

THE UGLY TRUTH ABOUT BRIDAL RETAIL SHOPS

Convenient full-service store
or retail experience from hell?

What are the three biggest myths about bridal shops? How about the ten things bridal shops do that will drive you crazy? You'll learn this, plus five "self-defense" tips on avoiding scams. Next, we'll give you six questions you should ask the shop before you place an order.

HERE'S A SOBERING FACT—there are 12,641 businesses listed under the heading “bridal shops” in U.S. yellow pages. And far too many of them have romantic names like “Fred’s Bridal Castle of Dreams.”

Of course, any bride who’s looked at the phone book realizes all those listings aren’t really bridal shops. Many other wedding companies (such as photographers) like to list under the heading “bridal shops” since that’s the first one they think brides look at. Other listings are combo places like “Aunt Emma’s Bridal Shop and Lube Stop” which may or may not be full-service bridal retailers.

Yet even if you take the more conservative number of 8000, that’s still a lot of bridal shops out there. So, where do you start? You have to buy a bridal gown *somewhere*.

That’s what this chapter is all about—the wonderful world of bridal retail. First, we’ll talk about the things that drive brides crazy about bridal shops. You’ll learn all the tricks of the trade that some unscrupulous shops use to separate brides from their money. Later in this chapter, we’ll give you more shopping tips and questions to ask. Along the way, we hope to expose several myths that surround gown shopping and even provide a perspective from the bridal shop owner’s point of view.

Bridal Retail 101: Understanding how the bridal business works.

The Wedding Industrial Complex. That's how one groom we interviewed described dress shops (and the whole wedding business, for that matter). He told us he and his bride felt pressured to have the wedding the industry wanted, not the one they envisioned. That giant sucking sound you hear is the money extracted from engaged couples who walk down the aisle, he said.

Whether you view this process with that much cynicism or not, most brides come face to face with the ugly reality of bridal retail shops at some point in their wedding planning. A recent survey by a bridal magazine revealed that about two-thirds of all brides buy their dress at a full-service bridal shop. (For the curious, another 12% found their dress at a department store; 11% had a gown sewn by a friend or professional; 3% of brides purchased a dress from a mail-order discounter, 2% wear a family heirloom and another 2% of brides borrowed or rented a wedding dress.)

Since two out of three folks reading this will be venturing into bridal shops to find a dress, let's take a moment to discuss the bridal retail business. In short, it's nuts. Talk with any past bride and you'll hear the standard horror stories of dresses that arrived late, salespeople who didn't care and the general mayhem surrounding this purchase.

Talk with any *bridal shop* and you'll hear tales of prima donna designers who ship the wrong dresses and refuse to fix the problem. Add in stiff competition from discounters and the huge inventory investment shops must make to satisfy designer "minimums" . . . and you can see how this line of work can quickly drive a person insane.

After interviewing thousands of brides in the past nine years, we have come to the realization that part of the problem here is a failure to communicate. Since you only buy a wedding dress once in your life (Liz Taylor, you're excused), how do you know what to expect when you step into a bridal store?

Much of the confusion is caused by several widely held myths about bridal retailers. As a public service, let's look at these misconceptions and the truth (as we see it, of course).

Biggest myths about bridal dress shops



Myth #1: *Bridal shops are run by sweet old ladies whose only desire is to make you happy.* The first thing most folks realize after getting over the shock of having to plan a wedding is that the bridal business is, well, a business. And a big business. Engaged couples spend \$10 billion a year on wedding and receptions. Dresses are a \$1.2 billion chunk of that market (\$800 million is spent on wedding gowns, \$400 million for bridesmaids dresses).

Surfing the web for a bridal dress

Even if you don't know a Lycos from a Yahoo, you can't escape hearing about this Internet thing. Soon you'll be able to do *everything* on the World Wide Web, the geeks promise. Who needs a groom when you can just download a JPEG graphic of a guy in a tuxedo to a Sony monitor strategically positioned on the altar. With those Java applets, it looks so real!

So, how can the Internet help you get that dream dress? Here's a quick overview of what you can (and can't do) on the web.

☉ **Designer catalogs.** A steady stream of gown manufacturers have started to put their catalogs on the web. In Part II of this book, we'll note which designers have web sites and their addresses. Some of these sites include style numbers and approximate retail prices. Others are more sketchy. Another good place to surf for dresses: www.bridalsearch.com. This free site includes a searchable database of hundreds of gowns from dozens of designers.

