

Consumers wary of door-to-door sales in Lincoln

By Dick Hovorka

There's a knock at your door. When you open it you come face to face with a 'direct salesman', better known as door-to-door salesman.

It may be a phone call, a voice on the other end wanting to demonstrate a product in your home.

If you are like most consumers you may feel uneasy and try to avoid them.

"We tell them we're just leaving," explains one working girl who has been approached by five door-to-door salesmen in the last few months. Another person says he lets salesmen in but never intends to buy anything.

"I let them in because I might win a free prize," says another consumer.

Shady reputation

Jess Smith from the Kirby Vacuum Company believes the shady reputation sometimes attached to salesmen goes back to years when peddlers went from town to town, or home to home selling goods. It may go back to Biblical days when tax collectors were tied in with peddlers, he said.

The list of products sold by direct sales is as long as the imagination, from pots and pans to candy, cards and seeds, to grapefruits and oranges, according to Ramona Goeschel at the City Clerk's office.

"Many of these things must be demonstrated. You couldn't do justice to the product in a store. People wouldn't take the time. Quality must be demonstrated," Smith said.

"You are always selling something,

whether it be yourself or a product. With our products, we are trying to help plan for your future," said Wes Bair of Vita Craft products.

If, after purchasing something from a door-to-door salesman, a person decides to cancel his order, the Federal Trade Commission now says a consumer has 72 hours to do so by mailing or delivering a signed cancellation notice to the company. This applies only to purchases over \$5.

Few complaints

The Better Business Bureau (BBB) receives few complaints about local and/or established firms, according to Lois Tefft of the B.B.B. Most complaints are about sales people from "outside," such as magazine salesmen, she said.

The BBB advises these steps for dealing with salesmen.

1. Never open your door to strangers.
 2. If a stranger asks to use your phone, have him wait outside while you make the call.
 3. Don't be pressured into buying.
 4. Shop around.
 5. Read the contract; know what it says.
 6. Remember the 72 hour cooling off period.
 7. Pay by check written to the company, not the salesman.
 8. Be familiar with the company—guarantees and offers are only as good as the firm's reputation.
- According to Tefft, there are 139 BBBs across the country. The bureaus exchange news on companies, and information is passed on to consumers and police departments.

Mail-order complaints

There are about 10 times as many inquiries from the public as there are complaints, Tefft said. Mail order companies cause the most complaints, she said.

"If there are magazine salesmen in town, we may receive from 10 to 15 complaints a day," Tefft said.

Before a salesman can go door to door he must apply for a license at the City Clerk's office. According to Ramona Goeschel, all applicants are checked before issued the \$5 license.

"I'm proud to say we resolve about 87% of the complaints about door-to-door salesmen, Tefft said.

"I'd like time to decide whether I want to spend my money on what these salesman offer, many of them run into quite a bit of money," one consumer said.

2,500 student accounts

Union bank 'here to stay'

Gateway Bank is starting its second year in the Nebraska Union and favorable response makes it look like the bank is there to stay.

Gateway rented space from the Union last year for \$15,000 and, according to Union Director Al Bennett, it has been a success financially and as what he called a service to students.

Before the bank opened, the union provided a check cashing service which Bennett said cost about \$18,000 annually to pay for wages, supplies, space, and covering bad checks. Since Gateway started, the Union saves that money and gains rent on the space the bank uses, he said. "I'm real pleased with the service they've provided," Bennett said. "I've had many favorable comments on the decision to let the bank operate in the union."

Some complaints were raised last year on the bank's policy of charging 25 cents to cash checks for non-Gateway customers. However, Bennett said, the fee helps meet the cost of the service, and if the defunct Union check cashing office still was open it also would require 25 cents per check.

Gateway Bank President Roger

'Put things off'

Bair defends the salesmen's point of view by saying "People tend to put things off until they just don't do it. A good salesman will have answered all questions the first time he sees you. If the buyer has any questions about the product after the display, then the salesman hasn't done his job."

"You get what you pay for," Smith said. "What people don't realize is that almost everything in their house has been bought from a salesman somewhere along the line."

