

*Thomson Reuters Law for the Layperson*

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CONSUMER RIGHTS LAW

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Second Edition

Margaret C. Jasper

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Legal Almanac Series

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THOMSON REUTERS  
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# CONSUMER RIGHTS LAW

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Second Edition

*by*  
**Margaret C. Jasper**

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Legal Almanac Series:  
*Thomson Reuters' Law for the Layperson*

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**To My Husband Chris**

**Your love and support  
are my motivation and inspiration**

**To my sons, Michael, Nick and Chris**

**-and-**

**In memory of my son, Jimmy**

## ABOUT THE AUTHOR

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MARGARET C. JASPER is an attorney engaged in the general practice of law in South Salem, New York, concentrating in the areas of personal injury and entertainment law. Ms. Jasper holds a Juris Doctor degree from Pace University School of Law, White Plains, New York, is a member of the New York and Connecticut bars, and is certified to practice before the United States District Courts for the Southern and Eastern Districts of New York, the United States Court of Appeals for the Second Circuit, and the United States Supreme Court.

Ms. Jasper has been appointed to the law guardian panel for the Family Court of the State of New York, is a member of a number of professional organizations and associations, and is a New York State licensed real estate broker operating as Jasper Real Estate, in South Salem, New York.

Margaret Jasper maintains a website at <http://www.JasperLawOffice.com>.

In 2004, Ms. Jasper successfully argued a case before the New York Court of Appeals, which gives mothers of babies who are stillborn due to medical negligence the right to bring a legal action and recover emotional distress damages. This successful appeal overturned a 26-year old New York case precedent, which previously prevented mothers of stillborn babies from suing their negligent medical providers.

Ms. Jasper is the author and general editor of the following legal almanacs:

- AIDS Law
- The Americans with Disabilities Act
- Animal Rights Law
- Auto Leasing
- Bankruptcy Law for the Individual Debtor
- Banks and their Customers
- Becoming a Citizen

Buying and Selling Your Home  
Commercial Law  
Consumer Rights and the Law  
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How To Change Your Name  
How To Form an LLC  
How To Protect Your Challenged Child  
How To Start Your Own Business  
Identity Theft and How To Protect Yourself  
Individual Bankruptcy and Restructuring  
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International Adoption  
Juvenile Justice and Children's Law  
Labor Law  
Landlord-Tenant Law  
Law for the Small Business Owner  
The Law of Attachment and Garnishment  
The Law of Buying and Selling  
The Law of Capital Punishment

The Law of Child Custody  
The Law of Contracts  
The Law of Debt Collection  
The Law of Dispute Resolution  
The Law of Immigration  
The Law of Libel and Slander  
The Law of Medical Malpractice  
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Victim's Rights Law  
Violence Against Women  
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What if It Happened to You: Violent Crimes and Victims' Rights  
What if the Product Doesn't Work: Warranties & Guarantees

Workers' Compensation Law

Your Child's Legal Rights: An Overview

Your Rights in a Class Action Suit

Your Rights as a Tenant

Your Rights Under the Family and Medical Leave Act

You've Been Fired: Your Rights and Remedies



# INTRODUCTION

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This legal Almanac explores the area of law which governs consumer rights. A consumer is generally defined as an individual who purchases goods and services for his or her personal use. Until the consumer rights movement gained momentum in the mid-1960s, most consumers stood on unequal ground in negotiating transactions with sellers of goods and services. This Almanac gives an overview of the history of the consumer rights movement as it gained momentum over the past several decades.

This Almanac also discusses legislation subsequently passed in an attempt to provide equality in the marketplace and afford the consumer a variety of remedies. Although protective legislation is in effect to benefit the consumer, it is complex. Most consumers are not aware of their rights under the law, and even if they are aware, it takes a certain degree of sophistication to understand exactly what the law provides.

This Almanac provides the consumer with an overview of the law applicable to consumer transactions. The protection and remedies a consumer is entitled to when involved in certain common transactions are explored, as well as advice in handling such transactions. This Almanac further provides the consumer with information concerning the major federal agencies entrusted with overseeing important consumer-related concerns such as product safety. The topics of banking, managing credit, privacy issues and identity protection are explored. The consumer's rights as a patient and a tenant are also examined in this Almanac.

It is important that the individual consumer is made aware of his or her rights, so he or she can recognize a violation when it occurs, and pursue appropriate remedies against the offending party. An informed consumer benefits not only the individual, but the society of consumers as they work to gain equality in the marketplace.

The Appendix provides directories of agencies concerned with consumer rights, including the major federal agencies entrusted with overseeing important consumer-related concerns such as product safety and environmental and occupational safety. The Appendix also sets forth the text of applicable statutes, and other pertinent information and data. The Glossary contains definitions of many of the terms used throughout the Almanac.

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