full” warranties are given.

The refund or replacement rights do not exist under “limited” warranties. Most warranties are “limited.”

All warranties must be labeled as either “full” or “limited.”

Do I have to pay for unauthorized work done by a repair shop?

It depends on what you told the shop when you asked them to do the repairs. There are specific regulations dealing with car repairs.

Are warranties important?

Yes, they establish your right to have defects fixed at no charge. You should always ask for a copy of the warranty. A dealer is required to give you a copy.

What if I bought a “lemon”?

You might be able to cancel the purchase if you bought from a dealer. If a defect substantially impairs the value of the item, you must notify the dealer and give a reasonable number of chances to fix it. Within a reasonable time you must notify the dealer that you are canceling the purchase and must return the item without substantial change to it.

Do I have any protection after the stated warranty period ends?

Maybe. There is usually an implied (unwritten) warranty created by statute that, for a reasonable time, an item purchased from a dealer will be fit for the purpose for which it was sold.

Do these warranties apply to used items?

It depends. If something is sold “as is,” there are no warranties. If something is purchased from someone who isn’t a dealer, there are usually no warranties.

Whom should I contact if I have a consumer question?

Bureau of Consumer Protection of the Wisconsin Department of Agriculture, Trade and Consumer Protection, 2811 Agriculture Drive, Madison, WI 53704, (800)422-7128.

Office of Consumer Protection, Justice Department, 123 West Washington Avenue, Madison, WI 53707, (608)266-1852, (800)362-8189.

Office of the Commissioner of Insurance, 125 S. Webster Street, Madison, WI 53702, (800)236-8517 or (608)266-3585, www.oci.wi.gov.

Department of Financial Institutions, 345 W. Washington Avenue, Madison, WI 53703, (608)261-9555, www.wdfi.org.

Office of Consumer Affairs, Department of Health, Education & Welfare, 200 Independence Avenue, SW, Washington, DC 20201, (877)696-6775. (This is a clearinghouse of consumer complaints. It makes referrals to appropriate state or federal agencies.)

Federal Information Center, Milwaukee, WI (800)688-9889.

Local Chamber of Commerce.

District Attorney's Office. (They probably only will become involved in cases where there was fraud or other criminal conduct.)

Local Small Claims Court.

Also, see pages 30 - 37

CREDIT

How do I get a good credit rating?

There are a number of ways, including maintaining a savings account, buying low-priced items on time, getting a job and using credit cards. A credit rating is intended to measure your ability to repay a debt. This can be established by a past record of completing payments or by indications of a stable income or other sources of money.

How long does it take to clear up a bad credit report?

It depends on the seriousness of the past problems and the amount and purpose for the new loan. Credit reporting agencies often want references on loans and employment for the past five years. Even a past bad credit rating can probably be avoided if the collateral for the present loan is sufficient.

What is collateral?

Collateral is anything of value that can be given as security for a loan. The lender wants to identify property that has a value at least equal to the amount of the loan. If you are unable to repay the loan, the lender can go to court and ask for an order to sell the property and apply the proceeds to the debt.



What if I buy a T.V. or stereo on installments and have problems getting it fixed? If the store refuses to fix the set, can I refuse to make payments?

It depends. You can probably stop payment if the financing was arranged at the store. If you obtained outside financing, then your payments would probably have to continue.

If I buy something with a high interest rate loan and later have money to pay off the loan, must I pay the entire amount of interest which would have been due over the term of the original contract?

No. A consumer has a right to prepay a loan at any time without penalty.

Can a purchase contract say that if I don't pay, the store can automatically get its money from my wages?

No. Wage garnishment can occur only after a lawsuit and a judgment.

Can the purchase contract say that if I default, I agree to assign my wages to the store?

Yes, but there are limitations on wage assignment. They can be canceled at any time by you, and they have a limited term of generally no more than one year.

Can a lender have different rules for making loans to women than to men?

No. It is unlawful for any creditor to discriminate against any applicant on the basis of sex or marital status. Lenders may only make distinctions based on the applicant's credit-worthiness. A married person who does not have an outside job might have problems obtaining a loan unless that person has sufficient collateral to provide as security for the loan. If the person's spouse has an established credit rating, the spouse could guarantee the loan or provide other security to support the loan.

