



Hard Times Superbook Book 9. Wise Consumer Guide: Research Products, Complain if Ripped-Off

Tony Kelbrat

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It has been estimated that 70% of all dissatisfied consumers never complain because they either can't be bothered, they're too shy, ignorant or scared. Well, the law is on your side but you have to be educated and know what to do and who to complain to.

If you complain, the companies may lie, ignore you, disconnect you and stonewall you but you ultimately have the power to make their lives miserable if you take appropriate action.

Save all purchase-related paperwork in a file. Include copies of sales receipts, repair orders, warranties, canceled checks, contracts and any letters to or from the company.

When you have a problem:

Contact the business that sold you the item or performed the service. Calmly and accurately describe the problem and what action you would like taken.

Keep a record of your efforts to resolve the problem. When you write to the company, describe the problem, what you have done so far to try to resolve it and what solution you want. Do you want your money back, the product repaired or the product exchanged?

Allow time for the person you contacted to resolve your problem. Keep notes of the name of the person you spoke with, the date and what was done. Save copies of all letters to and from the company. Don't give up if you are not satisfied.

Contact the company headquarters if you have not resolved your problem at the local level. Many companies have a toll-free 800 number. Look for it on package labeling, in a directory of 800 telephone numbers (ATT&T Toll-free Directory) available at your local library), on a website like switchboard.com or by calling 800-555-1212 which is the toll-free operator.

Address your letter to the consumer office or the company's president.

If you have to face these people face to face, don't feel intimidated. It may have been an honest mistake or defect. Explain your problem courteously and give them a chance to rectify it. If it's a salesperson and they give you a hassle, ask to see the manager and tap dance with him for awhile.

If they don't give you appropriate service, simply tell them you'll contact the consumer protection agency and their licensing board and leave.

The good businesses are smart and want happy customers so they'll work with you. The bad ones need to be

exposed, that's why you have to go to the consumer protection agencies and the trade associations and get them either disciplined or put out of business.

The most common problem is returning merchandise. Returning merchandise is a privilege rather than a right. Unless a vendor has sold you something fraudulently or defective, they are under no legal obligation to accept it back for a refund or exchange.

Many large department stores and supermarkets accept merchandise back for the sake of public relations and the desire to keep the customer happy but they are really under no legal obligation to do so. If you're planning to buy something from a small store, make sure it's what you really want first and check on their return policy before you buy.

Follow these basic rules of thumb to complain about a consumer matter:

Telephone call/ fax/ e-mail the seller.

Go to the person who sold you the product in person.

Direct complaint to the top person on the job.

Complain to the manufacturer. In this case, write an intelligent but crafty letter being courteous but suggesting that if you don't get satisfaction, you'll have to take further action. Keep it brief and businesslike. Ask them to put themselves in your position as average consumer. Give them one chance then make the second letter nastier with an ultimatum.

Go to the library and ask for books which list company addresses such as Standard & Poor's Register of Corporations, Thomas Register of American Manufacturers or refer to corporate websites like hoovers.com or corporateinformation.com.

Address your complaint letter to the top, the president or vice president of t

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