

HOME AND GARDEN

Check a company's reputation before spending a penny

Now that spring is here, there is a whole new crop of door-to-door sellers will soon converge on suburban sidewalks.

Some will want to make your garden grow with their lawn-care services. Others will want to repave your driveway, roof your house, or sell you a renovation job.

If a company is selling services at your door, smart shopping experts at Ontario's Ministry of Consumer and Commercial Relations suggest you check the firm's reputation before parting with a penny of your cash.

"Door-to-door complaints are common at any time of year, often from people who we term vulnerable consumers," said Marilyn Gurevsky, a manager with the ministry's Consumer Affairs Branch.

"These are people who may not have a lot of contact with the marketplace — they may be stay-at-home parents, seniors or new Canadians.

Many door-to-door sales people offer quality services at fair prices.

But Gurevsky said consumers should be cautious when their doorsteps become the marketplace.

All too often dishonest sellers can't be tracked down. The best protection is to make sure the contract spells out exactly what you expect before you sign or make a payment.

Also, ensure that the contract stipulates time frames. For example, a renovation or paving contract should include start-up and completion dates.

Before buying anything from a door-to-door salesperson, ask yourself these questions:

- ✓ Do I really need and want this product? If you haven't already thought about buying a similar product, you probably don't need it.
- ✓ Can I afford it? Make sure you're aware of any additional costs that can add a lot to the total bill, such as installation fees or interest charges.
- ✓ Is the price right? Another company may offer a similar product for less. Do some comparison shopping.
- ✓ Will the seller give you time to make an informed decision? Any responsible sales person will agree to come back later to make the sale.
- ✓ Is the price reasonable for the quality? If it seems very low, maybe the offer isn't up to snuff.
- ✓ Does the company have a good reputation? Ask for references and check them.
- ✓ Is a guarantee or warranty offered in writing? Another company may offer a better guarantee, but remember — a guarantee or warranty is only as good as the company standing behind it. If the firm goes out of business, the guarantee's not worth the paper it's written on.
- ✓ Will the contract automatically be renewed every year? When you sign a contract with some lawn-care firms, for example, your renewal may be automatic the next year unless you make arrangements to cancel it.
- ✓ Many services sold door-to-door are paid for by installment. The consumer has signed what is known as an "executory contract." If goods or services you buy from a door-to-

door seller cost more than \$50 and are not delivered or paid for in full on the spot you may be able to cancel the contract.

But you must act quickly. After two working days, the contract is binding.

This can be done by writing a letter which asks the company to rescind the contract and sending it by registered mail within that time.

The letter must be dated and must state when the contract was signed, your full name and address and the full name and address of the company.

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