☉ **Gown discounters.** While you can look at gowns on designer's web sites, one thing you can't do is buy. For that, manufacturers refer you to your friendly full-price retailer. But are there any discount places on the web? Yes—and some offer dresses at deep discounts off retail prices. We'll review these sites in depth in the next chapter.

☉ **Local bridal shops.** In the past year, web sites produced by local retail bridal shops have sprung up faster than mushrooms after a heavy rain. Most of these sites are pure advertising. Some offer a list of manufacturers they carry, hours and other helpful information.

Most bridal retailers want to make you a happy customer. Unfortunately, they must also pay the light bill and make a profit. This shouldn't sound difficult, but for some reason, things can get ugly. One common refrain: shop owners tell us they'd run a decent and honest operation if it weren't for that darn-blasted Debbie Does Discount Bridal Gown Shoppe down the street. In order to compete with these "nasty" competitors they must do X, Y, and, though they regret it, Z too. We say get a grip—if you can't run an honest business, go into a line of work that doesn't involve fleecing consumers.

Salespeople at bridal shops can be a peculiar breed, too. Most are on commission—hence, they only get paid when you buy something. As long as times are good, this works fine. The salespeople try hard to find you a gown that meets your needs and budget. Yet, when the competition heats up, things can go haywire. An air of desperation sometimes leads salespeople to use tricks honed in their previous job—as a used car salesperson.

Most bridal shops owners aren't stupid (note: we said *most*). They know you're going to shop the competition. Brides visit at

least four stores and try on a dozen dresses before ordering, according to a recent survey. And those are conservative numbers—we've interviewed brides who've shopped 10, 15 and even 20 different bridal stores. Bridal shops must be competitive to get the sale, but not give away the store in order to keep paying the bills.

Our biggest gripe is with bridal retailers who use unethical tactics and downright sleazy practices to separate brides from their money. Later in this chapter, we'll tell you how to avoid being a victim.



Myth #2: Shops make huge profits selling wedding gowns.

Here's a safe piece of financial advice: if you want to become a millionaire, don't open a bridal shop.

Let's take a look at the numbers. The average wedding dress sells for \$800. What does the shop pay for that? About \$400, leaving a \$400 gross profit. Not bad, eh? Well, hold it. The shop has to pay all their overhead, advertising, rent, salaries and other expenses from that amount. What's left over is a pittance, on average about 5% to 10% (or \$40 to \$80).

And that assumes the shop sells the dress for full price. Most don't. In order to meet competition, many bridal shops discount or have "special sales." In other businesses, discounting might spur demand for items like TV's and VCR's. But no one says, "Hey Honey! Let's get married because that bridal shop is having a sale!" All shops accomplish by discounting is cannibalizing sales from competitors.

Another problem: sample overload. Shops have to invest thousands of dollars in inventory. This not only sucks cash faster than a West Texas dust devil, but at the end of the season, shops are often left with a full inventory of tried-on samples. Then it's sale time—most samples sell for steep discounts, up to 50% off retail (or at cost).

But don't cry for bridal retailers. They have found ways to make up for the lack of profit in wedding dresses. They charge a premium for everything else in the store, from alterations to veils and headpieces. The biggest money-maker: accessories. Those bras, shoes, garters, and fake jewelry can bring in fat mark-ups, perhaps three to five times their wholesale cost.

So, that's why when you try on the wedding gown, salespeople are quick to whip out a headpiece, shoes, and necklace to make a "complete look."



Myth #3: Gowns are custom-made by the shop.

Wrong. Most bridal retailers don't make anything.

Here's how it works in a nutshell: the shops order sample gowns (usually in size 10 or 12) from the manufacturers. That's what you see in the shop—samples or demonstrator models of the various styles. Pick one you like and the shop orders an original in your size. The manufacturer then makes this and

sends it back to you, hopefully in time for your wedding.

And at least that's how it is *supposed* to work. One major wrinkle today is that the manufacturers mass produce gowns in plants as far away as Vietnam. Sometimes, the quality of the cheaper gowns leaves much to be desired. When the gown comes in with flaws or damage, it is often the shop that's left trying to correct the problem.

The truth is: bridal retailers are just middlemen. When the dress manufacturer screws up, they are left holding the bag. Of course, some bridal shops are to blame as well—far too many mismanage their business, falling behind in their bills. They “forget” to pay a manufacturer, who then puts them on a credit hold. As a result, your dress is held hostage in the cross-fire.

11 Stupid Things Bridal Shops Do That Will Drive You Crazy

In the 11 years we've been researching the bridal business, we've heard just about every scam you can imagine. Sleazy photographers who hold pictures hostage until couples come up with an extra \$500. Reception halls who tack on ridiculous fees like “cake cutting charges.”