Bair and Smith agree they make sales about every third or fourth display.

Many consumers are happy with products they buy from direct salesmen, satisfied customers say.

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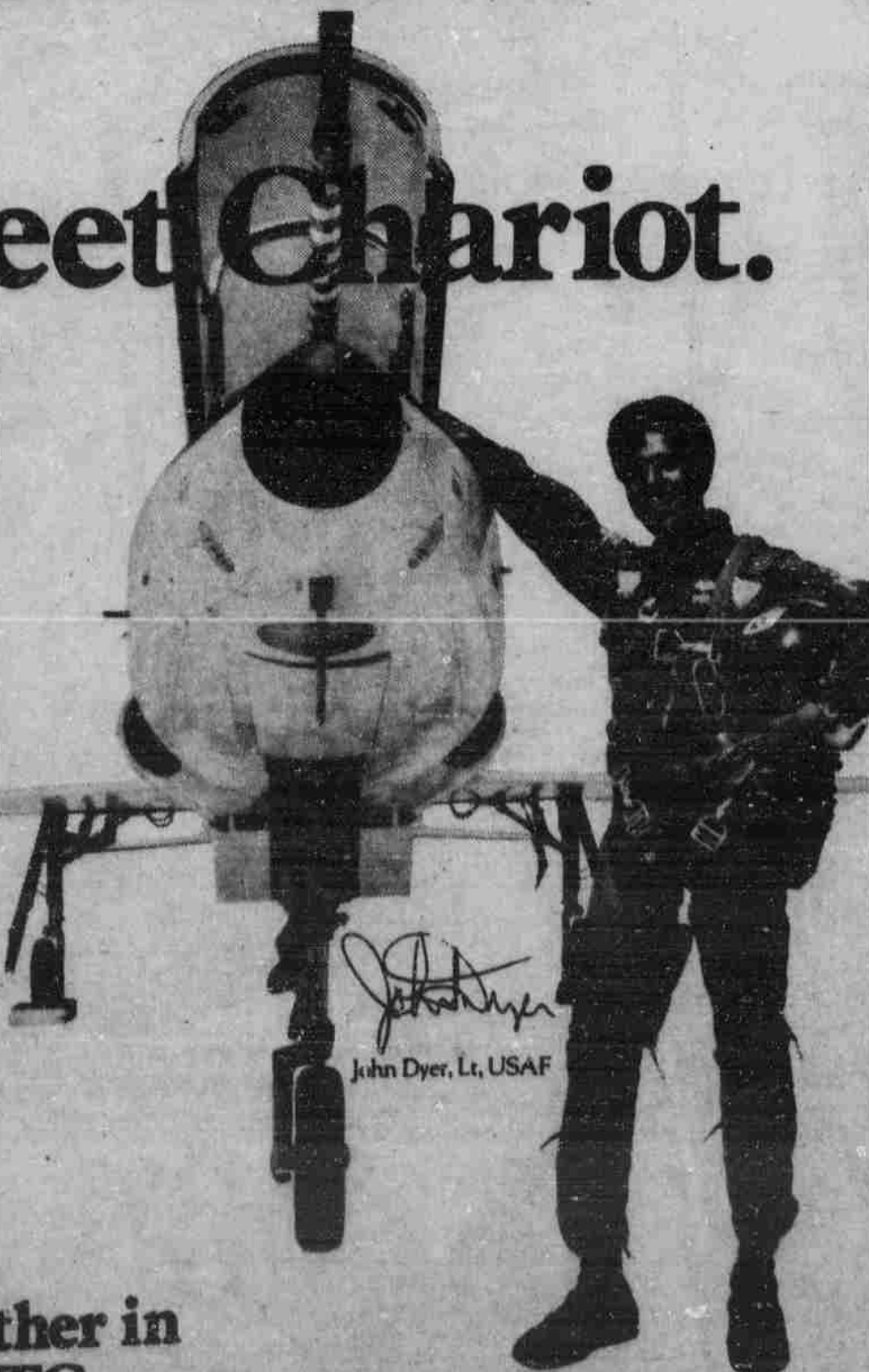
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