

KNOW YOUR RIGHTS

Doris Myers and Linda Jacobsen*

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

Consumers' four basic rights were defined first by President Kennedy in 1962. The privilege of rights also carries responsibilities.

Right to Choose — Responsibility

- To understand why you make the choices you do.
- To choose carefully, both the merchandise and the source from which it is purchased.
- To buy selectively, not by habit.
- To do comparative shopping.

Right to be Informed — Responsibility

- To make note of available product information.
- To study advertisements carefully.
- To understand performance claims.
- To check care instructions before purchasing goods.
- To keep informed about new products and developments.
- To ask questions before purchasing.

Right to Safety — Responsibility

- To examine merchandise for safety features before deciding to buy.
- To follow use and care instructions carefully.
- To heed warnings.
- To inform retailer if product does not perform as claimed.

*Extension home management specialists, Texas A&M University.



Right to be Heard — Responsibility

- To know when to speak up.
- To know why to speak up.
- To know how to speak up.
- To know where to go for help.

When to speak up:

- When you have a legitimate complaint.
- When you think you've been "taken."
- When you want corrective action and feel you're not getting it.

Why speak up:

- Your voice counts, it may help others.
- Because fraudulent schemes work against honest merchandising.
- Because you want corrective action to get a "fair deal."
- Because legitimate complaints help prompt improvements — for products, for services.

How to speak up:

- Have proof of your problem — faulty product, guarantee, contract, sales slip, etc.
- “Tell it like it is” — honestly, accurately. Don’t be afraid to talk.
- Tell it to the right people.
- Get into action promptly. A delay could weaken your case.

Protection Agencies

To carry out your right to be heard, write or direct inquiries concerning your specific problems to the following agencies. These agencies try to protect consumers. These are some of the ways they can help you.

Federal Governmental Agencies

Federal Trade Commission
6th Street & Pennsylvania Ave., N. W.
Washington, D. C. 20580

Direct your problem or inquiry here about unfair or deceptive merchandising practices. This agency deals with consumer problems of “bait and switch,” guarantees, misleading advertising or labeling, deceptive methods of packaging or labeling, and misleading mail order insurance.

U.S. Department of Health,
Education and Welfare
Consumer Protection and
Environmental Health Service
1114 Commerce Street
Dallas, Texas 75202

Direct your inquiries here about pollution, cosmetics, foods, quackery and drugs.

Post Office Department
Washington, D. C. 20260

Direct your inquiry here if you suspect fraudulent schemes, such as schemes for the investment of money in get-rich-quick plans, unfree “free” goods, lotteries and phony contest prizes.

President's Committee on Consumer Interests
Executive Office Building
Washington, D. C. 20506

Direct your inquiries here when you are in doubt on what to do or where to get assistance.

Your United States Congressman
United States Senate
Washington, D. C. 20510
and/or

U.S. House of Representatives
Washington, D. C. 20515

Direct inquiries here (1) for information on consumer legislation pending in Congress; (2) to express your views on proposed legislation.

Texas Governmental Agencies and Organizations

Office of the Consumer Credit Commissioner
Drawer WW, Capitol Station
Austin, Texas 78711

Direct your inquiries here regarding deceptive trade practices, abusive collection tactics, and misleading and deceptive advertising concerning rates, terms or conditions of loans or credit transactions.

Texas Department of Agriculture
Austin, Texas 78711

Direct your inquiry here regarding the inspection of nurseries, quarantines of horticulture, enforcement of weights and measures, inspection and grade maintenance under the Texas Egg Law, marketing information service, and grading and inspection of fresh fruits and vegetables.

Texas Consumer Association
2633 Greenland
Mesquite, Texas 75149

Contact this association to learn of state legislation consumer protection activities and the development of local consumer organizations.

Consumer Protection Committee
Capitol Building
Austin, Texas 78711

Write here concerning pending legislation dealing with consumer protection.

Your Texas Legislator
Capitol Station
Austin, Texas 78711

Write for information on pending state legislation. Voice your consumer opinion.

Texas State Department of Health
1100 W. 49th Street
Austin, Texas 78756

Direct your problem or inquiry here regarding regulations, standards of safety and sanitation in hospitals, nursing and convalescent homes, city water supplies, and the control of air and water pollution. Also, vital statistics of birth and deaths are kept here.

State Board of Health Program for
Registration of Professional Sanitarians

Direct inquiries concerning the licensing of persons in barber shops, beauty parlors, morticians.

State Parks and Wildlife Commission
John H. Reagan Building
Austin, Texas 78711

Direct inquiries concerning the enforcement of laws about game, fishing, trapping, migratory birds, and pollution.

Texas State Insurance Board
1110 San Jacinto
Austin, Texas 78701

For information concerning insurance companies and when having problems in settling claims.

Business Help

- *Your local merchant*

Begin your inquiries with him. It is your consumer right as well as your consumer responsibility to take your problem directly to him first.

- *The manufacturer*

Write directly to the company. Your letter may alert the manufacturer to consumer dissatisfaction.

- *Better Business Bureau*

Write or call your local Better Business Bureau to inquire about the integrity or business practices of a particular firm. The bureau strives to improve business and consumer relations. If there is no bureau in your town, contact the local Chamber of Commerce.

- *Chamber of Commerce*

Contact for help similar to that given by the Better Business Bureau.

- *Association of National Advertisers*

American Association of Advertising Agencies
200 Park Avenue
New York, New York 10017

Give your opinions on all types of advertising.

- *Central Registry of Magazine Subscription Solicitors*

575 Lexington Avenue
New York, New York 10022

Check for the Central Registry identification card for assurance of honest selling if you buy magazines from a door-to-door solicitor.

Other Sources of Help

- *The Texas Agricultural Extension Service*

Contact your local County Home Demonstration Agent. She can:

— help you contact the right agency to help you with your problem.

— give you more information about laws and agencies working to protect the consumer.

— provide educational materials and programs.

- *American Council on Consumer Interests*

238 Stanley Hall
University of Missouri
Columbia, Missouri 65201

Write for information on consumer movements, legislation, and educational materials.

- *Consumers Union*

256 Washington Street
Mount Vernon, New York 10550

Contact for information on consumer issues and results on products tested.