MARRIAGE, DIVORCE & CHILDREN

When can a person marry without parents' consent?

At age 18.

What is the youngest age at which a person can marry with parents' consent?

Sixteen. The parental consent must be in writing. Even with consent of your parents, you may not marry legally in the State of Wisconsin if you are less than 16 years of age. This requirement cannot be waived under any conditions.



What can happen if we lie about our ages to get married?

If either person is under 16 at the time of marriage, there is no marriage. It is void. If either person is between 16 and 18 and does not have parental consent, the marriage is voidable. In other words, the underage person may obtain an annulment of the marriage.

Can we get married in another state or country to avoid Wisconsin marriage laws?

Not if you intend to live in Wisconsin. Your marriage will be void if it doesn't meet Wisconsin's requirements.

Is marriage a contract?

Yes. It is a contract between the man and woman. State law creates the relationship and describes the consequences of divorce or other marital problems.

How does one get a marriage license?

You apply to the county clerk where one of you has resided for at least 30 days and pay the application fee. Unless you pay an extra fee, it will take six days to get the license. The license lasts 30 days.

What is required for a valid marriage?

- a valid marriage license
- an authorized official (generally a clergyman, judge or family court commissioner)
- two competent adult witnesses
- mutual declarations by the people being married that they take each other as husband and wife

Can I marry a relative?

State law forbids marriage between people who are more closely related than second cousins.

In a marriage, who has to provide support?

Both husband and wife have an obligation to provide for the support of the other and of all minor children. Either spouse may be held liable for necessities furnished to the other, or to minor children.

Does a non-working spouse have any share in the family's income or assets?

Yes. Under the Marital Property Reform Act, effective January 1, 1986, all property of spouses is presumed to be "Marital Property" and each spouse owns 50 percent of the Marital Property, including income earned during the marriage. This is a complex subject. You should talk with a lawyer or call the State Bar of Wisconsin if you want more information about the law.

What happens in a divorce?

A judge will consider child custody, child support, financial maintenance of either spouse and property division. As a general rule, all assets are divided equally, without regard to alleged marital misconduct.

What are the grounds for divorce?

There is now only one ground--that the marriage is irretrievably broken. This is often called "no-fault" divorce because "fault" is not an issue.

Can a father be required to support a child of his if he is not married?

Yes. A father can be sued by the child, the child's mother or a child support agency. A wage assignment can be obtained that will automatically deduct the support amount from the father's paycheck.

What if a man denies that he is a child's father?

A paternity action can be started by the child, the child's mother or a child support agency. If the man can not afford a lawyer, one will be appointed for him. He has the right to require blood tests. Very accurate blood tests now exist using DNA. The question of paternity can be settled by a paternity agreement. If the question is not settled, a trial will be held to determine who is the child's father.

May a parent's rights be terminated?

Yes. A court may terminate parental rights for the following reasons: abandonment, a continuing need of protection or services for the child, a continuing parental disability, a continuing court-ordered denial of visitation rights, repeated abuse, or a failure to assume parental responsibility. In addition, parental rights could be terminated if a court finds the child to be delinquent, to have violated civil laws or ordinances, or to be in need of protective services.

What does termination mean?

Termination of parental rights means that all rights, powers, privileges, immunities, duties and obligations existing between a parent and child are forever ended pursuant to a court order.

Does an abused spouse have to start a divorce action to get assistance from the courts?

No. If you or your children are abused, or if physical abuse is likely to occur, you can get a temporary restraining order from a court. The order restrains the abuser from coming onto your premises or from contacting you until a hearing is held, usually within 7 days. After a hearing the order can be extended for up to two years. Other help is also available. Check your Yellow Pages under "Social Services Organizations" for battered wives or spouse abuse groups or call this statewide referral number: (608)255-0539.

Is that procedure available only for married people?

No. A domestic abuse restraining order can be obtained against any adult (over age 18) member of your family or your household (people you live with).

What kind of protection can an abused spouse receive from a court while a divorce action is pending?

The court can order the parties not to interfere with each other's personal liberty or freedom. For instance, the court might order one spouse to leave the home for a short time. Anyone disobeying such an order can be fined, jailed or both.



