

Chapter 3: Shopping

Learn about products before you buy them. The Consumers' Association, libraries and bookstores have books that test and rate different products. This information can help you choose the product that is best for you. Compare prices and products at a few different stores. This is especially important for expensive items. Ask questions before you buy the item. Keep your **receipt**. You may need it later to prove you made the purchase.

Return Policy

In Manitoba, stores do not have to take back your purchase unless it was damaged before you bought it. They are not required to refund your money. Each store has its own **return policy**. Ask the store about their return policy before you pay for the product. If you are unhappy with your purchase, the store may do one of the following:

- **Refund** your money.
- **Exchange** the item for something of the same price.
- **Credit note**: rather than getting your money back, the store gives you a piece of paper saying you can spend the same amount of money in their store. A credit note should be treated like cash.

Guarantees and Warranties

Some stores offer **guarantees**. Guarantees are very general. It is often difficult to know exactly what they include. An example is "Satisfaction guaranteed or your money back." Not all guarantees are in writing. Try to get a guarantee in writing so if you have a problem with the product in the future, you have proof.

Receipt: a bill that proves you bought an item. It should include the name of the store, the price of the item and the date.

Return policy: the store rules for refunding or exchanging items.

Refund: the store gives you back the money you paid for an item.

Exchange: the store gives you the same item or something else that you want of the same price.

Credit note: you give back what you bought. Then the store will give you a note for the same amount of money as the item you brought back. You go back to the store later to spend the credit note. You can only use the credit note in the store that gave it to you.

Guarantee: a store's promise. It may or may not be in writing.

Warranty: a written promise that the product will do what it is intended to do for a certain amount of time.

Extended warranty: an extra warranty that you buy. It lasts longer than the original warranty.

Rain check: shows that you can buy the item for the sale price once it arrives in the store. It is given when sale items are out of stock.

Many products come with **warranties**. This is usually offered by the company who makes the product. A warranty is good for a certain amount of time, for example, one year. If you buy something with a warranty and it does not work, the company will fix it. The warranty will tell you how the company will repair or replace the product.

Sometimes, a store will offer an **extended warranty**. You have to pay extra money for this. Be careful. Extended warranties can add up to 30% to the amount of your original purchase. Is it worth the extra money?

Rain checks

If a product is on sale, but the store "sells out" or has no more products available, you can ask for a **rain check**. When the product is **in stock**, you can go back to the store and show your rain check. Then you can buy the item at the sale price, even if the sale is over.

Rent-to-Own

Rent-to-own companies rent out many household items, such as furniture and appliances. The advantage is that you can use the products while you pay for them. However, you might pay high interest rates in addition to the cost of the item. You pay a monthly amount which includes an interest charge. It may cost more money when you buy at rent-to-own stores, and it can take a long time before you actually own the product. Before you buy anything from a rent-to-own company, make sure to ask what the total cost of the product will be, including interest.

Garage sales

In stock: when a product is available at a store.

Rent-to-own: instead of paying the total amount when you purchase an item, you pay a smaller amount monthly for many months. You can use the item while you pay for it but you do not own it until you finish paying for it.

Garage sale: people sell used items from their home, garage or basement.

Barter: when you try to negotiate a lower price for an item. Bartering is not usually done in retail stores. You can barter at garage sales and sometimes at outdoor markets.

As is: when you buy an item knowing you cannot return or exchange if it does not work or is broken.

Bid: the amount you will offer to pay for an item; the act of making an offer to buy an item.

Auctioneer: the person who sells each item at an auction.

Tips when buying at an auction:

- Compare prices of the items in other stores before you bid at an auction
- Do not be afraid to measure, plug in or turn on the items.
- Remember there are no guarantees or warranties. Once your bid is accepted the item is yours, whether or not it works.

Garage sales, yard sales and basement sales usually happen in the spring and summer. To find a sale, look in the newspaper in the Classified section under "Garage Sales." You can usually find home-made signs on street corners advertising garage sales.

Most items sold at garage sales are used. You can sometimes save money when you buy used items. You can **barter** for a lower price.

