

# False Advertising

By Leon Scott Baxter

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We're not nearly as bright as we'd like to think we are. South Coast home prices are outrageous. You need to hock a major kitchen appliance just to fill up your tank with a few gallons of unleaded. Oh, sure, we all complain about the absurd prices, but what do we ultimately end up doing? We fork over the money, anyway. We may gripe but as long as we continue to pay, businesses and corporations will continue to give us the old "Sorry, that's just our policy" routine and keep on charging us.

I'm as guilty as the next fellow. Take, for instance, the "activation fee." I pay one of these things almost every time I sneeze. Businesses are charging me money so I can be their customer.

"Well, sir, we have to input your information in the computer. It takes time to get you in the system. And, we need to pay someone to go all the way down to the bank each month to cash your checks."

Hello! Suck it up. I'm becoming your customer. I'll be giving you not only my business, but my money. "Sorry, sir. That's just our policy." And, like the fool I am, I pay.

When I moved into my home I asked for the cable and phone to be turned on. "Sure," they told me, "that'll be fifty dollars for activation."

"Why not?" I said, "I'll be glad to give you fifty clams for the opportunity to give you more money at the end of each month. Sounds fair to me." Sure, I whined, but my need for *Judge Judy* and calling in sick for work outweighed my need to stand up for my greenbacks.

When I signed up for my cell phone service, they told me I'd have to plunk down over forty bucks just to get started. Then, come to find out, if I didn't like their service, couldn't afford it, or found a better deal out there, they'd charge me two-hundred more dollars ("you're-a-gullible-schmuck fee" I think they called it) as punishment for no longer paying them monthly. As asinine as it was, I signed the contract.

Same goes for my gym, a hundred ninety-five bucks just for the right to pay them another forty a month. I pay my credit card company an annual fee so I can be a "member". A member of what? A club? What kind of club did I just sign up with? Twenty-three percent interest rate? I thought hazing was outlawed. At that rate, they'd darn well better be making me the Grand Poobah, PDQ.

The money I'm actually able to hold on to, I stick in the bank. You know: safe, secure, FDIC. I may be a fool, but I'm not stupid. I know the bank's using my money to loan out

to others, making a sweet little profit on the interest they charge. But, when I go to the ATM and ask for my money back, the money they've been prostituting on the side, they have the audacity to charge me two dollars. Two dollars! "Hey, it's my money. Remember? You were just supposed to hold it for me?"

"Sorry, sir. It's just our policy."

And, what do I do? "Okay, take the two bucks. Give me my cash!" Next payday, I'm back: "Hello, me again. You think you could hold on to this for me awhile?" Fool! If we submit, they won't quit (What? So, I'm a Johnny Cochran fan).

I'm a college graduate, a member of Mensa (well, not yet; I'm still saving for the activation fee), and a smart enough guy. Yet, I'm still an idiot. And, businesses know that, odds are, you're an idiot, too.

Recently I found a mug, sweatshirt, and baseball cap, in a catalog, all stamped with the Coca-Cola insignia. Something inside me screamed, "Free advertising! Coke needs free advertising!" Therefore, I paid fifty-nine dollars so I could essentially be a walking billboard for the world famous soft drink company. I ordered the items and found that they threw on an additional \$9.95 for "shipping and handling". Handling? I had to cough up an additional ten bucks so they could touch my items? What, are they contaminated or something?

When my wife and I bought our home, I realized I was in the wrong business. I should have become a loan officer. They're getting paid every time we blink: processing fee, closing costs, sign-on-the-dotted-line charge, but my favorite are the points. Points sound like good things. You want as many as you can to win a game, right? So, the loan officer tells me they'll be tacking on two points to my final bill. That's fine, but how much is a point, exactly? Well, the guy goes into the percent of the list price based on the loan amount amortized by the price index compared to Alan Greenspan's waistline.

It's like the bead program at Club Med. You buy a bunch of beads on day one, but the precise value of each bead is so obscure ("Well, sir, you buy 39 beads for \$173.28") that you forget they have any real value, and you start throwing them around as if they were... well, beads. "How much for the Mai Tai? Six beads. Great. Mai Tais for everyone!"

"What, I need to pay three and a half points on my loan? Great. Points for everyone!"

A month ago I was watching a K-Mart commercial as I waited for Judge Judy to announce her verdict. "Dollar Days - Four days only at K-Mart." All I remember of the commercial was a can of Folgers coffee and some Martha Stewart pillows. I don't drink coffee, and I still use the same pillow I had when I lived with my parents, but a dollar? Couldn't pass it up.

After the Honorable Judge screamed at the defendant "I'm talking!" and "What, do you think I was born yesterday?!" I rushed over to my local K-Mart. I found a can of Folgers

for four dollars and a Martha Stewart pillow for six dollars, but where were the advertised specials?

Luckily for me an assistant manager was passing by.

“Excuse me. Isn’t it Dollar Days? Where are all of the dollar deals?”

The woman asked me, “Have you seen the coffee and pillows?”

I told her I had and the prices were four and six dollars, respectively. She nodded her head, “Right. Four dollars. Six dollars. Hence, Dollar Days.”

Dollar Days wasn’t about selling items for a dollar, but rather in whole dollar increments. I was under the impression that I’d be getting incredible savings, but instead Dollar Days was merely an attempt at alleviating the strenuous task of making change (“Hey, Charlie! We’re out of dimes. Break out the Dollar Days banner!”)

I know I could have bought the Folgers elsewhere for \$3.69, but the thought of coming home with no loose change just was too inviting. So, now I’ve got a can of Joe, an extra pillow, and an empty penny jar. I can only blame myself.