Can an abused spouse pursue a criminal complaint against the offending spouse?

Yes. If you are abused, immediately call the police or district attorney's office. Get hospital treatment and keep records of injuries, witnesses, police officers and medical attendants. Get copies of medical reports.

Can an abused spouse bring an action for personal injuries against the offending spouse?

Yes. To do so, a civil action must be started. You should see an attorney to discuss the sufficiency of evidence, the facts that must be proven and the amount of damages or other remedies you could obtain.

CRIMINAL CHARGES

When can a person be charged in adult criminal court?

Starting at age 17, if you are arrested for a criminal charge (misdemeanor or felony), you will go to adult criminal court. If found guilty, you can be fined and sent to jail or prison. You will have an adult criminal record.

If someone is arrested for a criminal offense, what does he or she have a right to expect from the arresting officer(s)?

If arrested, you can expect to be searched for weapons by the police and taken to a police station. You will be advised of your rights under the United States Constitution, in what is commonly called your Miranda warnings. As soon as you request an attorney, the police are not supposed to question you further. Important rights to remember are the right not to talk to the police and right to have an attorney present. If you cannot afford an attorney, the court will appoint one for you.

What basic things should a person remember if arrested?

You should remember your right to have an attorney present. Once you have identified yourself, you may refuse to make any statement or discuss the case with anyone. On the other hand, you may choose to answer questions, sign papers or take tests. However, any information you give voluntarily can be used as evidence against you in court. Law enforcement officers cannot force or threaten you into answering questions and cannot offer leniency in exchange for any written or oral statements.

How soon after being arrested must a person appear before a judge?

After you are arrested and processed, an “initial appearance” before a judge must occur within a reasonable time. This is usually within 24 hours unless your arrest took place over a weekend, when the initial appearance usually occurs the following Monday.

What is bail?

Bail is a procedure designed to guarantee your appearance in court. Sometimes the court will require a “recognizance” bond, where you agree to pay a certain amount of money if you fail to appear in court. Sometimes the court will require a specific amount of money to be deposited with the clerk of courts. Sometimes the court allows deposit of a bond or title to a vehicle or home. Usually a member of the family must obtain the funds, deposit the money and then show the receipt in order to get you released.

What if a person cannot afford to hire an attorney?

The first thing to tell the court at your initial appearance is that you wish to speak to someone from the Public Defender’s Office. Generally, the court will postpone your case and provide you with the address and telephone number of the local public defender.



SEXUAL CRIMES

What is sexual assault?

Sexual assault is any sexual contact without consent. The contact does not have to involve intercourse.

What does “sexual contact” mean?

It occurs whenever there is intentional touching of another person’s intimate parts for purposes of sexual arousal or humiliation.

What does “consent” mean?

For this purpose, consent means specific words from or conduct by a person who is legally able to give informed consent that shows a freely given agreement to have the sexual contact.

What are the penalties for sexual assault?

That depends on the nature and severity of the assault. Most sexual assaults are considered felonies, the most serious type of criminal violation.

Can sexual assault occur within a marriage?

Yes. A criminal sexual assault violation can occur between husband and wife. The question is whether there was consent for the sexual contact.

What are some examples of other sexual crimes?

- sexual discrimination or harassment
- sexual intercourse in public (fornication)
- trading sexual contact for money or something else of value (prostitution)
- patronizing prostitutes

GUIDE TO GOVERNMENT AND COMMUNITY RESOURCES

SUBJECT MATTER

State Agency Telephone No. & Web Address

ADVERTISING

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

AUTOMOBILE

False Advertising

Div. of Motor Vehicles (Dealers)..... 608-266-1425
www.dot.wisconsin.gov

Child Seats

Wisconsin Information Network for Safety 866-511-9467

Dealers-Salesman

Div. of Motor Vehicles-Transportation 608-266-1425
www.dot.wisconsin.gov

License Complaints

Div. of Motor Vehicles-Transportation 608-266-1425
www.dot.wisconsin.gov

Leasing

Div. of Motor Vehicles - Transportation 608-266-1425
www.dot.wisconsin.gov

Repairs

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

BANKING

Dept. of Financial Institutions 608-261-7578
www.wdfi.org

BINGO

Regulation and Licensing 608-270-2530
www.doa.state.wi.us

BLIND, SERVICES FOR

Dept. of Health and Family Services..... 888-879-0017
www.dhfs.wi.gov/programs 608-266-3109