But you have to hand it to the bridal dress shops. For sheer ingenuity, they can't be beat. Of course, it is important to point out that not all shops employ these tricks and ploys. Fortunately, there are a good number of shops who don't fleece consumers.

Let's not be naive, however: we've encountered these scams personally when we mystery shopped over 200 bridal retailers nationwide. And since then we've interviewed thousands of brides who've told us even more stories. So, under the heading, forewarned is forearmed, here's our list of the Eleven Stupid Things Bridal Shops Do That Will Drive You Crazy:

1 Tags? We don't need no stinkin' tags!

“I went to a local bridal shop to look for a particular designer. When I arrived, all the dresses had no tags. And the salespeople refused to tell me who made which dress. What's going on here?”

Here's a typical scenario: you find a dress you like in a bridal magazine and decide you'd like to try it on. So you trot down to the local bridal shop that's listed in the ad. When you walk in, you're warmly greeted by the salesperson. Then you ask to see this particular dress in the picture, the one by Designer X.

“Sorry, honey,” the salesperson says. “We don't know which dresses are made by which designers.” So you look around and notice something peculiar about the gowns. Apparently, a little gremlin has broken into the bridal shop in the middle of the night

and removed all the tags. And we mean *all* the tags—the designer name, fabric content, country of origin, care instructions and more.

Are you looking at a silk gown or a polyester one? Is it a designer label or a cheap knock-off impostor? Who can tell when all the labels are missing?

Of course, many shops will be more than happy to tell you which designer made your gown—that is, *after* you place down a 50% non-refundable deposit.

If this sounds absurd, it is. And it happens everyday. By our estimates, three out of four shops intentionally remove tags out of their dresses. Why? They want to keep you dumb. If you knew who made which dress, you could go down the street to that evil Debbie Does Discount Bridal Gown Shoppe and get it at a 25% discount.

All of this would be fine if it weren't illegal. Yes, there is a federal law that outlaws this practice. The Federal Textile Products Identification Act, Title 15, Sec 70 (for you law buffs out there, the citation is 15-USC-Sec 70 exec) says all apparel sold in this country must include a label with the manufacturer's name, the fiber content and the country of origin. There's no exception for bridal gowns. And it is not a new law either—the law was enacted in 1958 to stop retailers from passing off clothes made of synthetic fibers as natural ones.

It's a great law, except for the fact that it is never enforced. The Federal Trade Commission (FTC) is supposed to enforce this law, but they've been a toothless watchdog. As a result, bridal shops have nothing to fear. Violations of the law are punishable with up to a year in prison or a \$5000 fine. To our knowledge, no bridal shop owner has ever been prosecuted, fined \$1, or spent any time in jail for this widespread practice.

Sad to say, tag cutting is such a common practice in the business that even the biggest bridal stores do it. Some shop owners make excuses for this practice: one common story we hear is that since they are not actually selling the sample gowns, they don't need to have tags. We say, "nice try." Part 303 of the FTC's trade regulation rules ("Rules and Regulations under the Textile Fiber Products Identification Act") clearly states that samples used to sell textiles must be correctly labeled. We should also point out that nearly all bridal shops sell their samples too, but they don't put the tags back in when they put them on the sale rack. Other shop owners simply plead ignorance: they say everyone does it and they didn't know it is against the law. . . blah, blah, blah.

Shops who cut tags not only run afoul of federal law, but also state consumer laws too. Many states have "deceptive trade practices laws" that also make this practice illegal.

Solution: We implore you to take a stand on this issue. As a consumer, you'd never shop at a grocery store that removed the labels from food items. Or at a car dealership that refused to tell you

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E-MAIL FROM THE REAL WORLD

Tag Slight of Hand & The Zipper Knows All

Removing all those tags from dresses can be such a tough job. Sometimes they miss one or two. Here's an e-mail from a bride in North Carolina with an interesting story on this topic:



"I just wanted to warn brides about my experience in a 'salon-type' bridal store in North Carolina. I was given several dresses that the consultant picked out based on my verbal description; I never was able to see the entire stock. Initially, only one of the dresses had a manufacturer's tag inside, which happened to be the only one I liked at first glance. After trying on all of these gowns, the consultant suggested I retry the one I liked. When she left us alone, I asked my mother to look at the tag to make certain of the manufacturer and locate a style number. Well, the tag had DISAPPEARED. The consultant or another employee, who I think was the culprit, had gone in the dressing room and REMOVED (i.e. cut out) the tag while I was otherwise occupied. When I confronted them about this ILLEGAL practice I was met with silence. I will NOT be giving them any of my business. You'll be happy to know I found the perfect dress in a consignment shop for \$325." 🐿

