

MAGAZINE SALES AT YOUR DOORSTEP

Two young students show up at your door, asking for a few minutes of your time. They explain they are trying to earn points to win scholarships or trips to Europe. All you need to do is buy a magazine from them at a big discount price. Be careful of such offers.

Magazine subscription firms hire young workers to collect as many subscriptions as they can, and these workers move quickly across the state. The magazine sellers enter your home and try to pick up clues about hobbies or interests by looking at things in your house. Clever salespeople may see a young girl in a ballet pose in a picture you have and try to promote various dance magazines. These sellers may even tell you that after graduation, they plan to open a ballet studio of their own. Other peddlers may claim they have sold magazines to your neighbors.

Many buyers find the contract for the magazine subscriptions so confusing, they aren't really sure how much they owe. Sometimes, consumers are asked to rate the salespeople to help determine who will win scholarships or trips. The buyers complete a rating form on the back of the contract and send it to the company, not realizing that by doing so, they no longer have a contract of the sale.

Consumers who have questions or want to cancel the contract run into more problems. Often the company's telephone number is an answering service and the address is a post office box.

Ask questions before you decide to buy anything from a door-to-door seller. Know the total price and any credit or finance charges. Get all promises made by a salesperson in a written contract. Remember, any paper you sign can become a legally binding contract.

Under North Dakota law, you have three days to cancel home solicitation sales. People 65 years or older have 15 days to cancel. The seller must inform you of this right verbally and in writing. This law applies to purchases of \$25 or more. Even if you only make a partial payment under \$25 at the time of sale, the three-day right still holds. It is the seller's responsibility to provide you with a notice of your right to cancel. Keep a copy for yourself, and send the other one to the seller by certified mail if you want to cancel your subscription.