Items at garage sales have no warranties or guarantees. You buy **as is**. This means that if the item you bought is broken or does not work, you cannot get your money back or exchange it for anything else.

Outdoor markets

Outdoor markets are set up during the summer. Several sellers set up tables or tents in a large area to sell their products. Outdoor markets differ from garage sales because they usually sell new products, not used products. Also, you can not usually barter for a lower price at an outdoor market, but some sellers may barter with you. When you buy an item at an outdoor market, it is yours. There are no returns or exchanges. You should ask for a receipt. The receipt should include that sellers permanent address and phone number.

Auctions

An auction is a large sale of many items in front of a large audience. New and used items are sold at auctions. Each item is sold individually by an auctioneer. Items do not have a set price, as they do in a store. People **bid** against each other until no one bids a higher price. The highest bidder gets the item. Auctions are advertised in the Classified section of local newspapers.

Donation: is something you give, usually money, towards a group helping those in need.

Door-to-door salespeople: people who go from door to door to try to sell something.

Direct seller's license: is a paper that shows that a person is allowed to work as a direct seller. He/she must obtain the license from the Consumers' Bureau.

Registered mail: When you send something by registered mail, the person receiving it must sign to prove they have received it. If a seller claims that they have not received your letter, you can contact the post office to prove that they have received it. This costs more than regular mail.

To avoid problems and disappointments when ordering though the mail:

- Research and comparison shop, just as you would if you were buying in a store
- Ask questions before you buy
- Keep a record of your order including the items, cost, and date you ordered
- Allow 4 to 8 weeks before you receive the items
- If the price seems unreasonably low, be cautious
- Find out where the company is located. You do not have the same consumer protection if you order outside of Canada.

When you go to an auction, get there early to look at the items and inspect the items you are interested in. Watch and listen at the beginning before you start bidding. The **auctioneer** will talk very fast and will try to get the highest price for the item. The auctioneer will name each item for sale. He/she will start by asking for bids. Set a limit on how much you will pay for an item. Stop bidding if the bids goes over your limit. You may want to start with a bid much lower than the amount you are willing to pay. Auctions can offer good deals if you know the value of the item.

You have to register first before you start bidding. You give your name and details about how you will pay for the purchases. You receive a list of all the items for sale and a number to use to bid on the items. Bring catalogues and buying guides with you to the auction to help determine a good price to pay. It is easy to get excited during the bidding and go over your limit. Try not to pay more than the item is worth.

Buying at the door

Ask strangers to identify themselves and who they represent before you open your door to them. If they cannot prove who they are working for, or if you feel uncomfortable, do not let them into your home.

Charities

People might come to your door to ask for money for a charitable **donation**.

You should ask for the name, address, and phone number of the charity and get some information about them. Call the Charities Directorate of the Canada Revenue Agency toll free 1-800-267-2384 to find out whether or not it is a registered charity.

- Try to pay **COD**. If the item does not arrive, you do not lose any money.

COD (Collect on Delivery): you do not pay until the item arrives. This will cost more, but you do not lose any money if your item does not arrive.

If you do not receive an item you purchased online:

If you paid with your credit card, contact the credit card company and ask them to cancel the sale. If they refuse, contact the Consumers' Bureau at 945-3800.

See **Chapter 7: Protect Yourself** for information on how to protect yourself from scams and viruses when shopping on the Internet.

Telemarketer: A seller who calls you at home to sell you a product. Telemarketers get your phone number from lists supplied by other companies, or from a directory called "Who Called Me?" They will usually ask for you by name.

See **Chapter 7: Protect Yourself** for information on how to protect yourself when telemarketers call you.

If you do not want to receive telemarketing calls:

Many companies have a "Do Not Call" directory. Phone companies often require telemarketing companies to be on this list. If you do not want to receive calls from telemarketers at home

1. Ask to be placed on the "Do

You can also call the Consumers' Bureau at 945-3800 to find out if the charity is registered to ask for donations at your door. If they are registered they can give you tax deductible receipt for your donation.