Sue Morris of Pittsburgh, PA writes of discovering a way around the tag problem:



"I'm delighted with myself for figuring this one out and wanted to pass it along. Last night I was left alone in the dressing room wearing yet another gown that had no manufacturer's label. I got ambitious, slipped out of the gown, and lo and behold, found that the store had written 'regency' (made by Mori Lee) in small letters, upside-down, in pencil, on the bottom of the inside of the zipper! I don't know if every store does this—there must be some out there that really do 'have to take the time to look up the stock number in the master book to find out,' but I was thrilled to have found out how this store squirrels away names. Anything to help a bride feel a little more empowered." 🐿

whether you're buying a Toyota or a Honda until after you placed a deposit. So we say don't do business with shops that cut tags and hide the identities of gowns.

The best way around this problem is to do your homework up front. Research the different designers and find pictures of gowns you like in a magazine. Then take the pictures of the magazine into the bridal shop and ask to see these specific gowns.

Of course, as we noted above, some shops will refuse. That's fine, just go elsewhere. On the other hand, other still that remove tags will tell you who made which dress—if you ask. Don't let the salesperson get away with the line “we can show you something similar.”

Finally, while you do have a right to know the name of the manufacturer of the gown, the style number is another issue. Consumer law does *not* require retailers to give you the style number of a dress.

As a side note, there is one unfortunate loophole to the law: shops can replace manufacturer's tags with their own tags, as long as they indicate their store name, fiber content and country of origin.

2 The Bridal Inquisition.

“I went to visit a local bridal shop. Before I could even look at dresses, I was given the third degree by a salesperson, who wanted to know my name, address, wedding date, fiancé's name, our ages and more. They even asked for my social security number!”

There's nothing like starting out the gown shopping process by being strapped to a chair and grilled by a bridal shop for intimate details of your life. And bridal shops wonder why so many brides despise this process?

The above story, by the way, is true—the bridal shop actually asked for the bride's social security number. (She smartly refused.) We've heard other stories of shops who've asked for annual incomes, parent's addresses and the bride's blood type (just kidding on that last one). Shops are efficient at gathering this info—many have “reception desks” at the door that trap brides before they even get to the racks. In order to see the merchandise, you're asked to fill out an innocent-sounding “registration card.”

Now, why would bridal shops go to all this trouble? Well, the desire to know your name and wedding date is fine. They need to know how much time you have and that's a legitimate issue, considering how slow some designers are at delivering a bridal gown.

(As a side note: we recommend giving a false wedding date, about a month before your actual date. That way if your gown comes in late, you've got some buffer time before the actual date. Of course, don't outsmart yourself—if you're within six months

of the actual wedding, giving an earlier date may result in the shop slapping you with a rush charge to get the dress in on time.)

What about all the other information? What will bridal shops do with your address, phone number, fiancé's name, etc.? If you answered, "sell your name to other wedding merchants who want to send you a mountain of junk mail," then give yourself a prize. Remember when we said that bridal shops don't make much money on the actual dress? Well, one way they supplement their income is to go into the direct mail business—they'll sell your information to other businesses who will pay a princely sum to find out your address. Soon, you'll receive little love notes from Bob's Elegante Garter Store and the Love Shack Drive Thru Chapel.

We suggest you only give out an address and phone number once an order is placed. And if you value your privacy, insist the shop not sell the info. You don't have to reveal your age, fiancé's name, or, least of all, your social security number. (The latter can be used by scamsters to get a litany of financial information on you and giving it out is a prescription for disaster).

3 The Dance of the Delivery Dates.

"I visited three bridal shops and received three different delivery dates for the same dress. One said it would take three months, another said four and the last one claimed six full months. What's up?"

Why would you receive different delivery dates on the same dress? Don't all shops order the dress from the same source, that is the manufacturer?

Actually, the answer is no—and that's why you can get what appears to be inconsistent information from retail dress shops. When a store is an "authorized dealer" of a designer, they can order the gown directly from the manufacturer. What if they don't carry a particular brand name? Are you out of luck? No, most shops can still get the dress through a process called "trans-shipping."

Trans-shipping is when another shop who is an authorized dealer of the gown orders a dress for a shop that isn't. The first shop then ships the dress to the second one—and this takes extra time. That might explain why one shop says the dress will take four months, while another quotes a six month time frame.

