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South Carolina
Consumer Affairs Report

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SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS, P. O. BOX 5757, COLUMBIA, S. C. 29250 1-800-922-1594

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SPENDING VALUES AND GOALS

Your values and goals exert a powerful influence on your life and on your ways of handling money. Values are those things most important to us. They may originate from deep within us, be acquired in our homes, schools, and religious training, or consciously chosen. As you identify your values, goals come into focus and spending becomes easier to control. The ways in which you spend your money says a lot about the values you hold. If you value happy family living, you may spend money on making the home pleasant and comfortable, on recreational equipment for family use, or on family activities and entertainment. If you value knowledge, you may use money for books, education, school supplies or tuition fees. If you value self-improvement, family dollars may go toward personal interests and abilities, looking attractive or being physically fit. If you value special interests - music, art, sports - part of your income may go for equipment, musical instructions, lessons and events related to your interests and talents. Your goals are the aims and objectives that grow out of your values. Because of this, they differ from those of other individuals and families. Goals will change, too, as your interests, income, lifestyle and other personal circumstances alter. If you aren't sure about your values and goals, list your values, then assign a goal to each. Be as specific as possible, and estimate the cost of each. Go over the list carefully to see which goals are most important to you or your family - now, next year or in the more distant future. No choice we make is ever completely satisfying, because to choose one thing or one direction means not doing other things or going in other directions. Thus, we have to measure the cost of something not only by its price tag but by what we must

give up as a result of that choice. These are called opportunity costs, because with each choice we lose the opportunity of doing something else with our money, time, energies and resources. For instance, if you have the money for a down payment on a car or a vacation and decide upon the car, you lose out on the vacation. Now, with goals clearly in mind, consider your spending and where your money goes. It might help to keep a record of spending for a few weeks to enable you to get a true picture of the way you use it. Ask yourself if your spending brings you closer to important goals? Or if you can cut down or eliminate spending in some areas so that it will? A master spending plan can greatly help you to meet current needs and wants and reach future financial goals.

SHOPPING LISTS

A shopping list can be a real asset to consumers because almost half of our purchases are made on impulse. We are most prone to such buying when we are in urgent need of a replacement item or a last-minute gift or discover a bargain deal at an unexpected sale. A shopping list can guide you through the marketplace and help you find the goods and services you really need. It can also help you avoid impulse buying and save you time, energy and money when you shop. With a shopping list in hand, you will have no trouble remembering exactly what you need. The main problem with most shopping lists is lack of detail. Keep a running list of things you buy regularly such as groceries, household supplies and personal items and articles. Add to your list clothing, housewares, gifts and other items as needed but bought only occasionally. A well-planned shopping list should also include other

information. Clothing shopping lists should include sizes, colors, fabric preferences and other requirements. You might also keep a record of sizes for each family member on a card in your wallet. Food shopping lists should be based upon family food preferences and your weekly menu plan. But the wise shopper should also check the food ads on radio, TV or in newspapers for weekly specials. Be prepared to make substitutions in order to take advantage of unadvertised sales. Use coupons for additional savings if the product is one you would normally use. Home furnishing shopping lists should include the measurements for rooms, windows and furniture, samples of paint, floor coverings and decorative fabrics that are to be matched or coordinated with new purchases. Always read fabric care requirements carefully and also to check colors in daylight as well as in the stores artificial light.

DECIDING WHERE TO SHOP

Today we are faced with a bewildering array of sellers from which to choose. Where you shop reflects your lifestyle, personal preferences and budget. If your daily schedule is a busy one or you are home-bound, the mail-order catalog may be the most convenient shopping arrangement for you. Specialty shops, however, can be fun to visit when you have time to browse. Perhaps you prefer the convenience of a department store. And, if you are a bargain hunter, you probably thrive on finding good garage sales. Location may be an important factor to consider in deciding where to shop. Your choice will depend largely on where you live, what you want to buy and what is most convenient for you.

BUYING OFF SEASON

When buying goods, be a season-conscious shopper. If you are planning to buy a space heater to help you through next winter, watch for sales during the warmer months. Seasonal clothing, sports equipment, garden tools and gifts are available in greater quantity and variety early in the season, but the prices may be lower at end-of-season sales. When possible try to shop when stores are well-stocked and the least crowded. Buy from stores which specialize in specific products. Non-food items are usually more expensive when purchased in a grocery store. If you are tired, hungry or hurried, the chances are you will spend more and end up dissatisfied with your purchase. The following points may help you to increase your purchasing power.

Consider the time, energy and transportation costs you must invest in careful shopping. The saving of small amounts of money may not justify large expenditure of these important resources. Read and keep labels, seals, hangtags and instruction booklets. Ask questions. Get all the information you can on the performance, use and care of items you buy. Check guarantees and warranties. Find out what is promised, who stands behind the promise, what responsibilities you must accept to benefit from a guarantee or warranty. Be sure to fill out and send in the warranty card that comes with any item you buy and save your sales receipt as proof of purchase. Buy low-cost substitutes when they meet your needs. An area rug which costs less than wall-to-wall carpeting may be a better buy if you are renting and plan to move soon. Consider used merchandise, if it is in usable condition. Second-hand goods of high quality can sometimes be a better value than new items of low quality. Inspect used goods carefully. There are usually no warranties, guarantees or returns. Figure the extra costs of maintenance and upkeep before buying. Major appliances may involve additional charges for delivery, installation and/or servicing. Light-colored carpeting and upholstery may involve additional cleaning.

