



NCAC NEWS

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* For further details regarding each topic introduced below, refer to the following URL which contains the actual text of the reports released (PDF files) (Japanese only): <http://www.kokusen.go.jp/news/news.html>

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* Major abbreviated names: ADR: Alternative Dispute Resolution NCAC: National Consumer Affairs Center of Japan
PIO-NET: Practical Living Information Online Network System

Consumer Affairs Climate

"Special consultative hotline for scams related to the disaster" Activity Status

- Two-Month Post-Launch Report -

As a result of the March 11, 2011 disaster, consumer affairs centers in affected areas were impacted. In order to support these disaster-affected centers in areas where they are unable to process consumer inquiries, NCAC launched its "Special consultative hotline for scams related to the disaster" (call toll-free to 0120-214-888, Japanese language only).

The hotline initially accepted inquiries from the three prefectures of Iwate, Miyagi, and Fukushima. As of April 11 (Mon.), it will also take calls from Ibaraki Prefecture. Two months have passed since the hotline was launched.

Building upon our first-month report, we have compiled a status report for all hotline activity to date.

Note: Inquiries received through the "Special consultative hotline for scams related to the disaster" are logged and organized by PIO-NET. Information is then released from the Consumer Affairs Agency to other related governmental agencies.

Overview of Inquiries

<Number of Inquiries and Complaints>

During the two-month period from March 27 through May 26, the "Special consultative hotline for scams related to the disaster" received a total of 646 inquiries from the four prefectures combined, or an average of 11 inquiries per day. Figure 1 shows changes in the number of inquiries at 10-day intervals (see Note 1). At launch, the hotline initially received an average of 19 inquiries per day. In the most recent month, that figure has decreased to 6-8 inquiries. As before, the hotline has received inquiries regarding not just deceptive business practices but also general living questions for which it has provided advice with assistance from lawyers and architects.

<Figure 1> Number of Inquiries at 10-day Intervals

	3/27-4/5	4/6-15	4/16-25	4/26-5/5	5/6-5/15	5/16-25
Number of Inquiries	190	103	124	84	77	63
Daily Average	19	Approx. 10	Approx. 12	Approx. 8	Approx. 8	Approx. 6

Note 1: Ten-day intervals reflect ten-day aggregate data beginning March 27 and do not include inquiries received on May 26.

By prefecture, inquiries from consumers who signed contracts included 334 inquiries (approx. 53%) in Miyagi, 171 inquiries (approx. 27%) in Fukushima, 78 inquiries (approx. 12%) in Ibaraki, and 53 inquiries (approx. 8%) in Iwate. In the most recent month, the percentage of inquiries in Miyagi has declined, while it has increased in the other three prefectures.

(1) Number of inquiries by product category

Inquiries by product were highest, 84 inquiries (13.0%), for "property rentals" (e.g. rental apartments, homes, etc.), followed by "construction/architecture" (e.g. roof repairs, etc.) at 62 inquiries (9.6%). Next were inquiries received regarding "repair services" (e.g. for housing, automobiles, grave, etc.) and "other government services" (e.g. public assistance, disaster victim status verification, and other such questions).

For the most recent month, numerous inquiries have been received regarding "online content" (e.g. online dating sites) and "health, sanitation, and other related goods" (e.g. radiation meters, etc.).

In Miyagi and Ibaraki Prefectures, trends in inquiries from consumers who signed contracts remained the same. While inquiries from Fukushima were highest for "other governmental services," this reflects inquiries that were made about planned evacuations and living assistance in connection with the nuclear plant accident.

Looking at 10-day period changes, we see inquiries in the most recent month for "online contents," "health, sanitation, and other related goods," and "four-wheel automobiles" (e.g. used cars).

(2) Inquiries by area of concern (multiple answer items)

Among the top-five areas of primary concern, inquiries regarding "contract agreements and termination" were the highest at 379. Next came inquiries regarding "sales practices" (147), "product quality/features, service quality" (137), "pricing and fees" (107), and "customer service" (104). Trends for the most recent month remain the same.

<Attributes of consumers who signed contracts (excludes unknown and no response)>

(1) By Age

By age, inquiries included 113 (20.8%) by those in their 60s, 110 (20.3%) by those in their 40s, 102 (18.8%) by those in their 30s, and 90 (16.6%) by those in their 50s.

(2) Gender

By gender, inquiries included 351 (57.7%) by men and 257 (42.3%) by women, with thus slightly more inquiries made by men.

Case Examples of Typical Inquiries

(1) Apartment rentals and related incidents

[Case 1: Property Rental]

In the disaster, the interior wall of our rented condominium collapsed and a door frame warped. Despite our desire to have these repaired quickly, the landlord has been unresponsive and we are unhappy. Although the property management company has taken photographs of the apartment, repairs have yet to be undertaken. It makes no sense to us. (Women in her 30s from Miyagi)

(2) Repair services

[Case 2: Grave Site Repair]

In the disaster, a grave stone toppled, cracking the foundation. We requested a repair estimate and were told repairs would cost 63,000 yen. This seemed expensive to me so I asked a number of other companies what it would cost and was told anywhere from 5,000-30,000 yen. Yesterday I received an invoice from the company I'd contacted for the estimate, along with a photograph of the repaired grave I don't want to pay. (Man in his 60s from Miyagi)

(3) Home repairs

[Case 3: Home renovations]

In the disaster, the stone wall around our house collapsed. We're already in the process of having it rebuilt, but I feel I'm being overcharged. One salesman provided an expensive estimate of 12,000,000 yen, so I spoke with a subcontractor for a different construction firm and hired them to do the job for 6,000,000 yen. We're already in the process of construction, but I still feel I'm being overcharged. I'd like to know if this is a fair price. (Woman in her 70s from Miyagi)

(4) Living assistance

[Case 4: Living Assistance]

Our daughter, who attends a local vocational school in the area affected by the nuclear accident, was forced to evacuate. As a result, she had heavy expenses and now lacks enough money to live on. We would like to know if there is government financing available. (Women in her teens from Fukushima)