Is trans-shipping illegal? No, it isn't—and it happens all the time in the bridal business. Why? All shops can't carry every designer. That's because the designers force their dealers to invest in a certain number of samples each season. These hefty "minimums" can drain cash flow quickly. Hence, most shops only carry 10 to 12 lines of bridal apparel, even though there are 200+ designers out there. If you want a dress from a designer they don't normally carry, they just call up their friend who's in the bridal

business in the next town over (or across the country).

Despite the common practice of trans-shipping, we generally recommend you order your dress from an authorized dealer. (There is one exception: Discount Bridal Service, which we'll discuss in the next chapter).

If you deal with a trans-shipper and there is a problem with the dress, the shop doesn't have a direct connection to the manufacturer to get it fixed. While that doesn't mean you'll be stuck, it just complicates the situation.

What other explanations could account for different delivery dates? Well, new bridal shops might give you an overly optimistic delivery date because they don't know better. Experienced retailers will know which manufacturers run chronically late, despite their "promised delivery dates." Savvy shops will pad the time by a few weeks to account for such stragglers.

Of course, some of the difference can be sheer stupidity. A salesperson who's eager to make the sale may promise a bogus delivery date. Others are simply too lazy to look it up in their programs and just give out a "standard answer."

4 Refundable deposits that aren't.

"I found a great dress at a bridal shop, but still wanted to think about it. The salesperson said I could put down \$100 to hold the dress. The next day I had second thoughts, but the shop refused to refund my money!"

Act now! Discount prices good one day only! As a consumer, it is easy to get pressured to buy something you realize isn't in your budget. And bridal gowns are no exception.

We've heard them all; stories of slick salespeople who remove the money from your wallet before you know what hits you. Add in all the emotions of shopping for a wedding gown and it is a volatile mix.

One twist on this rip-off is what we call "contract slight of hand." In this situation, a salesperson promises you that money you've put down to hold a dress is "completely refundable." Then you sign a sales receipt that states exactly the opposite—no refunds, no exchanges, no nothing. If you go to court, you'll probably lose. That's because a written contract (and that's what a signed sales receipt is) always takes precedent over any verbal promise.

We've heard this story enough times to think it is not accidental. It's a clever shell game. The shop thinks if it can get any money out of you, you'll come back to buy the dress. We love the owners that blame "rogue salespeople" for bilking brides. "They should never have told you the deposit is refundable, honey" they say, while still keeping your money. Please. I was born at night, but not *last* night.

E-MAIL FROM THE REAL WORLD

Disappearing Deposits

Here's a post from alt.wedding (an Internet newsgroup) from a bride who discovered the "disappearing deposit" scam in New York:



"I found a dress (call it dress #1) at a shop on Long Island, but I was still undecided. The shop said the discounted price was only available *that* night. When I said I needed to sleep on it, they said, 'well, you can put down a \$100 deposit just to hold the price and if you change your mind, we'll tear up your check. You can trust us.'

"The next day I went dress shopping like crazy, and found dress #2, which I liked more. When I told the first shop this, they said they could order dress #2 also. But I knew I could find dress #2 through a discounter for even less, and when I did, the first shop refused to give me my deposit back.

"After six weeks of trying to get hold of the owner (who wouldn't return calls; I had to hunt her down on a Saturday in the shop), she told me the store's policy was NEVER TO REFUND DEPOSITS, despite what I was told. Obviously the salesgirl would say anything—lies and all—to get my money. Then they claimed they had another policy of charging \$50 for trying on dresses. Six weeks after the fact and NOW they have a policy! Absurd. It was the first I heard of it.

"Basically the shop is ticked off because I bought a dress (that they don't even carry!) through a discounter. C'mon. Welcome to the wonderful world of free enterprise and fair competition!"

A word to the wise: Don't get pressured into putting money down. A verbal promise of a "refundable" deposit obviously means zip. So watch out, keep your cool when the pressure tactics kick in, and hang on tight to your money! 🐶

Here's the bottom line: never put down money on a dress unless you want to buy it. If you'd like to think about, walk out of the store without leaving a deposit. If the dress is gone the next day, then it wasn't meant to be. (Of course, you can almost always order another one from the shop, but that's besides the point.)

5 Outrageous mark-ups.

I visited a famous bridal shop in Costa Mesa, CA and found THE dress. The shop said the gown was \$1295. Then came the shocker—we saw the SAME exact gown on the internet with a retail of \$738. The wholesale price was just \$369! Is that an illegal mark-up?

Well, it may not be illegal, but it's sure *obscene*. It's a fact of life: the mark-ups at some bridal shops can be heart-stopping, espe-

cially when the shop has an “exclusive” on a dress. We’ve noticed a troubling trend with high mark-ups on obscure imported dresses that aren’t advertised in bridal magazines. As in the above case, the mark-ups can be as much as 300% or more over retail.