BOOKS AND MAGAZINES

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-244-4949

Pornography

County District Attorney

CHARITIES

Registration -Regulation & Licensing..... 608-266-5511
www.drl.state.wi.us
Fraud-misrep. - Agriculture/Trade/Consumer Protection..... 800-422-7128
www.datcp.state.wi.us

CHEMICALS-DANGEROUS

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

CHILD CARE**Abuse or Neglect**

Dept. of Health & Family Services 608-266-3036
www.dhfs.wisconsin.gov

Adoption Search

Dept. of Health & Family Services 608-266-7163
www.dhfs.wisconsin.gov

Day Care - Nursery - Preschool

Regulation & Licensing (Licensing) 608-266-9314
Dept. of Health and Family Services (Grants, eligibility)..... 608-266-6946
www.dwd.state.wi.us/dws

CLUBS-BOOKS

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

CONTESTS

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

COMPUTER BILLING

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

COUPONS & COUPON BOOKS

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

CRANE GAMES

Department of Administration - Gaming Div..... 608-270-2530
www.doa.state.wi.us

CREDIT CARDS**Fraud**

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

Loss & Credit Practices

Dept. of Financial Institutions 608-261-9555
www.wdfi.org

CREDIT UNIONS

Dept. of Financial Institutions 608-261-9543
www.wdfi.org

DIRECT SELLING - DOOR-TO-DOOR

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

DRIVER'S SAFETY SCHOOLS

Dept. of Transportation (commercial) 608-266-2353
www.dot.state.wi.us/dmv

Dept. of Transportation (individual) 608-266-7386
www.dot.state.wi.us/dmv

EMPLOYMENT

Dept. of Workforce Development 608-266-3131
www.dwd.state.wi.us

FIGURE SALONS

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

FINANCE COMPANIES

Dept. of Financial Institutions 608-261-9555
www.wdfi.org

FOOD SAFETY

Agriculture/Trade/Consumer Protection 608-224-4700
www.datcp.state.wi.us

FUELS-EMERGENCY NEEDS

County Emergency Government Office

GAMES OF CHANCE**Grocery Store Games**

Department of Administration -Gaming Board 608-270-2555
www.doa.state.wi.us

Lotteries - Foreign

Agriculture/Trade/Consumer Protection 800-422-7128
www.doa.state.wi.us 608-224-4949

Lotteries - State

Dept. of Revenue - Lottery Div. 608-261-8800
www.dor.state.wi.us

GARAGES - AUTO REPAIR

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

GAS - DILUTED

Dept. of Commerce/Petroleum Inspection 608-266-8076
www.commerce.wi.gov

PRICE POSTING

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

HEALTH PRODUCTS

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

HOTELS & MOTELS

Environmental Sanitation 608-266-2835
www.dhfs.state.wi.us

Unfair Trade

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

Advertising

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

HOUSING**Apartment Dispute**

Tenant Resource Center..... 608-257-0006
www.trc.studentorg.wisc.edu

Landlord/Tenant

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

Low Income

Dept. of Administration/Housing/Dept. of Commerce 608-266-1018
www.doa.state.wi.us

Weatherization

Dept. of Administration - Energy Div. 608-266-8234
www.doa.state.wi.us

INSURANCE

Insurance Commissioner 800-236-8517
www.oci.wi.gov 608-266-3585

Credit Insurance

Dept. of Financial Institutions 608-261-9555
www.wdfi.org

Fraud-Code Violation

Insurance Commissioner 800-236-8517
www.oci.wi.gov 608-266-3585

INSURANCE-INFO**Property-Casualty**

Insurance Information Center..... 800-236-8517
www.oci.wi.gov 608-266-3585

MEDICAID FRAUD

Dept. of Justice 608-266-9222
www.doj.state.wi.us

NATURAL RESOURCES

Dept. of Natural Resources 608-266-2621
www.dnr.state.wi.us

NURSING HOMES

Department of Health and Family Services
Ombudsman (Supportive Living Div) 800-815-0015
www.dhfs.state.wi.us/aging

