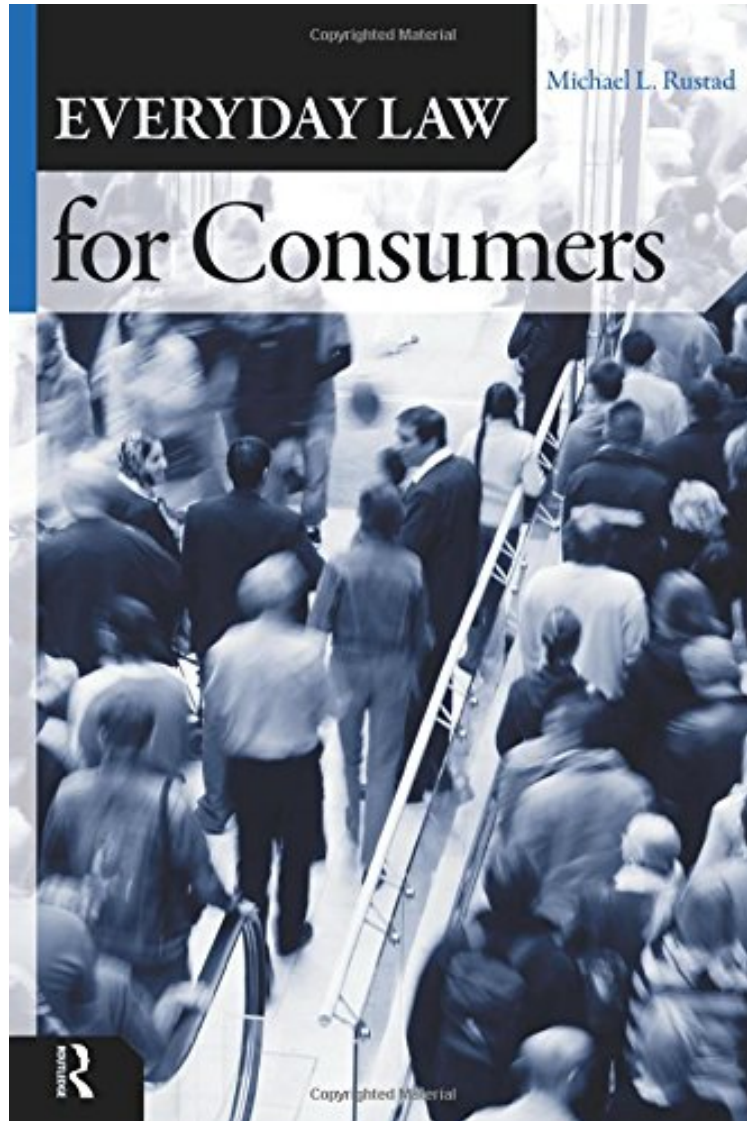


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Everyday Law for Consumers

Michael L. Rustad

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Michael L. Rustad : Everyday Law for Consumers before purchasing it in order to gage whether or not it would be worth my time, and all praised Everyday Law for Consumers:

0 of 0 people found the following review helpful. Need More VarietyBy Caprice L. WilliamsThis book is easy to understand its contents, however; the sentences are choppy and redundant. Would be better if there were pictures or different type set to ease up on the redundancy.1 of 1 people found the following review helpful. Social Scientist Consumer VictimBy Gold Star Family SurvivorEveryday Law for Consumers by Michael Rustad offers vital tools to assist small consumers in their struggle against huge corporations. The fundamental myth in American law is that all

citizens are equal and the corporation is a citizen just like any other. All citizens are free agents responsible for all choices they make, including all contracts they sign. Consumers are often presented with contracts, written in esoteric legal language, in which they are effectively expected to sign away all legal rights to challenge the corporation. They may be forced to relinquish the right to sue the corporation or be compelled to accept arbitration on the corporation's terms, while the corporation is free to take virtually any action against them. Refusal to sign such contracts will usually result in being denied needed services or products. Despite the alleged legal equality, corporations typically have unlimited resources in comparison to the small consumer, allowing the firm to wear the individual into submission. In many cases, the customers cannot afford lawyers or the cost of litigation will exceed any benefit they may receive, especially if the corporation can afford to continue the case indefinitely. Writing in clear language, easily understood by layman, Rustad shows the consumer the most effective means of protecting his or her rights against overwhelming odds. He offers practical advice on when to sign a contract and when not to, when to act on your own accord, when to engage a lawyer, how to choose the best affordable lawyer, when to go to small claims court, and when to accept arbitration. This book demonstrates the most effective strategies to use when stuck with a defective product, especially automobiles and home repairs, a warranty which protects the manufacturer or seller far more than the customer, and what to do when seeking a loan, applying credit or facing foreclosure. Although the law may be warped in the interest of the multi-billion dollar corporation, Rustad emphasizes there are recourses the small citizens have which will allow them to prevail in individual situations, providing they understand their rights and know how to act upon them. In his previous work, Michael Rustad demonstrated how the movement toward "tort reform" is a disguised effort initiated by the corporate elite to strip the individual consumers of the few legal protections they possess. *Everyday Law for Consumers* is piece of the arsenal ordinary citizens need in order to confront mammoth goliaths. It is a book needed by anyone likely to be victim of consumer fraud or be confronted by overwhelming corporate power. That is virtually everyone. This is truly a book that I must recommend everyone possess and read. It is superb. I give it my highest recommendation. 0 of 0 people found the following review helpful. Too Expensive at Half the Price By George Ellis Corson IV There are plenty of Consumer Rights primers that have the same information for much less cost.

"Your toolkit for prevention, redemption, and occasionally retribution." -Ralph Nader Whenever you purchase goods or services in a personal, household, or family capacity, you are entitled to the rights and remedies of state and federal consumer law. Realistically, only a very small percentage of consumer problems can be addressed by hiring a private attorney. *Everyday Law for Consumers* teaches practical self-help remedies that ordinary Americans can use to protect their consumer rights. Michael L. Rustad, a nationally known practicing attorney and legal scholar, translates into plain English the legalese that forms the basis for many common transactions, including consumer loans, credit repair, credit, consumer leases, usury, interest rates, Internet transactions, identity theft, distance contracts, home shopping, television advertisements, door-to-door sales, and telephone solicitations. Using real-life examples, sample complaint letters, and an appendix of further examples, this easy-to-read book empowers everyday people to become effective self-advocates in an increasingly consumer-driven society.

This is a book that you can put down on your shelf to be used whenever you feel abused by sellers and manufacturers of services and products you have bought. *Everyday Law for Consumers* is your toolkit for prevention, redemption, and occasionally retribution when your dollars, your credit, your health and safety and peace of mind are at stake. You'll save more per hour of digesting and deploying the advice in *Everyday Law for Consumers* than you're likely to make per hour as an executive of the vendors who rip you off. Not their CEO, just a regular executive. Because your savings tend to repeat themselves, as with insurance, year after year. Ralph Nader *Everyday Law for Consumers* is an engaging and informative book that encourages ordinary people to defend their rights as consumers in a marketplace increasingly driven by corporate interests. Everyone should read this superb book. Joanne Doroshow, President and Executive Director of the Center for Justice and Democracy and Cofounder of Americans for Insurance Reform (AIR). About the Author Michael L. Rustad is Thomas F. Lambert Jr. Professor of Law and Codirector of the Intellectual Property Law Concentration at Suffolk University Law School. His articles and chapters have been cited by the U.S. Supreme Court and many state supreme courts. He has testified before both houses of Congress and has been interviewed by NBC's Dateline, The Economist, The Wall Street Journal, and The New York Times.