And if you thought wedding gowns were over-priced, wait till you see the price of accessories at some bridal shops. A simple veil and headpiece can top \$200. Faux pearl necklaces at real pearl prices. And worse.

It is no secret that bridal shops can make a killing on all the little extras that brides need. Shoes, bras, slippers, jewelry, headpieces, garters, toasting glasses—it is a never-ending parade of merchandising love and marriage.

Here’s our favorite: the “lucky six pence.” You’ve probably heard the “tradition:” a bride is supposed to wear this coin in her shoe for good luck. So, how much should this lucky six-pence cost you? Let’s see—we checked out currency exchange rates in the *Wall Street Journal* and found out a six-pence is worth about 10 cents. One dime. And how much do sixpences cost in bridal shops? Try \$12. And, no, we’re not making this up.

And it is not just companies who take advantage of brides lack of knowledge of European money rates. We also ran across a company at a bridal show that was hawking “lucky pennies” for \$5 a pop.

Our advice: get creative. You can find just about every wedding accessory at another type of shop for much less money. Those special white “bridal shoes” can be found at the mall for 50% off. Lingerie can be bought mail-order for a fraction of the bridal shop price. Toasting glasses, garters and more can be found cheaply at craft stores.

6 Fake Discounts.

“This is it! I found the perfect dress at a local shop for \$890. With the ‘special sale’ that was running, they took 10% off, bring the price down to \$801. Yet when I saw the same dress at another shop, I noticed the retail was just \$795.”

Mark ‘em up to mark ‘em down. That’s the mantra of some less than scrupulous operators. As consumers, we’ve become so addicted to sales, that some merchants cheat—they secretly mark up dresses before that big sale. So, how can you find out the real price? You can look at the back of this book, of course. If you can figure out the manufacturer and style number of the dress you’re looking at (no small task we realize), then you’ll know how much it costs. Another alternative: call a mail-order or internet discounteer like those we list in Chapter 4. If you find a picture of the dress in a magazine, their dealers can usually tell you the actual retail price. This may take some detective work, but will be well worth it.

7 Salon stress.

“Our local bridal shop doesn’t let you actually look at the dresses. Instead, you have to describe what you’re looking for and then the salesperson goes into the back to find a gown. What a hassle!”

These bridal shops have what’s called “closed inventory.” Instead of letting you look through racks of dresses, the salesperson decides what to show you. And that’s the problem.

Some salespeople just aren’t very good listeners. They bring out what they want to sell, not necessarily what you want to see. If you walk in wearing expensive clothing or have a nice-sized diamond engagement ring, watch the price go up accordingly.

It helps to know exactly what you want. If you’re at the beginning of the shopping process, it may be maddening to deal with a closed-inventory shop. Later, after you’ve tried on gowns, it will be easier to tell the salesperson what *you* like.

We call these shops “salon-style” stores, since they hark back to the old days when bridal salons at department stores offered this kind of service. Most bridal salons today are ritzy establishments that sell top-dollar gowns. The owners of these shops claim they have to keep their inventory closed to keep brides from pawing the

E-MAIL FROM THE REAL WORLD

Mystery mark-downs

Sometimes a 50% off deal isn’t all what it seems.



“I discovered a dress for \$599, which the shop said was half off the original price (\$1200). The gown is 100% silk shantung with lace and bead appliques by designer X. However, after looking in your book, I noticed that this designer has no gowns that retail for more than \$900. Is the shop inflating the original retail price?”

In the last year or two, we noticed a troubling new trend at some bridal retail shops: “sale” dresses that have grossly inflated retail prices. In the above case, the bride probably got a \$800 dress for \$600—not bad for an all-silk gown, but no 50% discount either. The lesson: be wary of shops that claim they’re selling dresses at big discounts. Evaluate the dress to determine if it is a truly a good buy on its own merits. Don’t fall for the hype. 🐶

merchandise. This keeps the samples fresher, they claim. Well, they may have a point, but it is such an inconvenience to consumers that the benefits may be outweighed by the hassle factor.

8 Deceptive discontinuations.

“The dress I love is going to be discontinued in three days. At least that’s what the shop said. If I don’t order now, they say I can kiss it good-bye.”

Bridal designers roll out new designs two times a year: spring and fall. To make room for the new, out goes the old—many manufacturers will discontinue a large number of gowns twice a year. Unfortunately, there is often little notice that a dress will be discontinued. Sometimes, a designer will send out notices to retailers that a dress is discontinued *immediately*; other times, there is just a week or two notice.

