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KNOW YOUR RIGHTS

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Knowing your rights as a consumer is important because an alert and informed shopper is the best deterrent against fraud and deception.

Four basic rights of consumers were first defined by President John F. Kennedy in 1962 in his Consumer Message to Congress. The right to be informed, the right to choose, the right to safety and the right to be heard have since been the basis for programs developed by government and business to inform and protect consumers.

President Nixon elaborated on the rights of consumers in his address to Congress in 1969:

"I believe that the buyer in America today has the right to make an intelligent choice among products and services.

"The buyer has the right to accurate information on which to make his free choice.

"The buyer has the right to expect that his health and safety is taken into account by those who seek his patronage.

"The buyer has the right to register his dissatisfaction and have his complaint heard and weighed when his interests are badly served."

The privilege of rights carries with it certain responsibilities. You help keep the marketplace fair, honest and safe for everyone when you seek your rights and carry out your responsibilities.

You Have the Right to Choose

Some of Your Responsibilities Are -

• To know your motives for making a purchase



- To choose carefully both the merchandise and the dealer from which it is purchased
- To compare quality and price
- To resist pressure sales methods
- To refuse to buy products that waste resources or harm the environment
- To recognize the limitations of your income, buying only what you can afford

You Have the Right to be Informed

Some of Your Responsibilities Are -

- To analyze advertisements
- To seek information before buying a product when what you know is inadequate
- To read labels, care instructions and guarantees before buying
- To ask the merchant any questions you may have before buying
- To keep informed about new products and services available

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You Have the Right to Safety

Some of Your Responsibilities Are -

- To examine products for safety features before you buy
- To follow carefully the instructions for use and care of a product
- To pay special attention to warnings about use and care of a product
- To inform retailers and/or manufacturers when products do not perform as claimed

You Have the Right to be Heard

Some of Your Responsibilities Are -

- To know where to go for help with a legitimate complaint
- To voice legitimate complaints to both retailers and manufacturers
- To suggest product improvement to producers of goods and services
- To let retailers and manufacturers know when you are especially pleased with a product or service

HONESTY, EVERYONE'S RIGHT

Both consumers and businessmen have the right to expect fair and honest treatment in the marketplace. This means each individual has a responsibility to be honest in his dealings with others.

Businessmen's Responsibility for Honesty

Business has a responsibility to offer acceptable products at reasonable prices. Claims about products on labels and in advertising should tell the truth without misleading shoppers. Merchants and manufacturers should uphold and respect laws passed to preserve the market system and inform and protect consumers.

Both the retailer and manufacturer have responsibility to handle legitimate consumer complaints about store policies or merchandise. They are responsible for upholding guarantees on their products and services.

The businessman has a responsibility to treat each customer with courtesy and respect.

Consumer's Responsibility for Honesty

The responsible shopper expects to pay a fair price for goods and services he buys. He understands that he can expect to pay more for the items he buys when business costs to produce and sell products go up.

The responsible consumer treats merchandise in a store with care. He avoids soiling, stretching or bruising items when inspecting them. He returns articles to their proper places after handling them. He is courteous to sales personnel and other shoppers.

The honest shopper uses, not abuses, customer services provided by stores. He avoids making unfair changes, returns or demands. He pays debts on time. He is aware that dishonest consumer behavior adds to the cost of operating a business—this means higher prices for everyone.

YOUR LEGAL RIGHTS

Knowing your rights under Texas law helps you avoid and prevent abuse in the marketplace.

It is against the law for a Texas merchant to attempt to deliberately deceive customers. Here are several tricks that unethical businessmen try.

It is illegal in Texas . . .

- To claim that products or services have uses, benefits, characteristics or ingredients they do not have
- To claim that products or services are approved by or affiliated with any individual, group or company when this is not true
- To claim that products are original or new if they are used, second-hand, reconditioned or deteriorated
- To claim goods and services are of a particular quality, grade, style or model when they are not
- To make false statements about the geographic source of products or services
- To discredit the products, services or business of someone else through false or misleading statements
- To advertise without intending to sell items as advertised
- To make false or misleading statements about the amount of or reason for, price reductions

- To advertise goods without any intention of having a supply big enough to meet reasonable public demand unless the ad specifies a limited quantity
- To falsely advertise a going-out-of-business sale

The right to legal protection from fraud carries with it certain responsibilities. Consumer protection agencies depend upon consumers for information about deceptive business practices. The shopper who tolerates fraud, either through ignorance or indifference, makes it possible for unscrupulous dealers to continue.

Call the local Better Business Bureau or Chamber of Commerce when you recognize illegal busi-

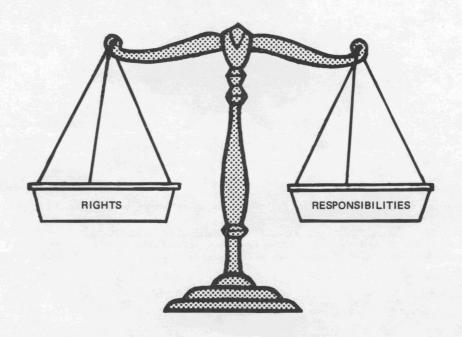
ness practices. Then contact one of these agencies for problems with Texas merchants:

Attorney General's Office Consumer Protection Division P. O. Box 12548 Capitol Station Austin, Texas 78711 Phone: 512-475-3288

or

Office of Consumer Credit Commissioner P. O. Box 2107 Austin, Texas 78767 Phone: 512-475-2111

The consumer who seeks his rights and carries out his responsibilities helps to keep the marketplace a fair, honest and safe place.



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GETTING YOUR MONEY'S WORTH

Educational programs conducted by the Texas Agricultural Extension Service serve people of all ages regardless of socio-economic levels, race, color, sex, religon or national origin.

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