If you decide to donate money, try to pay by cheque rather than cash. Make the cheque payable to the organization, rather than the individual. If you donate \$10.00 or more, ask for an income tax receipt.

Door-to-door sales

Some companies use **door-to-door salespeople** to sell products in your home. Make sure they show proper identification to prove where they work. Don't be afraid to ask for the company's address and phone number. Call and check with the company to make sure they are legitimate.

Ask the salesperson to show you their **direct seller's license**. Do not accept any excuses if they do not have the license with them. If this happens, do not continue talking to them. Ask their name and company name, and report the seller to the Consumers' Bureau at 945-3800.

Salespeople will often tell you that a sale price is only valid for that day. They want you to buy the product or service immediately. If you are not sure you want to buy the item, do not allow the salesperson to rush or pressure your decision. Tell them you want to think about it. Tell them you will call them back. Do some comparison shopping before buying the product.

When you buy at home, you cannot compare the product with other products, as in a store. You cannot just walk away if you are not interested in buying. **If you feel pressured into buying, do not buy anything.**

Not Call" list. If the seller says they can't or won't put you on the list, or if the same companies calls you again, call the Canadian Radio, Television and Telecommunications Commission (CRTC) at 983-6306.

2. You can also write to the Canadian Direct Marketing Association (CDMA) and ask to be put on the "telephone preference" list. All companies who are members of CDMA will asked to remove you from their lists.

Interest-free period: This is the amount of time after you have bought an item on a buy now, pay later offer, that you do not gather any interest even though you have not made any payments.

Trying on clothes in the store: Before you buy clothes, it is a good idea to try them on to make sure they fit properly. Most clothing stores provide rooms for that purpose called fitting rooms.

When you use a fitting room,

1. The salesperson may have to let in with their key if the store keeps the fitting rooms locked.
2. The salesperson may count the number of items you want to try on. If there is a limit on how many items you can take into the room, they may hold some of the items for you until you have tried on the first few.
3. When trying on underwear or bathing suits, you should

Tell the seller you are not interested and ask them to leave your home. You can always phone back later if you want to buy the item.

After you buy the item, you have 10 days from the day you bought it to cancel your contract. Send a letter by **registered mail** to the company shown on the contract to tell them of your decision.

Buying through the mail

Buying through the mail can be easy and convenient, but there are some risks. It is just as important to comparison shop as when you buy from a store. Buying from a company in Canada offers you more consumer protection if a problem occurs.

Mail-order Clubs

Special offers, such as record clubs, often come in the mail. You "sign up" for the offer by filling out a form and mailing or sending it to the company. If you decide to sign up with a company, you enter a contract with them. You are often required to buy a certain number of items before you can end the contract. Once you have done so, you can cancel the contract by writing to the company. Be sure to keep a copy of the contract. Find out how much time you have to fulfill the contract. Keep all of your bills. If you do not fulfill your part of the contract, the company may charge you for the items, even if you do not buy them.

Many companies send you preview cards before sending you the items. If you do not return the cards quickly, you will receive the item automatically and may be responsible for buying it. You may refuse an item before opening it. Write "return to sender" on the front of the package and send it back. If you "register" the package you can track the safe return of the

always keep your underwear on underneath, in case you don't buy the item.

Buying clothes second hand:

- Look for items that don't look worn out.
- Look at the quality of the fabric, buttons, zippers, and snaps.
- Know how much it would cost to buy the item new before you buy second hand.
- Ask questions about the return policy, especially if the person who will wear the clothes cannot try them on.

For a complete list of second hand stores in Winnipeg, call the Consumers' Association at 452-2572.

If you are buying clothes with limited income:

There are several places around the city where you can get clothes for free if you cannot afford to pay for them.

For more info, call

- Fort Garry Women's Resource Centre
477-1123
- Salvation Army - see phone book (white pages)
- North End Women's Centre
589-7347

Wind chill: a number which shows the combination of wind and temperature. It tells you how quickly the cold will affect your body. You will see or hear these numbers on

package to the sender.

Catalogue Shopping

You can save time, energy and sometimes even money if you use a catalogue to shop.