SALES

Although sales offer you an opportunity to buy items at reduced prices, they also may encourage you to buy things you do not really need. Remember, a bargain is a bargain only if you need and can afford it. The best way to avoid spending your shopping dollars foolishly is to shop only when you have a specific item in mind. Avoid shopping to lift your spirits when you are depressed. When shopping for specific sale items, it is a good idea to bring a copy of the ad with you to verify price, model, size or sale dates. If the sale item is not available, ask for a rain check so you can purchase the item at the sale price when the stock is replenished. The usual types of sales include clearance sales, stimulation sales, seasonal sales and traditional sales. CLEARANCE sales are usually held to remove excess merchandise, including end-of-the-month, pre-or-post inventory and going-out-of-business clearances. STIMULATION sales are usually held to encourage buying during slack periods and may include reductions on regular merchandise as well as special purchase items

ordered for the sale. SEASONAL sales are usually held at the end of the season or pre-season and may include clothing, fabric, sports equipment, outdoor furniture, gardening equipment, gift items. TRADITIONAL sales are normally scheduled for certain times each year or held annually or bi-annually. Reductions may be store-wide or cover only certain lines of merchandise, such as white goods, furniture, housewares. A few simple rules may help you to take advantage of sale prices. Find out the store's return policy for sale merchandise and whether or not they offer rain checks. Know the original price of sale items to be sure of getting a real bargain. Examine merchandise carefully checking sizes, colors, styles and condition of the goods. Try on clothing when possible. Inspect seconds and irregulars carefully. Consider the costs of repairing damaged merchandise. Follow your normal buying habits to avoid excessive spending on sale merchandise.

SHOPPING ETIQUETTE

A customer's behavior toward salespeople, business concerns, merchandise and other customers is important. By following a few basic rules of courtesy when you shop, you will get better service and make shopping more pleasant. By handling merchandise carefully, returning perishable food items to the proper place or taking care not to soil clothing when trying on a garment, you help to keep the costs of doing business under control and prices lower. Shoplifting, switching price tags and returning used items all increase the costs of doing business and the cost of merchandise to the consumer. When dealing with salespeople, wait your turn. State clearly when, what and how you can be helped. Express your appreciation to reliable and helpful salespeople. Expect only a minimum of service if you shop in self-service stores. Point out errors in your favor, such as getting back too much change as well as those that benefit the store. When dealing with business concerns express your approval of store policies that please you. Make necessary returns or exchanges promptly. Make complaints to the right people. Use customer services provided by stores without abusing them. Avoid making unfair exchanges, returns or demands. When dealing with merchandise handle it with care and avoid soiling, rumpling or stretching items when inspecting them. Return articles to their proper place after handling them. Inform sales people of accidents or damage to items on display. When dealing with other

shoppers avoid rush hours when possible. Keep aisle and doorways clear. Keep your voice low. Control children and pets. Avoid pushing and carry packages, umbrellas or sharp objects in a manner that does not inconvenience others.

RETURNING MERCHANDISE

The acceptance of returned merchandise is a courtesy the retailer often extends to customers and is not an obligation. To avoid return problems, ask the following questions before you buy: Is this sale final or are goods returnable? Will I receive a full refund or credit toward the purchase of other merchandise? Can I exchange the item if it is the wrong color or size? If a purchase involved a written contract, will this affect my return privileges? Department stores generally have a very liberal return policy, allow at least seven days for returns and will refund your cash or credit your charge account. Patronize the stores which offer the return policies you prefer.

REDUCING SHOPPING PROBLEMS

Even the most careful shopper cannot expect complete satisfaction with every purchase. The most frequent shopping problems are the retailer's failure to deliver merchandise as promised and dissatisfaction with product performance or services. While some problems represent misunderstandings between buyer and seller regarding product limitations, price or terms of sale, others entail product misrepresentation and consumer fraud. Although your personal complaints probably will be resolved eventually, you can reduce the number of them if you follow a few simple rules. Avoid buying goods and services on impulse. Deal with reputable business people. Ask friends for recommendations. Read labels and instruction sheets carefully. Check the warranty or guarantee. Examine the merchandise before leaving the store. Have the sales representative spell out all the terms of the purchase in writing, if applicable. Do not sign a contract if you do not understand it or if it contains blank spaces.

COMPLAINING

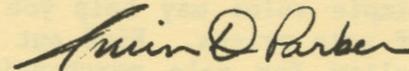
Directing your problem to the proper place can reduce the time and effort needed to resolve it. Do not be afraid or embarrassed to speak out if you are dissatisfied with the

goods or services which you have purchased. When you go to complain, have your receipt, labels, guarantee, and if possible, the damaged or unused portion of the product close at hand. Explain your problem to the salesperson and state exactly what you would like done to correct it. If necessary, ask for the store manager. Occasionally, it will be necessary to write the company's consumer affairs department. If this is the case, request from the company's representative the name and address of the person to contact. When writing, briefly state the exact problem and the course of action you want taken. Be reasonable. Irate letters from angry consumers do not get the best results. Type or print clearly so that your letter is neat and legible. Enclose copies of the brand name, model number and receipt, if applicable. Remember to include your name, address and phone number and be sure to keep a copy of your letter. If you have not received a response after three weeks, send a short follow-up letter, briefly recapping your problem. If your problem remains unresolved, contact the S. C. Department of Consumer Affairs (1-800-922-1594 toll free in South Carolina).

ADDENDA

Are you a competent consumer? Do you feel that you usually make good buying decisions and get the most value for your money? Over the years you will spend a sizeable amount of money to meet your needs and wants and to attain special goals. As prices climb and inflation takes its toll, it becomes even more important and difficult to stretch the

dollars you have to spend. But it can be done by thoughtful planning and skillful shopping, by knowing how, when and where to shop, by recognizing your rights and responsibilities within the marketplace. Whether you are an experienced shopper or just starting out, we hope the suggestions contained in this issue of our newsletter will serve as a guide for wise shopping and help you make the most of the money you have to spend.



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