



The Fine Print: How Big Companies Use "Plain English" to Rob You Blind

David Cay Johnston

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"No other modern country gives corporations the unfettered power found in America to gouge customers, shortchange workers, and erect barriers to fair play. A big reason is that so little of the news . . . addresses the private, government-approved mechanisms by which price gouging is employed to redistribute income upward."

You are being systematically exploited by powerful corporations every day. These companies squeeze their trusting customers for every last cent, risk their retirement funds, and endanger their lives. And they do it all legally. How? It's all in the fine print.

David Cay Johnston, the bestselling author of *Perfectly Legal* and *Free Lunch*, is famous for exposing the perfidies of our biggest institutions. Now he turns his attention to the ways huge corporations hide sneaky stipulations in just about every contract, often with government permission.

Johnston has been known to whip out a utility bill and explain line by line what all that mumbo jumbo actually means (and it doesn't mean anything good, unless you happen to be the utility company). Within all that jargon, disclosed in accordance with all legal requirements, lie the tools these companies use to rob you blind. Even worse is what's missing—all the contractually binding clauses that companies hide elsewhere yet still enforce and abuse. Consider, for example, how:

- An insurance company repeatedly delayed paying for a paralyzed man's vital care despite court orders to pay up.
- Laws in nineteen states let companies like Goldman Sachs, General Electric, and Procter & Gamble pocket the state income taxes withheld from their workers' paychecks for up to twenty-five years.
- A little-known government rule gives safety waivers to deadly industrial facilities secretly located underneath schools and playgrounds.
- The "FCC Charge" on your phone bill, which appears to be a government fee, actually goes straight to the phone company.

Johnston shares solutions you can use to fight back against the hundreds of obscure fees and taxes that line the pockets of big corporations, and to help end these devious practices once and for all.

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Miguel Sherman:

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