If you live outside a big city, catalogue shopping may offer many items that you cannot find at local stores. Often catalogue companies specialize in certain products or offer unique items.

If you have friends or family who live elsewhere, catalogue shopping can make gift-giving easier. The store does the shipping for you.

However, there are some drawbacks to catalogue shopping. You cannot see, touch or try on the item. Therefore, it is harder to compare prices and quality. Also, you have to wait several weeks before your item arrives.

If you have problems with a catalogue company, be sure to let them know. If you complain to the company and they do not solve the problem, contact the Consumers' Bureau at 945-3800 and the Canadian Marketing Association (CMA) at 284-5642. The CMA may act on your behalf.

Shopping on the Internet

Shopping on the Internet has the same risks as shopping by mail. In addition, when you order online, you have to place your personal information, such as name, address and credit card information on the Internet where others may retrieve it.

Look for companies that make an effort to protect your personal information, by having a secure website. Usually a secure website will tell you it is secure and display a symbol that tells you it is

the weather forecast.

If the wind chill factor is:

- -10 to -24 it is uncomfortably cold outside. Outdoor work and travel is safe if properly dressed.
- -25 to -39 there is a risk of frostbite. Wear heavy outer clothing.
- -40 to -49 uncovered skin will freeze in less than 10 minutes. Wear multiple layers of clothing.
- -50 and colder uncovered skin will freeze in less than one minute. Outdoor work or travel is not recommended.

(source: Environment Canada)

Frostbite: When skin freezes. It is caused by exposure to cold. Your hands, feet, ears, nose and face most often suffer frostbite. Several factors can increase your risk of frostbite, including the length of time you are outdoors in the cold, the temperature outside, the force of the wind (wind chill factor), the amount of humidity in the air, whether or not your clothing and shoes are wet, and whether you have consumed any alcohol or other drugs.

Coupons: Small ads for low prices on a certain item in a certain store. There are several kinds of coupons. Some of them are:

- **Two for one coupons** - these offer two of the same item for the price of one.
- **Buy one get one free** - these

secure.

Learn about products before you decide to buy online. If you decide to online, follow these tips:

- Buy from stores with which you are familiar.
- Always read the delivery, return and website security policies.
- Pay COD (collect on delivery) if possible.
- **Never** give your credit card number by e-mail. Instead, pay by cheque or money order.
- Keep a record of your transactions.
- Buy from companies located in Canada. They offer more consumer protection.

Telemarketing

Telemarketing is when a seller calls you at home and asks you to buy a product. It is different than shopping by phone because you have not called the seller. The seller has called you. Like door-to-door sales, you do not have a chance to compare prices or check out the quality of the product. Do not be afraid to say that you need time to think about it. You can always call back.

Telemarketers can sometimes be very persistent or aggressive. If you are not interested in buying the product, say "Thank you, but I am not interested." If the telemarketer continues to try to convince you to buy the product, repeat the phrase and hang up.

If you decide to buy the product, you will be asked to pay by credit card. Always ask if you can pay COD. If the seller insists on a credit card, and you are sure that you want to buy the product, you will have to give your credit card number over the phone. Before you do so:

1. Be sure you know and trust the company

are almost the same as the ones above, but the provincial sales tax may be added differently.

- **Percentage off** - these give you a certain percent of money off the regular price of the item.
- **Money off** - these coupons give you a certain amount of money off the regular price of the item.

Coupons are usually found in newspapers or magazines. Sometimes the grocery store sends them in the mail. You have to give the coupon to the cashier when you buy the item to get the discount.

Flyer: small newspapers that list ads and contain coupons. They may come with your newspaper, or in your mailbox.

Membership cards: You fill in a form at the store and receive a membership card. You can pay less for some products when you show the card. The store uses the information they collect from your card to decide which products they should sell.

Discount days: Some grocery stores offer a percentage off your total bill on certain days of the week.

Bulk pricing: When you buy more than one of the same product, you may pay less for each item.

Price per kilogram: Vegetables and bulk foods are often sold by the kilogram (kg). A kg is a way of

from which you are buying.

