

# How consumers are protected against high-pressure salespersons

The next time a door-to-door salesperson comes calling at your home and interests you in a product or service he or she is selling, you should look for new safeguards to resist high-pressure sales tactics.

A Federal Trade Regulation Rule provides, among other things, that you may cancel any order or purchase of \$25 or more within three business days.

This Rule from the Federal Trade Commission (FTC) strengthens the hand of consumers in many parts of the nation.

In most states, consumers already have had this right to at least a three-day cooling-off period because of state laws that preceded the new FTC regulation.

What the federal provisions do is assure every consumer in the country the same minimum rights in dealing with door-to-door salespersons who are operating in interstate commerce.

Let's suppose, for example, an encyclopedia or vacuum-cleaner sales-

man knocks on your door hoping to make a quick sale. It doesn't matter whether you invited him ahead of time or he just stopped by unannounced. Either way, to complete a sale, he must furnish you immediately with:

- A fully completed receipt or copy of any contract pertaining to the sale in whatever language (English, Spanish, etc.) that was principally used in the oral presentation. This document must show date of sale, name and address of the seller, and (in large type) a statement explaining you may cancel the transaction at any time before midnight of the third business day (not counting Sundays and holidays) after the date of the transaction;
- A notice of cancellation, which is a separate form that more fully explains your right to cancel without penalty, plus the wording that may be used in making the cancellation. On this form, the seller must indicate the deadline by which you may cancel the transaction. If you decide to cancel, you can sign this form and deliver or mail it to the seller at an address shown on the form or send a telegram of cancellation;
- An oral explanation of your right to cancel. The seller isn't allowed to ask you to sign a waiver of any of these rights, so don't be fooled into thinking that by buying something you really want (or think you want at the time) you have to give up your right to cancel the order within three days.

NOW LET'S suppose the salesperson has satisfied all these requirements and has convinced you to sign a sales contract.

Perhaps you have even made a down payment in cash or check, or have given up your old vacuum cleaner as a trade-in.

But then, the minute after the salesperson has gone out the door, or after you have had a chance to discuss the sale with your spouse or friends, you decide the price is too high or you really don't need whatever you agreed to buy. You want to cancel. What do you do?

The Better Business Bureau suggests you, first, make sure you date and sign the notice of cancellation the buyer left with you at the time of sale. Then deliver or mail it before the three-day deadline expires.

And if it's already the evening of the final day, you can help to avoid a possible dispute by mailing the notice at a main post office or putting it in a mail box where the mail will be picked up and post marked before midnight.

AS ALREADY noted these procedures are minimum steps required under the new FTC Rule.

If you have questions about the regulations that apply in your area, contact your nearest Better Business Bureau, or your state or local government consumer office.

Meanwhile, if you have difficulties with a door-to-door salesperson, who doesn't appear to be following requirements of federal rules, you can complain to your Better Business Bureau or to the Bureau of Consumer Protection, Federal Trade Commission, Washington, DC 20530.

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## BBB investigates phony job offers

The state of the economy and the high unemployment rate in the Detroit area make job hunting a painful, competitive and frustrating experience.

This frustration leaves persons desperate for any implied promise of employment, says Katherine Manley, director of consumer services for the Better Business Bureau (BBB) of Metropolitan Detroit.

Consequently, the BBB is closely monitoring advertised job opportunities, which may turn out to be come-ons for job "training" requiring some investment and long months of minimal earning time.

As an example, the BBB is now reviewing the operation of a northwest Detroit firm (International Employees Association, 18505 Eight Mile). Ads without company identification have been run recently in the "help wanted" columns of a local newspaper for key punch trainees.

Persons interested in the ads have reported to the BBB that no actual position is offered or described as available. The bureau's research has indicated the firm is licensed as an employment agency.

Bureau personnel posing as applicants over the telephone have been told by International Employees Association they would probably need further training before placement, and their training may be paid through government funding or by grants from the City of Detroit.

Thus far, BBB representatives have been unable to find a city or federal government agency which verifies the funding claimed by the firm, says Ms. Manley.

Part of the screening process for applicants involves determining their financial status based on 1973 federal income tax returns. Suitable applicants are interviewed by the firm and charged a \$20 "processing fee."

Because there are many highly reputable employment agencies in the Detroit area, the BBB urges residents to check thoroughly before committing themselves to any "training" programs, and to assure themselves of the professional level of any employment agency from whom they seek assistance while job hunting.

## Awrey Bakeries loses labor case

Awrey Bakeries, Inc., headquartered in Livonia, has been found guilty of violating federal law by refusing to bargain properly with the union selected by its employees in Flint.

The decision against Awrey was made recently by Administrative Law Judge Thomas A. Ricci, a judge for the National Labor Relations Board (NLRB) in Detroit.

After completion of the administrative trial, the NLRB ordered Awrey Bakeries to reinstate to their former positions seven employees who had been fired. The employees will also receive back pay dating to their discharge on July 6, 1974, plus six percent interest.

The case involved seven women employed by Awrey as hostesses of baked goods in seven of the Hamady retail chain stores in Flint.

They were dismissed after Awrey decided its drivers would deliver stock directly to the shelves inside the stores instead of leaving them at the store loading platforms.

Judge Ricci said Awrey erred by making the decision unilaterally without first notifying the union, representing the seven women, of the impending discharges and changes in working plans.

"Bargaining, in the interment of the statute, not only means meeting with union agents and in good faith discussing matters with them at their request," said Ricci, "but it also means not running the business — where it affects the employees — as though the union didn't exist, or in a way that the cases refer to as 'unilateral.'"

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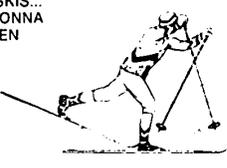
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