



## **Read That Small Print**

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I get a call nearly every week from someone who has signed a contract without reading it. It could be as minor as contracting with a plumber for a small repair, or as serious as signing a contract to buy a home or purchase an annuity.

As you might guess, I tell people to never sign a contract without reading it. I admit, that's hard advice to live by, and I too occasionally (although very rarely) sign something that I haven't read. But the rule needs to be to read before you sign. Otherwise, trouble may lie ahead.

It's nearly impossible to get out of a contract on the grounds that you didn't read it. Other excuses work better: that you didn't understand what you read, that the contract was ambiguous, or my mother's personal favorite: that she's a senior citizen.

So why is it important to read all the fine print? Because that's where the gotchas are. For example, a uniform supply contract may state at the top in large print that the contract is for 3 years and that the monthly fee is \$250.00. The average person would assume that if the uniforms are supplied dirty, torn, or late each week, the contract can be canceled. But that may not be the case. The fine print may contain a procedure for complaints that must be followed before the contract may be cancelled. The contract may further provide a huge cancellation penalty if the procedure is not followed.

Could you have changed those cancellation provisions if you had read the contract before signing? Probably not. But at least you would have been aware of what you had to do to cancel. And you might have decided to shorten the term of the contract to 1 year rather than 3 years, so that if the supplier didn't work out you could switch to another fairly quickly.

Do you need an attorney to help with these matters? No. You can do this yourself. It's just a matter of taking the time. We're all busy, and it's hard to find the time for this kind of paperwork. But find the time, somehow. It can save you lots of time and aggravation later.

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