2. Be sure the telemarketer is really working for that company.

Check your credit card statement carefully to make sure all sales on your statement are correct. If you find there are any mistakes in your statement, or if the product you ordered does not arrive, contact your credit card company immediately and ask them to cancel the sale.

Pre-paid contracts

Pre-paid contracts are usually used when joining a club or gym. The government has rules about how these contracts should work. Pre-paid contracts cannot be longer than one year. There must be at least two payments made over the year, with an equal amount of time between them. For example, if you are making two payments, they must be 6 months apart, four payments must be 3 months apart and so on.

The contract must also have information about what services will be provided as well as the total fees for the services. A pre-paid contract can be cancelled within 7 days of signing it. You must give the company notice in writing, but you **do not** have to give a reason for cancelling.

Rebates

When a seller advertises a **rebate** it means that if you buy the item, the seller or manufacturer will give back some of the money. There are two types of rebates:

1. *Instant rebate:* You will get the money back at the store when you buy the item. For example, if the product costs \$50 and instant rebate is \$10, then you pay \$40.
2. *Mail-in rebate:* You pay the full price of the

measuring weight.

Most items in a grocery store have a total price on the shelf below the item telling you what the item will cost. Groceries sold by the kilogram will be a different price depending on the amount of the product you buy. The price you see on the shelf is usually the price for one kilogram.

At the cash register, the salesperson will weigh the product. The weight will be multiplied by the amount for each kilograms to get the total price.

Meat is also sold by the kilogram, but if the meat is wrapped, the total price for the item is usually marked on the label. The price for one kilogram, and the number of kilograms in the package, is also marked on the label.

Kilograms and pounds: Sometimes items that are sold by weight will have two prices listed. One price is the price for one kilogram (kg), and one is the price for one pound (lb). One kilogram equals 2.2 pounds.

Tips for being a wise consumer:

- Ask questions before you buy
- Check for expiry dates on food and drug items before you buy
- Read about items you want to buy
- Go to 2 or 3 stores to compare selection and price before you make your purchase
- Pay by cheque or money order when ordering by phone
- Ask for references from

product at the store. Then you mail in a certificate with your receipt, and the manufacturer will send you a cheque for the rebate amount.

Buy now, pay later

Some stores have special offers that allow you to buy a product now, and not make any payments, or pay any interest, for 6 months, a year, or two years. Usually you have to buy the item on the store's own credit card (for example, a Sears Card).

If you pay for the entire product before the end of the **interest-free period**, you may receive the item at a good price. Make sure there are no additional charges before you buy.

If you do not pay the full amount before the end of the interest-free period, you will begin to gather large interest on the amount you owe. The interest rate may be higher than the regular rate of the store's credit card. Ask about the interest rate before you buy. Before you make your purchase, find out the final price for the item, including taxes and interest.

Shopping for Clothes

Here are some tips for buying good quality clothes:

- Check the label for the fabric content
 - Look for long-lasting fabrics, such as denim, cotton, polyester cotton blends, corduroy and fleece.
 - When buying stretchy fabrics, look for some lycra or spandex on the label.
 - If you are looking for clothes that are easy to wash, or do not want to dry clean, look for clothes that have washing instructions on the label.

companies

- Check with the Consumers' Association for product ratings
- Check with the Better Business Bureau for complaints against the company
- Don't be afraid to say no, when you are not interested.

- Look for large seams that lay flat and don't pucker. Check zippers, velcro, buttons, and snaps.
- If you are buying children's clothing, consider buying one size larger than your child currently needs.

Buying clothes on a budget

- Consider shopping at second hand stores and thrift hops.
- Shop at garage sales.
- Wholesale and discount clothing stores may not have many sizes, but they often have good prices on new clothes.
- It is important to have a good idea of what the item would cost at a retail store so you can be sure you are getting a bargain.

Children's clothing tax exemption

You do not have to pay provincial sales tax (PST) for clothing and footwear for children under the age of 14. Be sure to tell the salesperson that you are buying the item for a child under the age of 14. Check your receipt to make sure you weren't charged the PST.