(5) Disaster insurance

[Case 5: Earthquake Insurance]

Our home was damaged in the earthquake. The insurance company calls it a partial loss, but the local government calls it half destroyed. I'd like to have the insurance company reevaluate the damage. Cracks in the house have grown with the aftershocks. It's unclear if that is why it was labeled half destroyed. (Man in his 60s from Fukushima)

(6) Online content

[Case 6: Dating Site]

After the disaster I had been living in an evacuation center. It was stressful and so I wanted someone to talk to. When I received a junk message on my mobile from a dating site, I clicked on the link and used the site. In all, I have been charged 2,000,000 to access the site to exchange messages and for messages exchanged directly with others. I feel I was deceived and want to get my money back. (Man in his 40s from Iwate)

(7) Radiation-related

[Case 7: Water Purifier]

I saw a home water purifier on the internet that claimed to "remove radioactive substances." On the purifier manufacturer's website it says, "After water containing radioactive substances from the affected area was run through our purifier, analysis conducted by a third-party showed that Iodine 131 was undetectable." Will this water purifier really remove radioactive substances? (Woman in her 50s from Ibaraki)

[Case 8: Radiation Meter]

The kindergarten attended by my child doesn't measure sandbox radiation levels, so I ordered a radiation meter on the internet in order to measure it myself. The site said that inventory was scarce and so orders for the radiation meter could not be canceled. After placing the order, I discovered the site doesn't list a phone number or anything for the seller, which has now made me nervous. The site says the product will ship once they have confirmed payment by bank transfer. I have not yet transferred the money. (Woman in her 30s from Ibaraki)

(8) Other

[Case 9: Computer Side-Job]

After losing my job as a result of the disaster, I got a direct-mail flyer offering a computer side-job. I was told an initial employment set-up fee of 60,000 was required. I received paperwork stating that the money would later be returned, but the company can no longer be contacted. (Woman in her 40s from Miyagi)

[Case 10: Crystals and a Stubborn Door-to-Door Salesperson]

We didn't suffer much damage as a result of the earthquake or nuclear accident, so we have stayed in our home. Unfortunately, there is this stubborn door-to-door salesperson who keeps trying to sell us these pseudo-religious crystals. The sales pitch is that people suffered damage from the quake and so forth because of diminished energy, which the power of the crystals is said to restore. We keep saying no, but he's returned three times. When we refused the crystals, he then wanted us to buy amulets that cost over 20,000 yen. (Man in his 30s from Fukushima)

Trends in Inquiries and Complaints

• Calls about property rentals, home repairs, and requests for living assistance continue to stand out

While two and a half months have passed since the disaster, living-related inquiries continue to stand out, i.e. "my landlord won't repair my rental apartment," "a contractor has billed me for very costly repairs," "aggressive contractors keep coming to house to recommend repairs," "all I requested was an estimate, but they went ahead did the work without my authorization," "please tell me about living assistance strategies because our expenses have piled up because of the disaster," and "the insurance company's damage assessment doesn't make sense."

• Messaging sites and other online content-related problems are on the rise

Inquiries regarding online content, such as dating and other sites that charge fees for messaging (hereinafter "paid messaging site"), are on the rise. Complaints have been received about operators that charge site fees and membership fees to people who only casually began exchanging messages through their paid messaging site.

- Inquiries have been seen regarding commercial products that remove radiation
Inquiries have been received regarding products, services, and advertising making radiation-related claims (i.e. able to remove radiation, measure radiation, and so on); these inquiries question the evidence behind such claims and the trustworthiness of the companies making them.

Advice to Consumers

Advice to consumers is as follows for each of the areas in which inquiries have been received.

Note: The Consumer Affairs Agency and NCAC are strengthening the inquiry process in disaster-affected areas by dispatching legal and other specialists.

<Living-Related Inquiries>

(1) Property Rentals

While the nature of a building's damage is a also factor, tenants may request that landlords make repairs when repairs are necessary and possible. In the event a landlord refuses to make repairs, it may be possible to withhold rent for that portion of the rental property that cannot be used.

Individual circumstances vary, however, so it is important that you bring your rental agreement to a bar association or governmental agency to seek legal advice.

(2) Repair Services and Home Repairs

When a contractor's bill for services seems high, request a detailed invoice of all charges. If work you do not remember authorizing has been performed, you may not be obligated to pay for that work. It may also be possible to cancel a contract if the contractor, when recommending repairs, provided a false explanation for why the repairs were necessary.

The most important thing is to avoid entering into an agreement on the spot without fully understanding the contractor's explanation. Before entering a contract, be sure you have done a thorough job of research by first getting estimates from multiple contractors.

If anyone ever forcefully tries to collect from you, consult with the police.

(3) Living assistance

The government has "Natural Disaster Victims Relief Funds" which it provides to victims who have clearly suffered damage in the disaster (for instance, their homes were completely destroyed). Victims may receive Basic Assistance Payments up to 1,000,000 per household (750,000, if single), with supplemental payments made based on home reconstruction methods.

Surviving family members of victims who died in the disaster will receive a "Disaster Condolence Payment," while victims who suffered serious bodily injury will receive a "Disaster Disability Payment."

Interest-free financing through the "Disaster Support Fund" is also available.

For further information on these and other assistance programs, please see "Overview of Programs for Assistance to Disaster Victims (Great East Japan Earthquake)"

(<http://www.bousai.go.jp/fukkou/kakusyuseido.pdf>).

(4) Fire Insurance (Earthquake Insurance)

Insurance payments for earthquake damage are governed by the insurance industry's "Damage Assessment

Standards" which assigns damaged buildings and furnishings that are insured to one of three categories based on the severity of the damage: total, half, and partial. Insurance payments equal 100% of the insured amount for full damage, 50% for half damage, and 5% for partial damage. Below a certain standardized level of damage, insurance payments are not made (see Note 2). Local government assessment criteria and categories differ from those of the insurance industry.

If you disagree with the damage assessment made by your insurance company, first contact the company's customer claims service desk. You may also contact the General Insurance Association of Japan's Insurance Inquiries Desk (see Note 3) or the Insurance ADR (Alternative Dispute Resolution) Center at 0570-022808.

