

FOREWORD

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ABA Standing Committee on Public Education

Consumer law affects you every time you buy a ticket for the movies, pick out a cantaloupe at the grocery store, make an airline reservation, or purchase computer software. Each of these consumer transactions is governed and shaped by the law. Sometimes these transactions involve large sums of money -- as, for example, when you buy a car, a home, or stocks and bonds. Sometimes the initial cost may not be high, as, for example, when you buy insurance, but the stakes could be huge if you have to make a claim. You're at a big disadvantage if you don't understand how the law can protect you as a consumer, and how you can protect yourself, but this book can help.

In simple, easy-to-read language, we give you guidance on how to negotiate the best possible contract, what special contract terms to watch out for, and how to make sure that your contract is valid. We also discuss how you might be able to cancel contracts under certain circumstances, and what to do if the other side is not keeping its end of the bargain.

This book looks at all the key consumer areas, from specific laws protecting consumers to form contracts (and what you can do about them), buying by mail, warranties, advertising and the law, and pitfalls to avoid as a savvy consumer. We also focus on many important types of consumer transactions: buying (or renting) a home, buying or leasing a car, getting a credit card, purchasing insurance, and even buying computers and software. The final section of the book gives you contact information about dozens of organizations that can provide free or inexpensive help to consumers.

To make this book as helpful as possible, we define all the key terms in everyday language, use plenty of examples drawn from ordinary life, and accompany the text with short articles highlighting additional points of interest.

Sometimes a problem is so complex, or so much is at stake, that you'll want to seek legal advice from someone who knows the facts of your particular case and can give you advice tailored to your situation. But this book will give you a solid grounding in consumer protection that will help you in big transactions and little ones. Armed with the information in this book, you can be sure that the actions you take will be in your best interest.

Howard H. Vogel is the managing partner of a Knoxville, Tennessee, law firm. He is a former member of the ABA Board of Governors, and he served as president of the Tennessee Bar Association from 1995 through 1996.