Winter Clothing

Winter in Manitoba usually lasts from November to March. You can enjoy the outdoors and keep safe if you wear the proper clothing.

Here are some tips to keep you warm during the winter:

- Before going outside, check the weather conditions on the radio or television. You can also call Environment Canada at 784-9000 ext. 6990 or check the weather station on TV. **Pay particular attention to wind**

chill.

- Wear several **layers** of clothing, preferably with a wind and waterproof outer layer. Thin layers of loose fitting clothing made of material that allows air to pass through it (fleece, for example) will trap your body heat without making you perspire unnecessarily.
- Wear outerwear (hats, boots and gloves) containing **Thinsulate Insulation**.
- Outer clothing should preferably have a hood, be made of tightly woven cloth, and repel water.
- Wear long underwear to keep your legs warm.
- Wear a hat or toque. Most of your body heat is lost through your head. If it is extremely cold, cover your mouth to protect your lungs from the cold air.
- Wear mitts or gloves. Mitts (which keep your fingers together) are warmer than gloves, but may limit what you can do with your fingers. Wear lightweight gloves under mittens so you'll still have protection if you need to take off your mittens to use your fingers.
- Be sure your clothing and boots fit loosely. Tight clothing may decrease blood flow to parts of your body. This makes it harder to keep body parts warm and increases the risk of frostbite.
- Wear boots with flat heels and a good grip on the soles to avoid slipping on icy sidewalks. Look for thermal insoles. They will keep your feet much warmer than regular shoes.
- Wear wool socks (or 2 pairs of other socks) inside your boots to avoid cold feet.
- People often get chapped lips in cold weather. Wear lip balm. Apply it often. You can get it in the pharmacy or grocery store. If you spend a lot of time outdoors, buy a lip balm that contains sunsreen.

Grocery shopping

Groceries include food and kitchen supplies. There are several types of stores where you can shop for groceries.

- small corner grocery stores
- large chain grocery stores
- department stores
- shopping clubs

Small corner grocery stores

There are often called convenience stores. Groceries are often more expensive than in other stores. The advantage of these stores is that they are often located near your home, and may be open 24 hours a day, or late into the evening. These include small, independently owned stores and chains like Macs and 7-Eleven.

Large grocery stores

These stores have the largest variety of products. Their prices vary depending on what you are buying, and what **special offers** and **coupons** the store is advertising. Using **flyers**, coupons, and ads to compare the prices of the food items before going to the grocery store.

Grocery stores include

- Safeway
- SuperStore
- IGA
- Sobeys
- Payfair

Some of these stores offer other ways to save money, such as **membership cards** or **discount days**. Other stores offer **bulk pricing**. These offers may help you save money depending on

what you buy and how often you shop. Ask the salesperson to explain these offers to you.

Department stores

Some department stores sell groceries. The prices of groceries in these stores will vary. Also, they may not contain as much variety or choice as grocery stores.

Compare prices carefully when buying groceries in department stores. Some department stores that sell groceries are:

- Walmart
- The Bay

Shopping clubs

You must be a member to shop in these stores. You pay an annual fee for your membership (eg. Costco). The price of some of the items is lower, so that consumers can get back the cost of their membership in savings.

If you only buy a few items at these stores, you may not have enough to pay for the cost of membership. Know your prices before you shop in these stores. Not every item is cheaper than other stores.

Best before dates

Most packaged or canned foods have a "best before" date printed on them. Eat foods before their best before date. Dairy products will likely go sour one or two days after the best before date.

Some food items do not look or smell bad when they spoil, so the best before date is a clue to avoid eating spoiled food that could make you sick.

Canned goods that do not have a best before date printed on the can are usually good for about two years after you buy them. It is a good idea to put a date on these cans if you plan to keep them for a long time.

Be a Wise Consumer

Consumers should know how to protect themselves. If you see a great deal, you may want to buy it. But if the offer seems too good to be true, you should be wary of it. Often, when things appear too good to be true, they usually are.

To learn more about how to protect yourself as a consumer, see ***Chapter 7: Protect Yourself.***