Note 2: Refers to insurance payments made for earthquake insurance (General Insurance Association of Japan).

<http://www.sonpo.or.jp/news/2011quake/hokenkin.html>

Note 3: Insurance Inquiry Desk (General Insurance Association of Japan)

<http://www.sonpo.or.jp/useful/soudan/soudanshitsu/index.html>

<Inquiries Regarding Paid Messaging Sites>

It is often difficult to get money refunded from paid messaging sites once you have used them. The best solution is to avoid using them by keeping your feelings in control.

Computer side-jobs can lead to various problems, such as when you are expected to pay expenses that were not previously explained (such as set-up funds to receive revenue, monthly payments to continue receiving information, etc.) or when you can no longer reach the listed sales office by phone or email once you have paid. When considering a computer side-job, be especially careful to review their online advertisements and so forth, and do not enter casually into an agreement simply because they promise to return your money. Also, be sure to confirm the sales office's contact information before you ever pay set-up or renewal fees.

<Radiation-Related Inquiries>

(1) Effectiveness of water purifiers and foods at removing radioactive substances

The effectiveness of water purifiers in removing radioactive substances varies depending on their features, so not all purifiers are necessarily effective. Nor can it be claimed that foods are pharmacologically effective in removing radioactive substances. It is important not to take advertising at face value and be thorough in your research before purchasing anything.

For consumers who may have doubts or be concerned about radiation and food safety, the Consumer Affairs Agency has prepared an explanatory "Food and Radiation Q&A" (http://www.caa.go.jp/jisin/pdf/110701food_qa.pdf).

(2) Internet sales of radiation meters and metering services

Mail order sale has no cooling off period. It is important to verify product return policies and seller contact information in advance. Before buying, be sure to adequately check a product's performance and features to determine whether it is necessary.

Also, remember to consult information on radiation levels published by national and local government sources.

For People in Affected Areas

The "Special consultative hotline for scams related to the disaster" can be contacted with any consumer affairs questions you may have, not just about deceptive business practices.

If there are things in your daily life that worry you or raise doubts, do not hesitate to call the "Special consultative hotline for scams related to the disaster" (toll-free: 0120-214-888, Japanese language only).

Activities of NCAC

(1) Surveys

Nation-Wide Consumer Inquiries and Complaints Data for Great East Japan Earthquake (3rd Report) -

Inquiry Trends in the Two Months Since the Disaster -

Since immediately after the Great East Japan Earthquake that occurred on March 11, 2011, consumer affairs centers and NCAC have received numerous consumer inquiries related to the earthquake, tsunami, nuclear accident, and other disaster-related incidents.

To date, NCAC has twice published data on disaster-related consumer inquiries it has received. The first report (published March 28) covered inquiries received between March 11 and March 27 centered mainly on the Tohoku and Kanto regions; the second report (published April 15) covered through April 10th, the entire first month since the disaster occurred.

This current report is thus our 3rd. It covers the two-month period since the disaster occurred and provides timely data on inquiry characteristics by time period and regional area, including affected versus other areas.

Summary of inquiries and complaints received through PIO-NET

<Number of Inquiries and Complaints>

PIO-NET received disaster-related inquiries (see Note 1) from all over Japan beginning the very day of the Great East Japan Earthquake. In the two-month period between March 11 and May 10, a total of 12,605 inquiries (as of May 11) were received (see Note 2).

Excluding 247 inquiries for which the regional area is unknown or unidentified, there is a total of 12,258 incidents. If grouped chronologically into six periods of roughly ten days each (see Note 3), the total number of incidents by region is as follows:

- March 11-20: 3,818 inquiries
- March 21-31: 4,539 inquiries
- April 1-10: 1,653 inquiries
- April 11-20: 1,505 inquiries
- April 21-30: 689 inquiries
- May 1-10: 154 inquiries

Note 1: Inquiry data for which the history or impetus behind the inquiry relates to the Great East Japan Earthquake.

Note 2: Inquiries registered by May 11, 2011. Because there is a lag between the time a call is received and the time it is logged, there are many unlogged calls among those most recently received. As a result, the number of logged inquiries is expected to increase.

Note 3: The current report deliberately aggregates data using a smaller unit of time than one month.

Chronologically, in the two-month period since the disaster occurred, the greatest number of inquiries were received during the first half month after the initial disaster. Since April, the number of inquiries has fallen dramatically throughout Japan.

However, when calls to the NCAC's "Special consultative hotline for scams related to the disaster" which opened on March 27, are examined, there are marked differences in trends in the number of inquiries between the four regional groupings, i.e. "Four affected prefectures (Iwate, Miyagi, Fukushima, and Ibaraki (including persons temporarily evacuated to other areas) ," "Hokkaido and Tohoku areas (excluding the four affected prefectures)" (see Note 4), "Kanto area (excluding the four affected prefectures)" (see Note 5), and "Other regions" (see Note 6).

For the immediate post-disaster periods of March 11-20 and March 21-31, inquiries from the highly populous Kanto area, which was impacted by supply shortages and scheduled blackouts were far more numerous than from other areas, representing roughly 50% of the total number of inquiries received. For the period of March 11-20, inquiries were more numerous from regions other than the four affected prefectures, Hokkaido, or Tohoku.

Beginning in April, inquiries from the Kanto area and other regions fell significantly. At the same time, inquiries from the four affected prefectures have steadily increased as percentage of total inquiries received, reaching 50% for the period of April 11-20.

As this demonstrates, inquiries began being received from the four affected prefectures, i.e. areas most directly and most seriously affected by the disaster, only after some time had passed.

Note 4: Includes Hokkaido, Aomori, Akita, and Yamagata

Note 5: Includes: Tochigi, Gunma, Saitama, Chiba, Tokyo, and Kanagawa.

Note 6: Includes the Koshin'etsu, Hoku-riku, Tokai, Kinki, San'in, San'yo, Shikoku, northern Kyushu, southern Kyushu, and Okinawa areas, as well as Japanese and foreigners residing abroad.

