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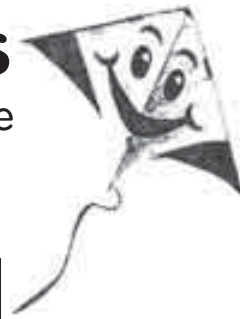
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MONEY TIP: Buying from the Gray Market Comes with Risks

It's natural that you want to see your dollars go as far as possible, but the lowest price on an item doesn't always represent the best deal. In the world known as the "gray market," consumers can buy items that include designer handbags, cell phones, digital cameras, and game consoles at discount prices. But as the name suggests, the gray market falls somewhere between where exchanges are on the up and up--and the black market, where it can be illegal to purchase an item.

Goods become gray market products when they get sold outside of their normal chain of distribution. When manufacturers adjust prices for an item from country-to-country, based on demand and currency fluctuations, gray marketers swoop in, buy up goods in cheap countries, then sell them at a profit--often to unsuspecting consumers. The gray market isn't a new phenomenon, but it has become more common as the number of online shopping sites has grown.

But if it isn't illegal, and you have a chance of getting a below-market price on what are often very expensive items, why wouldn't you buy on the gray market? The gray market comes with its share of twists and turns, and in order to find your way, you need to understand some of the potential hazards of buying gray.

One of those twists is well illustrated by the story of friend who bought a high-end digital camera online for his wife. Not long after he placed his order, the company contacted him and asked him if he wanted a battery for the camera. Unfortunately, the cost of the battery, which was not included in the original advertised price, was so expensive that he could no longer afford the camera. He canceled his order.

You should also understand that because gray market goods were meant for distribution in another country, many manu-

facturers will not honor a gray product's warranty. Even if the gray marketer is willing to offer you some kind of warranty, it is typically much shorter than what you would have gotten from the manufacturer. Consider the case of an XBOX bought online from a gray market site. The product came with a 90-day trial warranty, but the processor conked out just past the 90-day mark. With some smooth talking, and a little luck, the purchaser was able to get Microsoft to give him a full one-year warranty. Nevertheless, XBOX consoles bought directly from authorized distributors come with a three-year warranty for all hardware failures.

Even if you do get a full warranty, you may find that you are unable to read it. Products meant for sale in specific countries usually come with warranties and instructions written in that country's primary language. Sometimes serial numbers found on gray market electronics are changed or removed, making it almost impossible to track down the original source of the product.

If you come across a website that is selling a product for significantly less than the manufacturer

or one of its distributors, you can be reasonably certain that it falls into the gray market category. Know that buying from the gray market comes with some calculated risk, and it may end being a case of, "you get what you pay for."

In light of this, you should take care to know what is or is not included in the advertised price, examine shipping costs carefully, and get all warranty information in writing before you make a purchase. You may also want to consider using a credit card when working with a gray marketer; in most circumstances, your credit card company will offer you some protection against a fraudulent company.

This information is provided through your local Consumer Credit Counseling Service, located at 375 South 4th Street, Coos Bay, OR 97420, by permission of the American Center for Credit Education. For additional Consumer information or help in resolving financial issues contact Consumer Credit Counseling Service of Coos-Curry at (541) 267-7040 or (800) 248-7040 or visit our website at www.cccscoos.org.

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