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DECEPTIVE ADVERTISING

Like it or not, we are often exposed to advertisements that aren’t completely honest. Two basic types of advertisements could try to trick you.

Ads that puff
Puffing ads tell you how wonderful the product is without really providing any useful information. They may tell you that “You’ll never outgrow it” or “Betcha can’t eat just one.” Ads that substitute empty claims of superiority for hard facts on price or performance are puffing ads. They do not mislead consumers, but they do not inform them either.

Ads that mislead
Ads that use unsupported claims, rigged or meaningless demonstrations, or create false impressions with half-true statements or left-out facts are considered misleading. Ads are basically misleading if they portray the products as something they are not. Sometimes it’s hard to spot what is misleading, but you should look critically at demonstrations and claims.

Watch for “weasel words” and omissions. For example, “Cascade gets dishes virtually spotless.” (Virtually spotless and spotless are two different things.) Another example is, “4 out of 5 doctors surveyed recommend Bayer.” (What survey? Under what conditions do they recommend it?)

Consumers should address complaints about ads that appear dishonest or misleading to the Better Business Bureau (www.bbb.org). They can write directly to the seller to complain about the ad or to ask for clarification of a claim. Any complaints about ads for products transported to and sold in a state in which they are not produced can be directed to the Federal Trade Commission (www.ftc.gov). Local consumer agencies can help you with local advertising problems.

WARRANTIES OR GUARANTEES

Across
1. to get your money back
2. a _____ card is usually filled out and sent to the manufacturer by the consumer
3. _____ the warranty to see what it covers
4. a _____ guarantee is usually worthless
5. a _____ may have loopholes

Down
1. to fix something
2. the consumer is better off if the warranty is in
3. a warranty _____ you when you buy a product.
4. before you buy something, _____ fully what the warranty does and does not cover
5. the guarantee should tell you how _____ the product is covered

SOMETHING TO DO

- Think about something you bought and later wished you hadn’t because you no longer use or like it. What did you learn from this experience?
- List sayings we use that have to do with money. How many different ones can you name? For a starter, here are some you’ve probably heard your parents say: “Money doesn’t grow on trees” and “A penny for your thoughts.”
A warranty or guarantee is a promise or statement of the quality of goods or services. A warranty or guarantee can be expressed or implied. An expressed warranty means the seller actually makes the promise in writing or in words. An implied warranty is an unwritten legal protection for the buyer that means:

- The buyer has the right to sell the goods (and the implied warranty continues with the new owner).
- The goods or services are what they are described to be.
- Each of the products is of the same quality as any sample.

You are better off if the warranty or guarantee is in writing. Read the guarantee. A guarantee may only cover some unimportant things or have many loopholes.

Look for these things in a warranty or guarantee. Exactly what is guaranteed (repairs, refund, replacement)? Who guarantees the product (the manufacturer or the seller)? Does the product have to be returned to the manufacturer or the seller for repairs? Who pays labor charges and shipping charges? Is the whole product guaranteed or only parts? When does the guarantee start, and how long does it last? What could cancel the warranty?

Many products have a guarantee tag attached that you must fill out and mail in right after purchase. Be sure you do this, otherwise you might not have a guarantee.

**DECODE ADVERTISING MESSAGES**

- What is the product or service?
- What is the main message of the ad?
- What facts does the ad give about use or price?
- Does the advertisement appeal to a need, want, or interest you have?
- To which consumers might the ad appeal?
- How is the product benefit shown in a TV ad or pictured in a print ad?
ADVERTISING JINGLES AND SLOGANS

Advertising jingles are songs used in advertisements; slogans are catchy phrases. Here are some samples from popular advertisements. Can you name the product?

1. Choose moms choose ____________________________
2. Just Do It ______________________________________
3. Thy're Grrreat ___________________________________
4. Memories that last a lifetime ______________________
5. Silly Rabbit _____________________________________ are for kids.
6. Don't get mad, get ______________________________
7. Betcha can't eat just one __________________________
8. The other white meat ______________________________
9. The breakfast of champions _________________________
10. Always low prices ________________________________
11. We love to see you smile __________________________
12. We bring good things to life _________________________
13. The snack that smiles back _________________________

Buying a T-shirt

You can find T-shirts in mail-order catalogs, discount or department stores, in specialty shops, or online. T-shirts are also common vacation or event souvenirs. But how can you tell if your new T-shirt will still look and feel good after you wash it? What do you look for when buying a T-shirt?

- Shrink resistance. Read the sewn-in label. T-shirts should be shrink-resistant up to 1 or 2 percent. If the label doesn't guarantee this, buy a larger size to allow for shrinkage in washing and drying.
- Seams. Back, shoulder, and neck seams should be reinforced with tape to give extra strength. Other seams should be zigzag-stitched to allow for "give" in the T-shirt.
- Neckband. The neckband should be a firm rib knit that keeps its shape after stretching.
- Fabric. Look for firm, even, close knitting with rounded loops. If the knit is stretched out of shape, the T-shirt will remain misshapen. Look for 100 percent cotton T-shirts for the most comfortable, softest, and most absorbent T-shirt. All-cotton T-shirts will not pill (form fuzzy balls that cling to the surface) as readily as those made from other fibers.