<Disaster-Related Inquiries and Complaints as a Percentage of All Inquiries by Period and Region>

Figure 1 shows the number of disaster-related inquiries received by period and region as a percentage of all consumer inquiries received for the same period.

For the period of March 11-20, disaster-related inquiries from the four affected prefectures were 63.2% of all consumer inquiries received from the four prefectures. By contrast, comparable figures were 37.5% for Hokkaido and Tohoku, 33.1% for the Kanto, and 7.2% for other regions. As this makes evident, there was a clear regional difference in the impact of the disaster.

<Figure 1> Percent of All Consumer Inquiries, by Period and Region

	3/11-20	3/21-31	4/1-10	4/11-20	4/21-30	5/1-10
Four affected prefectures	63.2	65.3	56.0	51.6	45.2	55.0
Hokkaido and Tohoku	37.5	22.3	9.0	8.8	5.4	18.8
Kanto	33.1	21.7	13.6	11.7	9.7	8.2
Other	7.2	5.9	4.4	3.9	3.4	3.9

For the period of March 21-31, which witnessed the greatest number of inquiries made during the two months following the disaster, the percentage of inquiries from the Hokkaido/Tohoku region, Kanto region, and other regions fell relative to the period immediately following the disaster. On the other hand, the percentage from the four affected prefectures, 65.3%, was slightly higher.

Since April, the percentage of disaster-related inquiries has gradually fallen in every region as a percentage of all

consumer inquiries. In fact, in the three areas excluding the four affected prefectures, the level is at or below 10%, with ordinary consumer inquiries now predominant. In the four affected prefectures, however, the percentage of disaster-related inquiries continues to hover around 50% of all inquiries, despite the decline of inquiries since March.

As of May, there currently seems to be a slight increase in inquiries from the four affected prefectures and Hokkaido/Tohoku.

<Top Product Areas by Period and Region>

The top product categories are given by region for each of the five periods between March 11-20 and April 21-30.

(1) March 11-20

As evident with "gasoline," which topped the list in every region, or "heating oil" in Hokkaido/Tohoku and "rice" in the Kanto, inquiries related to supply shortages stood out in the period immediately following the disaster. High on the list in other regions were "domestic tour packages," which people wanted cancel because of the disaster, and relief-related "donations."

(2) March 21-31

While the percentage of "gasoline"-related inquiries declined during this period, the impact of scheduled blackouts lifted "electricity" to the top position in the Kanto. Inquiries related to radioactive substances in "mineral water," "tap water," "vegetables," on so on rose to the top as a result of the nuclear accident.

(3) April 1-10

In early April, rental housing-related "property rentals" and home repair-related "construction/architecture" topped the list in every region. In the four affected prefectures, "disaster insurance" rose to the top beginning in this period. "Four-wheel automobiles" also rose to the top in each region, as deliveries of new vehicles were delayed because of the disaster or people felt overcharged for used cars they bought after their own cars had been washed away by the tsunami.

(4) April 11-20

In mid-April, "property rentals," "construction/architecture," and "repair services" continued as in the previous period to be in the top for the four affected prefectures and the Kanto. At the same time, however, "online content" rose to the top in regions other than the four affected prefectures as people were lured onto dating websites using information about the disaster. "Fund-type investment products" came to the top in other regions as a result mainly of investment solicitors taking advantage of the disaster.

(5) April 21-30

While the general trends remained unchanged in late April, the percentage of "construction/architecture" inquiries grew in the four affected prefectures. This reflects the fact that these affected areas had finally reached a point where they were beginning home repairs and other steps toward recovery.

Case Examples of Typical Inquiries

Two months after the disaster, numerous inquiries continued to be received about everyday living. Here, however, we present recent inquiries from the past one month that were received regarding suspected deceptive business practices that have taken advantage of the disaster.

[Case 1: Home Repair]

As a result of the earthquake, my home tilted over ten centimeters. After I contacted the insurance company, the

insurance company agent came to the house with a building contractor. Based on the outside of the house, the contractor indicated that boring construction would be necessary at a cost of around 7,000,000 yen. Thinking this too expensive, I simply listened to the contractor but did not request work to be done. Yesterday I was contacted about the work. When I declined, I was told they had already begun work and I would be billed 90,000 yen. (Man in his 60s from Fukushima)

[Case 2: Radiation Meter]

The radiation meter I ordered over the internet after the disaster still hasn't arrived. The company can't be reached and their website has shut down. What should I do? (Woman in her 40s from Fukushima)

[Case 3: Precious Metals Buying]

I received a phone call from a supposed second-hand goods dealer saying that gold and silver were in short supply for medical devices used in affected areas and so he was trying to help by buying any necklaces or other accessories with precious metals. When I asked the name of his business and license number, he was hesitant to answer. It makes me skeptical about whether this was really for medical devices or not. (Woman in her 30s from Yamagata)

[Case 4: Investment in Government Projects]

I received a phone call saying that the government is undertaking a project to save dialysis patients in affected areas as a result of the disaster and will pay 4% annual interest and 10,000 yen every three months if I invest 1,000,000 yen. The caller said he wanted to come to my house tomorrow to explain. I'm skeptical. (Woman in her 60s from Osaka Prefecture)

[Case 5: Donations]

My 80-year old female neighbor who lives alone asked me what to do about a letter she had received from a supposedly public organization requesting that she donate relief funds for the Great East Japan Earthquake. Is it normal for a public entity to solicit donations with a letter addressed directly to a person? Isn't this a scam trying to take advantage of her? (Woman in her 80s from Kagoshima)

[Case 6: Junk Email]

After the disaster, I got an email saying that radiation levels in my neighborhood were elevated. It said to click on the provided link for a way to remove the radiation, so I did and it took me to a dating website. As a result, I now get over 100 junk emails every day. I'd like to know what I can do about it. (Man in his 30s from Tokyo)

[Case 7: Advertising]

I have continued to get calls from a telemarketer asking to "follow up on the business card advertisement." I've been saying no for days now, but then yesterday I received a "Consent to Print" agreement. The agreement claimed it was an advertising campaign to help support victims of the Great East Japan Earthquake. I keep getting called to accept the agreement; they'll even lower the 30,000 yen charge to 10,000 yen, they tell me. What should I do? (Man in his 80s from Toyama)

Summary

- Numerous inquiries continue to be received from affected areas
Nationally, the number of inquiries has decreased steadily since April by comparison with the immediate post-disaster period. In the affected areas, the number of inquiries continues to be high.
- There has been a steady decrease in the high number of inquiries that were received immediately after the disaster regarding basic living supplies.