Our concern: some retailers falsely tell consumers that a dress is about to be discontinued in order to pressure them to make a quick purchase. As a consumer, this can be a powerful sales tactic. If you don’t make a decision NOW, that dream dress will be gone forever.

How can you confirm that a dress is truly scheduled for discontinuation? Unfortunately, most designers won’t give that information out to the public if you simply call them on the phone. The best tactic may be to call another dealer of that manufacturer (perhaps in a nearby town) and ask to verify this information.

9 False flattery.

“Here’s what got on my nerves while dress shopping—no matter what dress I tried on, the salesperson gushed ‘You look sooooo beautiful.’ Please.”

When we went dress shopping, we couldn’t help but notice the number of salespeople who needed some serious sedation. Every gown I would try on would bring “oohs” and “ahhs” from the staff. While this was nice at first, it quickly grew tiresome. I felt that if I tried on a potato sack, the salesperson would scream “Oh! That rustic look is so you! It really picks up your skin tones.”

While it is certainly nice to have a positive retail environment, some shops just go overboard. Most brides would prefer an honest opinion, not false flattery. Unfortunately, the desire to close the sale and make a commission leads some salespeople to declare every dress “beautiful” or “stunning.” As a result, it may make more sense to take one trusted person (a friend or relative) with you while dress shopping. Getting an objective opinion can help cut through the hype.

10 No deposit. No return.

“My fiancé is in the military and has been shipped out to a combat tour. Obviously, we had to postpone the wedding indefinitely, but this seems lost on the bridal shop. They said I have to cough up the money for the dress I special ordered or they’ll take me to court!”

When you order a bridal gown from a typical retail shop, you’ll sign a receipt that says something like “all sales are final. No refunds. No cancellations.”

They ain’t foolin’. And we see that bridal shops have a point—if you could easily return a bridal dress for a full refund, some less-than-honest consumers would drop it off on the way to the airport for extra honeymoon cash.

The only problem is that some bridal shops will take this policy to the extreme. If you fall on hard financial times and lose your job, that’s tough, say some shops. Most won’t even offer you store credit. We’ve actually heard cases of shops who took brides to small claims court to get them to pay the balance on a dress after their wedding was *canceled*.

The worst cases of this (and an example of a stunning lack of patriotism) occurred during the Persian Gulf War. We heard from quite a few brides whose fiancés were fighting overseas, only to find themselves fighting a local bridal shop who demanded the balance on their wedding gown order. A word to the wise: realize when you order a wedding dress, it is going to be yours. Even if the wedding is called off, you’ll still have to buy the dress.

11 The browser fee.

“On the 6:00 news tonight, a reporter investigated a North Carolina bridal shop that charges a \$10 per hour “browser fee”! The shop says this money can be applied toward the payment of a dress, but if you don’t buy, you forfeit the money. This is nuts! If I don’t have to pay a “browser’s fee” to test drive a Mercedes Benz 300E, why on earth would I pay one for a dress?”

Good question. Perhaps the bridal industry is on the cutting edge here. Maybe the Gap will soon charge browser fees? On the other hand, maybe its just bridal shops that are insane.

And that’s just the start of the rip-offs and scams that happen with bridal gowns. Later in this book, we’ll go over all the things that can go wrong *after* you order the dress. But first, let’s look at some basic steps you can take to protect yourself.

Designer Trunk Shows: Tips & Traps

Bridal gown designers do have something in common with Brock stars—occasionally, both go on tour. For dress makers, these tours include personal appearances at various bridal shops where they are the stars of “trunk shows.” But just what the heck are these trunk shows and are they any benefit to you, the bride?

Trunk shows are “limited time” events where designers will show off their complete collection of gowns at a bridal retail shop (or department store). Brides can meet one-on-one with the designer and discuss the right dress for them.

The key advantage for consumers is obvious: for once, you can see a designer’s ENTIRE line of dresses. Stores can only stock a limited number of gowns; trunk shows give you the whole perspective. Another big plus: face-to-face meetings let you ask designers about possible changes to a dress. The result is a customized dress that’s right for you.

Of course, that’s the upside. Here are some traps to look out for, plus some general tips on getting the most out of trunk shows:

☉ **Under pressure.** Trunk shows typically last only two to three days (say, Thursday to Saturday). After that day, most of the gowns are gone. If you want to go back next weekend and show the dress to your mom, tough luck. As a result, you feel tremendous pressure to make a quick decision. The best advice: shop extensively before you go to a trunk show. That way you know whether a “here-today, gone-tomorrow” dress is the right one . . . or you need to keep looking.