REFUND AND RETURN POLICIES

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

RAFFLES

Dept. of Administration - Gaming Div. 608-270-2552
www.doa.state.wi.us

SAVINGS & LOAN ASSOCIATIONS

State Chartered Savings & Loan 608-261-4335
www.wdfi.org

Federal Chartered Savings & Loan 202-906-6000
www.ots.treas.gov

TELEPHONE**Costs & Services**

Public Service Commission 800-225-7729
www.psc.wi.gov 608-266-2001

Solicitation

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

TELEVISION**Safety**

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

UNORDERED MERCHANDISE

Agriculture/Trade/Consumer Protection 800-422-7128
www.datcp.state.wi.us 608-224-4949

UTILITIES**Billing, Disconnection, etc.**

Public Service Commission 800-225-7729
www.psc.wi.gov 608-266-2001

Citizens Utility Board

Citizens Utility Board..... 800-657-4727
www.wiscub.org 608-251-3322

PROFESSIONALS

ACCOUNTANTS

Regulation & Licensing..... 608-266-5511
www.drl.state.wi.us

ATTORNEYS

Milwaukee, Racine, Kenosha, Washington,
Ozaukee and Waukesha counties..... 414-227-4623

Office of Lawyer Regulation

All counties 877-315-6941
www.wicourts.gov/about/organization/offices/olr 608-267-7274

Fee Arbitration

Madison 608-250-6185
www.wisbar.org/bar/feearb

Milwaukee 414-274-6760
www.milwbar.org

DENTISTS

Regulation & Licensing..... 608-266-2811
www.drl.state.wi.us

JUDGES

Judicial Commission 608-266-7637
www.courts.state.wi.us/about/committees/judicialcommission

LAND SURVEYORS

Regulation & Licensing..... 608-266-5511
www.drl.state.wi.us

NURSES

Regulation & Licensing..... 608-266-0145
www.drl.state.wi.us

PHARMACISTS

Regulation & Licensing..... 608-266-2811
www.drl.state.wi.us

PHYSICIANS

Regulation & Licensing..... 608-266-2811
www.drl.state.wi.us

Wisconsin Medical Society 866-442-3800
www.wisconsinmedicalsociety.org 608-257-6781

PSYCHOLOGISTS

Regulation & Licensing..... 608-266-0145
www.drl.state.wi.us

REAL ESTATE BROKERS

Regulation & Licensing..... 608-266-5511
www.drl.state.wi.us

VETERINARIANS

Regulation & Licensing..... 608-266-2811
www.drl.state.wi.us

OTHER SOURCES OF ASSISTANCE

American Civil Liberties Union 414-272-4032
www.aclu-wi.org

Bureau of Aging 608-266-2536
www.dhfs.state.wi.us/aging

First Call for Help (United Way Dane County) 608-246-4357
www.uwdc.org

Identity Theft Issues 877-438-4338
www.fcc.gov

Legal Services for low-income persons

<http://Badgerlaw.net>

Centro Hispano..... 608-255-3018

Centro Legal - Milwaukee..... 414-384-7900

Legal Action of Wisconsin 800-362-3904

Milwaukee-Waukesha 414-278-7722

Kenosha 800-242-5840

Madison 608-256-3304

Racine..... 262-635-8836

Legal Services of Northeastern Wisconsin

Green Bay..... 800-236-1127 or 920-432-4645

Oshkosh..... 800-236-1128 or 414-233-6521

Western Wisconsin Legal Services

LaCrosse..... 800-873-0927 or 608-785-2809

Civil Legal Services - Racine 262-635-8836

Judicare 800-472-1638

Legal Aid Society of Milwaukee 414-727-5300

Legislative Hotline 800-362-9472 or 608-266-9960

Public Defender's Office (Dane County only)..... 608-266-3440

TAX INFORMATION**Federal**

IRS..... 800-829-5827
www.ustreas.gov

State

Income 608-266-2772
www.dor.state.wi.us

Inheritance & Gift 608-266-2772
www.dor.state.wi.us



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