Immediately after the disaster, there was a very high number of inquiries concerning gasoline shortages, scheduled blackouts, etc. These typical daily life inquiries have decreased with time. On the other hand, inquiries in the home repair-related categories of "construction/architecture" and "repair services" and in rental housing-related "property rentals" are on the rise primarily in affected areas.

- Inquiries regarding the impact of the nuclear accident continue to be received as before
Inquiries regarding radiation in vegetables, mineral water, and so on as a result of the nuclear accident continue to top the list of inquiries as before.
- More recently, inquiries are being seen regarding business practices suspected of exploiting the disaster
While the overall number of inquiries is now settling down, the number of inquiries related to solicitation practices that seek to exploit the disaster (e.g. by appealing to people to give support to affected areas, by playing on people's fear of radiation, etc.) are now more conspicuous, especially outside affected areas.

For People in Affected Areas

Since March 27, the NCAC can be contacted with any consumer affairs questions you may have, not just about deceptive business practices. If there are things in your daily life that worry you or raise doubts, please call the "Special consultative hotline for scams related to the disaster" (toll-free: 0120-214-888, Japanese language only).

Beware Junk Emails Exploiting the Disaster!

Since the Great East Japan Earthquake struck on March 11, 2011 (Friday), consumer affairs centers throughout Japan have been receiving consumer inquiries related to the disaster. Among such inquiries have been those that concern unsolicited junk emails. To provide information on such junk emails, we have collected case examples of typical inquiries.

Case Examples of Typical Inquiries

<Directed to Paid Sites, Etc.>

[Case 1]

Immediately after I felt the earthquake, I got a message on my mobile titled "Latest on the Earthquake." It caught my attention, so I opened the mail to find a link saying, "Click here for details." When I clicked on the url address it took me to a dating site. I hadn't done anything but connect to the site, but still I got a pop-up message thanking me for using the site and telling me I had to pay a usage fee of 10,000 yen. Do I have to pay? (Young man in his teens from Aichi, March 2011)

[Case 2]

I got an email on my home computer titled "To Help Affected Areas." When I opened the main message, the text read "Help support disaster-affected areas, Widen your circle of support with horse-racing" and "Get free information here." With it was a url address to a horse-racing site. I'm skeptical. (Man in his 60s from Hokkaido, March 2011)

[Case 3]

Ever since the earthquake struck, I've been hassled by junk emails that seem to arrive daily on my mobile. Some messages ask me to "send a thank you message to people who have donated to affected areas" and includes a login address (url), while others ask me to reply in order to "receive 9,500,000 in the event of illness." I live in a

directly affected area, so it makes me very worried. (Women in her 40s from Fukushima, April 2011)

<Requests for Donations of Cash and Supplies>

[Case 4]

My daughter received a message on her mobile from a friend asking her to help by donating to the disaster, and it said for her to forward the same message to ten friends. The donation appears to go to an NPO, but I wonder if it is okay. (Women in her 40s from Wakayama, April 2011)

[Case 5]

I received an email on my home computer asking me to donate money to the disaster. The message said they were a private volunteer group accepting donations of cash and supplies, and the bank transfer information for cash donations listed a corporate name. Can I trust them? (Man in his 60s from Hokkaido, March 2011)

[Case 6]

My daughter, who is in her teens, got a message from an online friend located in the Kanto telling her "there's no food as a result of the disaster" and asking her donate supplies. My daughter is insisting on sending the supplies because she has seen reports on TV that even in the Kanto area various services have been impacted. But should she really send supplies to an online friend she's never met in person even once? (Woman in her 40s from Osaka Prefecture, March 2011)

<Advertisements from Unknown Companies>

[Case 7]

After the earthquake hit, I got an email from an unknown company claiming to sell flashlights. In the wake of the disaster, products were scarce and it wasn't possible to buy a flashlight anywhere. Without thinking, I placed an order for three flashlights using my credit card. But when I thought about it calmly, the price was very high and so I decided to call and cancel the order, but no one is answering. I also sent an email saying I wanted to cancel the order, but I haven't gotten a reply. It worries me. (Woman in her 40s from Aichi, March 2011)

Advice for consumers

- (1) Inquiries have been received regarding email messages with headings that seem related to the disaster but which contain url addresses that take the user to unintended paid sites when they click on the link. Even when a message appears related to the disaster, always think carefully before opening unfamiliar emails or clicking url links in the body.
- (2) Even when an email message claims to be collecting donations of cash or supplies, be sure to verify the activities of the collecting organization and the uses to which it will put your donation. Cash donations should always be made through a trusted organization, and be sure to verify that the designated bank transfer account is an official account of the organization.
- (3) "Please let other people know!" and other similar email messages that ask you to forward a message to any number of unspecified persons (so-called "chain messages") are one way that mistaken or unreliable information spreads. Forwarding such messages is a form of junk mail. Never forward such messages.
- (4) Underage youth are also receiving junk mail. It is a good to talk with your family in advance about the circumstances and problems surrounding disaster-related emails.
- (5) Never rush to buy a product just because you receive an email advertisement for a product that has become hard to get in the wake of a disaster.
- (6) Whenever you have doubts or have been wronged, be sure to consult your local consumer affairs center.

The Japan Data Communications Association's Anti-Spam Consultation Center (<http://www.dekyo.or.jp/soudan/>) is collecting information on chain mail messages and deceptive email (e.g. messages that direct users to a dating site on the pretense of collecting donations, fraudulent donation requests, etc.) related to the Great East

Japan Earthquake.

