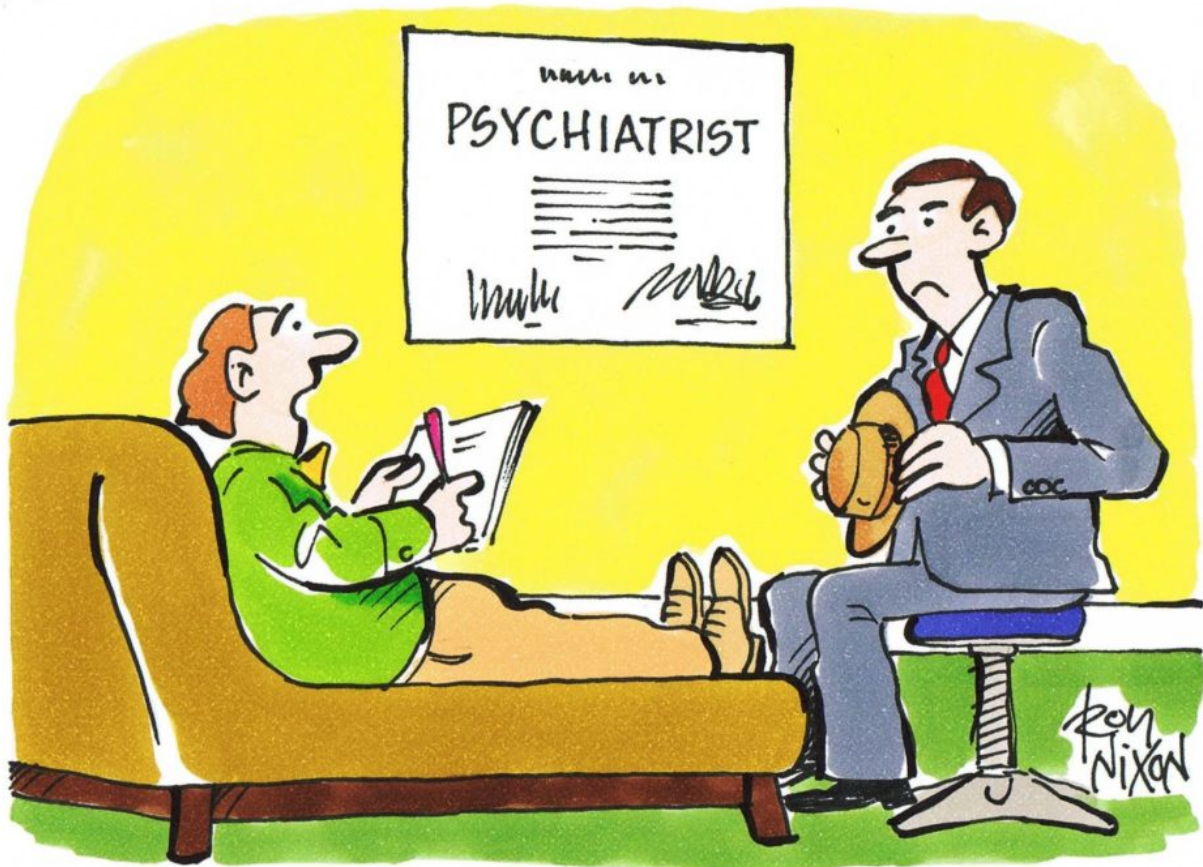


When you're uninformed, don't let people take advantage of you



"... AND WHAT MAKES YOU THINK PEOPLE ALWAYS TAKE ADVANTAGE OF YOU?"

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We are most vulnerable to being taken advantage of when we're engaged in an area we don't understand.

For instance, most people know what is involved in painting a room, so if a painter bids \$3,000 to paint a small room, we immediately reject the bid: "That's ridiculous; too much money for one gallon of paint and six hours of work." But if an AC repairman says, "Your framis is broken, your coils are corroded and the VS pump must be recalibrated—that will cost \$3,000," we're more likely to approve the work because we just don't know what all that means; air conditioning is a mysterious world to us.

I first learned this lesson when I was remodeling an old house to use as headquarters for my organization. Because it was zoned commercial it had to comply with American Disabilities Act (ADA) requirements. I didn't know anything about ADA rules, so I solicited a bid from an ADA "consultant" who offered to "manage" the process for \$4,000. But a builder friend of mine told me, "We are most vulnerable to being taken advantage of when engaged in an area we don't understand," and then he told me that the ADA rules were fairly easy to understand and available online. He was right. I figured it out myself and saved a lot of money.

How can we avoid these moments of naive vulnerability?

- Be aware of when you're in an unfamiliar environment and don't make hasty decisions. When pressed for a decision, a good initial response is, "Let me think about that."
- Always get multiple opinions and bids on all products and services.

- Take the time to research areas you're dealing with; you'll be surprised at how much and how quickly you can learn.
- Solicit input from trusted friends who are familiar with the domain you're unfamiliar with. Be available to help other people when they are in unfamiliar territory. Use your expertise to assist others.

Don't be misled or taken advantage of.