Regarding chain emails, contact: eqchain@dekyo.or.jp

Regarding deceptive emails, contact: eqmeiwaku@dekyo.or.jp

For People in Affected Areas

The "Special consultative hotline for scams related to the disaster" (toll-free: 0120-214-888, Japanese language only) can be contacted with any consumer affairs questions you may have, not just about deceptive business practices. Never hesitate to contact the hotline if you ever have concerns or doubts about something in your daily life.

Beware buyers of "use rights for private hot-springs senior-citizen homes" claiming to help disaster victims

Inquiries have been received from people being asked to help disaster victims by buying use rights for private hot-springs senior-citizen homes.

These inquiries report cases in which callers have been sent brochures for a senior-citizen home and are then visited by someone supposedly belonging to a welfare organization. If the caller were to buy into the home, they are told, then the organization would buy it from them at a higher price. Such offers to "buy back at a higher price" are most likely the kind of "staged" solicitations also seen in cases of fraudulent sale of unlisted stocks and corporate bonds. It is highly unlikely that anything will be bought back.

With respect to these solicitations for "use rights for private hot-springs senior-citizen homes," the Consumer Affairs Agency and NCAC are advising consumers not to take such phone solicitations at face value and to simply decline offers if they do not fully understand the contractual agreement or have any doubts whatsoever.

Case Examples of Inquiries and Complaints

[Case 1]

I received informational material on a senior citizen's home in a hot springs area. The next day, an agent from a different organization than the one that sent the materials called me on the phone several times, asking me to buy the rights to one or two spaces in the home, which were currently being sold at 200,000 yen per space. He said he would buy the spaces back from me at 305,000 yen per space because they were badly needed for use as housing for disaster victims.

[Case 2]

I was sent an application to buy use rights to a senior citizen's home with attached hot springs. It said that if I purchased the rights, I could expect a dividend of 6-8%. Then I received a phone call from an organization claiming to be an NPO. They said they hoped I could provide hot springs housing to help victims of the Tohoku quake. If I purchased the rights at 200,000 yen, they would then buy them from me at 480,000 yen.

[Case 3]

A brochure for a senior citizen's home with attached hot springs arrived, and then I got a phone call from someone supposedly belonging to senior citizen's caregiver association. After asking if I had received a brochure regarding ownership in a senior citizen's home with hot springs, he said they wanted to house disaster victims there, so if I were to purchase a space in the home, he would buy it from me at a higher price. When I declined, he insulted me,

calling me heartless for not helping people in need.

Advice for consumers

- Cases like these, in which a person gets an offer in a brochure or over the phone to buy products or rights, after which someone from a different company or organization offers to buy the product or right at a higher price if the person will only buy it for them, is referred to as "staged" fraud and is seen in other fraudulent transactions, such as those involving unlisted stocks, corporate bonds, or investment funds. The Consumer Affairs Agency and NCAC, however, have to find a single case in which the buy back has actually ever taken place. Don't buy into "sweet deals" just because the person contacting you with an offer claims to belong to a public entity.
- There have also been cases where a person is offered a supposed 6-8% dividend. Unless you fully understand the deal, including how the system makes money and what risks it entails to your investment, never accept an agreement.
- Do not immediately believe everything you are told when you receive an offer over the phone from someone you do not know. If you feel ever feel the least bit suspicious, better to say no.
- In some cases, solicitors are known to apply pressure by asking why you won't help disaster victims by making the purchase. Always be sure you verify whether the company or organization is trustworthy and whether your contribution really will be used to help disaster victims.

Don't rush into agreements! Roof Repair Services - Beware Deceptive Offers that Exploit the Disaster -

The Great East Japan Earthquake of March 11, 2011 caused the complete or partial destruction of homes in many areas. Consumer affairs centers throughout Japan and the NCAC's "Special consultative hotline for scams related to the disaster" have received numerous complaints regarding roof repair since the disaster. Inquiries have included cases in which contractors have frightened owners into an agreement by explaining that work must begin immediately to avoid serious problems, as well as cases in which contractors have not fully explained the work and then billed owners for very costly repairs.

Because there continue to be aftershocks from the quake, we expect consumers will continue to need roof repairs in the future. Accordingly, we have hastened to gather the following information in order to prevent the occurrence and further spread of such problems.

National Summary of Inquiries on PIO-NET

<Number of Inquiries and Complaints>

Of the 12,605 disaster-related inquiries received since March 11, inquiries regarding roof repair services have totaled 533 (4.3%). When gasoline, food, and other shortages-related inquiries are excluded, roof-repair services are second only to rental housing in number of inquiries.

(1) Inquiries by area of concern

Topping the list of concerns among inquiries is "contract agreements and termination" with 358 inquiries (67.2%), followed by inquiries regarding prices and fees (255 inquiries, or 47.8%) and troubling sales practices (252 inquiries, or 47.3%).

(2) Inquiries by Types of Transaction/Marketing

By type of transaction or marketing, door-to-door sales were most numerous with 251 inquiries (47.1%), followed

by in-store purchases with 182 inquiries (34.1%).

<Attributes of consumers who signed contracts>

The breakdown of consumers who signed contracts is as follows (excludes unknown and no response).

(1) By Age

By age, inquiries included 149 (30.5%) by those in their 60s, 131 (26.8%) by those in their 70s, and 83 (17%) by those in their 80s. As this indicates, inquiries from senior citizens were the most numerous. Next were inquiries from people in their 50s (74 inquiries, or 15.2%).

(2) Gender

By gender, inquiries included 308 (59.2%) by men and 212 (40.8%) by women, with thus slightly more inquiries made by men.

(3) By Regional Block

By regional block, nearly half of all inquiries, 238 (45.8%), were from Kita Kanto, followed by Minami Kanto at 172 (33.1%) and southern Tohoku at 86 (16.5%).

Problematic areas seen in case examples of typical inquiries

- Consumers are charged contract cancellation fees during cooling off period.
- Consumers are offered "free emergency repairs" but then pressed to authorize paid construction work
- Consumers are pressured into agreements without detailed understanding of the work to be done.
- Without detailed prior explanation of the work to be done, consumers discover that haphazard construction is already underway.
- Consumers are hurriedly pressured into an agreement through unrelenting door-to-door sales calls.
- Consumers are pressured into an agreement with explanations intended to make them panic.
- Consumers are signed to a contract when they were merely requesting an estimate.
- No matter how many times a consumer refuses calls from a telemarketer, the calls keep coming.

Advice for consumers

- Door-to-door sales agreements have a cooling off period
- Don't sign agreements on the spot
- Carefully verify work details and contract amounts
- Don't hesitate to refuse when it is something you don't need
- If you recognize a problem, consult a local consumer center immediately

(2) Product testing

Beware How You Use Compression Tights!

Recent years have seen the development of clothing that, when worn, applies pressure to a person's body, claiming to "give legs a clean look," "reduce fatigue by increasing muscle support," and so. Purporting to offer firmer legs and better athletic efficiency, these lower-body clothes are now frequently seen on the market. From 2005 through January 2011, PIO-NET has received 102 inquiries regarding such compression clothing, with 98 of these inquiries having been received since 2008. Of the total 102 inquiries, 50 have been regarding compression tights for the legs.

Accordingly, we have researched how posture affects the pressure applied by compression tights, as well as the warning labels on such clothing, to provide consumers with information on how to use these products.

For testing purposes, we used 10 brands of compression tights for women available by mail order. For reference, we also tested three brands of elastic stockings approved for therapeutic use (two of the brands were full-toe stockings, while the other was like the compression tights we tested).

Major product test findings

<Clothing pressure distribution>

The elastic stockings for therapeutic use appeared to be constructed such that clothing pressure gradually decreased from the ankle upwards. By contrast, many of the compression tights, which revealed a different pressure distribution from the elastic stockings, applied more pressure at the calves and increased in pressure moving upwards at about the same or a higher rate by comparison with the elastic stockings.

<Clothing pressure when worn under other stockings>

Even relatively low-pressure brands applied high pressure at the ankles and calves when combined with compression-type knee-stockings that were worn over top them.

<Clothing pressure when wearing smaller sizes>

When wearing smaller than appropriate sizes, pressure on the knees was especially high when in a "squatting" position.

<Variations in clothing pressure depending on posture>

Clothing pressure, which varied depending on the person's posture, was higher when "sitting on a chair" and "squatting." In the case of some brands, clothing pressure on the knees and calves was higher than the elastic stockings for therapeutic use, especially when in a "squatting" position.

<Labeling>

(1) Clothing pressure-related labeling

The language used to discuss clothing pressure and describe compression clothing construction varied from brand to brand. No significant difference in clothing pressure distribution was seen between brands that claimed that pressure decreased from the ankles upward and other brands that did not.

(2) Warning labels

Four of the 10 brands had no warning labels, while the rest had limited warning labels by comparison with our baseline elastic stockings for therapeutic use.

(3) Labeling regarding size selection

Criteria for size selection varied widely (hips and waist, hips and height, etc.).

Advice for consumers

Compression tights applied greater pressure on some parts than the elastic stockings for therapeutic use. Clothing pressure on the knees and calves was especially high when in a "squatting" position, such that wearing compression tights increased the chances of poor blood circulation. It is best to change posture often and be careful how you use compression tights.

It is important to know your correct body size and select the appropriate size of tights. Mail order-type sales can make it difficult to verify the product, so be especially careful when making a purchase. Also, be careful when wearing compression tights not to wear them underneath other compression clothing (knee-socks, etc.) or to roll them up.

Request to the Industry

In places and depending on how they were worn, compression tights applied equal or greater pressure than elastic stockings for therapeutic use. We ask that the industry review its labeling of necessary use warnings. We also ask that the industry devise a better system to help consumers select the appropriate size when making a purchase. Currently, there is no standardized method of measuring or labeling clothing pressure. Clothing pressure information is important information for consumers when making a decision, so we ask that the industry investigate standardized methods of measurement and labeling using these methods for reference.

Request to Public Administrations

On product labeling and in advertising, there was one brand that claimed to increase muscle pump action. As such a claim may be in violation of the Pharmaceutical Affairs Act, we ask that authorities strengthen its oversight and guidance for this product.

Regarding Installation of Home Fire Alarms

In 2009, the number of home fires, excluding arson, was 14,778 and the number of resulting deaths 1023. The number one reason for deaths in home fires was belated exit (58.9%), while the majority of those dead (over 60%) were 65 years or older (see Note 1).

In 2004, the Fire Service Act was revised to require that all Japanese homes install and maintain a home fire alarm. The requirement for newly built homes went into effect June 1, 2006, while existing homes have until June 1, 2011 to meet the requirements in accordance with local government regulations (see Note 2).

Home fire alarm fire detectors are of two types, those that detect fire by smoke and those that detect it by heat; in principal, law requires the installation of smoke fire detectors. Alarm systems are also of two types, those in which only the alarm that detects the fire sounds an alarm (stand-alone type) and those in which connected alarms in other rooms also sound an alarm when an alarm in one room detects fire (linked type).

Between April 2005 and February 2011, PIO-NET (Practical Living Information Online Network System) received an increasing number of inquiries (175 in all) regarding home fire alarm "safety and health" and "quality, features, and service quality." Inquiries included those regarding the operation and alarm of devices (e.g. "my fire alarm won't detect smoke," "I installed a fire alarm because I heard it was a requirement, but the alarm was too soft," etc.).

Accordingly, as we are now approaching the deadline for installation of home fire alarms in existing homes, we

have tested smoke detector-type home fire alarms to provide information on their alarms and how the installation environment may affect smoke detection.

Note 1: "2010 Fire Service White Paper," Fire and Disaster Management Agency

Note 2: According to the Fire and Disaster Management Agency, the current estimated home fire alarm installation rate as of December 2010 is 63.6%.

Major product test findings

We tested four brands of home fire alarms by four companies. The alarms were simple, battery-powered type alarms (smoke-detecting, stand-alone) that are easily installed without any special wiring.

<Effects of installation environment on smoke detection>

When installed in a mistaken place, i.e. not according to the user's manual, the detector was slow to detect smoke. For instance, the detector was very slow or even unable to detect smoke when installed with an air purifier.

<Regarding alarm sounds>

Sound characteristics varied by brand, as did the frequency distribution.

The alarm sound was significantly diminished in rooms other than the one in which the home fire alarm was installed.

User manual descriptions

All brands included statements about proper installation locations and areas not suited to installation. There were also brands that included warnings about the alarm sound, as well several that included use warnings.

Advice for consumers

Install home fire alarms according to the installation methods provided in the user's manual and verify that nothing in the area is affecting the alarm's ability to detect smoke.

Be sure to select a warning alarm that will not be confused with other home appliance alarms. Since stand-alone home fire alarms cannot always be heard in other rooms, it is worth considering a linked-type alarm system.

Always perform regular maintenance checks on your fire alarm.

Health Foods Claim to Provide "Folic Acid" to Promote Healthy Fetal Development

Folic acid a water-soluble B vitamin. It is necessary for the production of red blood cells and healthy fetal development, and is thought to reduce the risk of fetal disorders.

The Ministry of Health, Labor, and Welfare has also sought to increase awareness by issuing notice that women who are planning in particular to become pregnant should get enough folic acid by whatever means are effective, including the use of dietary supplements.

On the other hand, the body makes only 50% effective use of ordinary fruits, vegetables, and similar foods that contain folic acid. This can make it difficult to get the recommended amount of folic acid during pregnancy by just eating normal meals.

As a result, there is now a wide array of commercially available functional health food (including food with nutrient function claims) that claims to provide folic acid in pill form. The hope is that women planning a pregnancy will have a suitable means of getting their needed amount of folic acid by using such products. Accordingly, we have

researched 26 brands of functional health food that claim to provide folic acid in pill or capsule form in order to provide information on whether they contain the amount of folic acid indicated on their labels.

Major product test findings

<Amount of Folic Acid>

With the exception of one brand, labels indicating the total amount of folic acid fell within the reasonable error limits of nutrition labeling standards

Even in the case of brands that did not include "folic acid" among their ingredients, the folic acid they contained was still basically the high-efficiency pteroylmonoglutamic acid found in functional health foods, not dietary folic acid

Disintegration (How easily it dissolves in the stomach)

Two brands are unlikely to dissolve in the stomach; the label of one brand said "dissolves in the intestine" but has a chance of dissolving in the stomach

<Labeling>

Labeling regarding amount of folic acid provided

- No brand explained the difference between "dietary folic acid" and "pteroylmonoglutamic acid"
- No brand included concrete statements on tolerable daily limits of folic acid
- Only about 1/3 of all brands included a statement reminding consumers to take only the recommended daily allowance
- The recommended daily allowance of folic acid varied between brands from 150-500 μ g, with the majority of brands indicating 400 μ g
- Roughly 30% of brands indicated a recommended daily allowance of folic acid
- Labeling regarding the function of functional health food
- Labels' explanations regarding function were mostly fine
- Two brands of food with nutrient function claims did not indicate the nutritional substance (folic acid)
- When one brand's recommended daily allowance was consumed, it provided an amount of folic acid that exceeded the limit for food with nutrient function claims

<Warning Labels>

- Necessary warning labels regarding the taking of food with nutrient function claims were fine

<Ingredient Labeling>

- The order of listed ingredients was likely mistaken in the case of two brands

Advice for consumers

- The "dietary folic acid" found in ordinary foods and "pteroylmonoglutamic acid" combined in functional health foods are absorbed at very different rates, so it is important to be careful how much you take
- Excluding women who need to take a higher amount of folic acid than usual for pregnancy-related reasons, consumers need to be careful they get enough folic acid through their normal diet
- The recommended daily allowance of folic acid varies between brands. When using these products for pregnancy-related reasons, women need to understand the amount of folic acid they personally need and take that amount

Request to the Industry

- We ask that the industry make clear that "folic acid" used in functional health foods and "dietary folic acid" from ordinary foods are absorbed at different rates by the body

- We ask that the industry improve its labeling with concrete statements about the tolerable daily limits for folic acid and the need to obey the recommended daily allowance
- Three brands (item 6) may be in conflict with the Health Promotion Act. We ask that they make improvements following verification
- Some brands may be in conflict with JAS law on ingredients labeling. We ask that they make improvements following verification

Request to Public Administrations

- To ensure that consumers properly understand folic acid, we ask that authorities review labeling and effective methods of providing consumers information regarding folic acid, including opinions on its consumption and amounts necessary to take.
- In order that consumers take appropriate amounts of folic acid, we ask that authorities make information available regarding warning labels about tolerable limits and appropriate amounts to take so that consumers will properly understand them
- Three brands (item 6) may be in conflict with the Health Promotion Act. We ask that authorities provide appropriate guidance.
- Some brands may be in conflict with JAS law on ingredients labeling. We ask that authorities investigate and provide appropriate guidance.

About Folic Acid

Q: What is folic acid?

- Folic acid is a B vitamin and an essential nutrient in cell division. It is necessary to produce red blood cells and for healthy fetal development.

Q: How much folic acid should I take?

- There are various kinds of folic acid that can be divided into two main groups.
 - Folic acid from normal food ("dietary folic acid")
 - Folic acid that has been added to processed foods ("pteroylmonoglutamic acid")
- Compared with "pteroylmonoglutamic acid," the body is said to make only 50% effective use of "dietary folic acid."
- People twelve and older (male or female) are recommended to take 240µg of "dietary folic acid" daily.
- From one month before becoming pregnant through the third month of pregnancy, it is beneficial for women to take 400µg of "pteroylmonoglutamic acid" in addition to their normal diet.
- However, it is not the case that "more is better"; women are advised not to take more than 1mg (1000µg) of "pteroylmonoglutamic acid" daily.

Q: What should I be careful about when I take folic acid?

- The latest research suggests the possibility that getting folic acid from supplements may, depending on the amount and timing, have some affect on the fetus. No such concerns apply to folic acid from normal food.