☉ **Forget discounts.** Given all the hoopla surrounding trunk shows, some brides think that gowns will be discounted. Forget it. The gowns are almost always sold at full retail. The best you can hope for is to negotiate for changes to a dress without any additional charges.

☉ **Plan in advance.** Designers typically visit a city only once a year. Miss that one weekend and you’re stuck. The best advice: call the designer’s phone number (listed in their ads or later in this book) and get their trunk show schedule. Most designers know by October their travel schedule for the following year. Another idea: some bridal magazines list upcoming trunk show dates.

☉ **Make an appointment.** Some trunk shows can be mobbed. The best advice is to make an appointment in advance. Typically, you will be given an hour or two time slot to try on gowns.

☉ **Be prepared.** Just in case you decide to order a gown at a trunk show, make sure you’re prepared. In order to take correct measurements, you should bring any special undergarments or shoes you plan to wear on your wedding day.

Which designers do trunk shows? The most common road warriors include Christos, Jim Hjelm, Lazaro, Janell Berte, and Galina (see Part II of this book for more info on those designers). We’ve also noticed several of the smaller designers do trunk shows as well.

How to find a “reputable” bridal shop

Here’s one of our favorite pieces of dress-buying advice from bridal magazines: buy a dress from a *reputable* bridal shop.

Duh. I thought I’d just buy a gown from a guy named Joe Bob selling “designer originals” from the back of his Buick Riviera. I never realized you should give your money to a reputable store!

The real question that is never answered in these magazines is *exactly how do you tell which shops are reputable?* Do you just go with the one that has the biggest ad in the phone book? Or the one that’s been around since the Eisenhower administration? What about the shop that’s advertising a MONSTER ONE DAY ONLY SALE in the local newspaper?

The fact is, there is no easy way to separate the reputable shops from the scamsters—it’s not as though the shops that want to rip you off will post a big neon sign over their entrance that says “BUY FROM US! WE SCREW YOU!” And, surprisingly, the age of the shop has little to do with its reputation. We’ve interviewed dozens of brides who felt scammed by long-time shops with ten, 20 and even 30 years of history in the bridal business.

So, as a public service, we’d like to present the Fields’ three-step program to finding a reputable bridal shop. Or at least one that won’t take your money, skip town, and flee to Bolivia.

☉ **Step 1: Listen to your friends.** Not only should you ask your friends for recommendations, but we also recommend actually *listening* to what they have to say. This might sound obvious, but we’re always struck by the number of brides who are warned about a shop and then go there anyway. To be sympathetic, we realize that some brides in small towns don’t have a lot of choice in bridal shops. And some brides may fall into the “it won’t happen to me” syndrome. Either way, it is still important to listen to the bridal grapevine. Brides who complain about local bridal shops are rarely hallucinating.

☉ **Step 2: Do a background check.** Bad bridal shops often leave a trail of unhappy customers. While you may have to do some detective work, it is often an easy trail to pick up. First, call the Better Business Bureau. Next, call your local Department of Consumer Affairs (if your city or county has one). Another source: your local district attorney may have a “consumer fraud” division that fields complaints from consumers. If you turn up any record of unresolved complaints, treat it as a red flag.

☉ **Step 3: Run an “honesty test.”** When you walk into the bridal shop, check for obvious signs of trouble. Are all the tags cut out of the dresses? Do they insist you give them personal information

before seeing dresses? Do they balk at putting an alterations quote in writing? Can you use a credit card for a deposit? Are they asking for more than the standard 50% deposit? Is there heavy pressure to close the sale?

These three simple tests may sound like common sense, but it is easy to ignore red flags when you're distracted by the larger task of planning a wedding. One comment we hear from brides who've been a victim of a bridal rip-off or scam is that "I should have known better. The signs were there." While it is still possible to get burned by a bridal scam even if you take all the above precautions, you'll be greatly reducing the risk by doing some basic research up front.

Self-Defense



Now that we've really got you paranoid about bridal gown shopping, let's point out that you don't have to be a victim. There are a few simple steps you can take to eliminate most of these rip-offs:

1 USE A CREDIT CARD. Here's a piece of advice that seems out of place. Aren't most consumers suppose to avoid credit cards and the evil debt that they incur at 21% annual interest? Yes, but credit cards have a secret weapon that can save you an incredible amount of grief: it is called Federal Regulation C.

This federal law gives credit card purchases special protection. Basically, the law says that if you fail to receive what you've ordered or the merchandise doesn't live up to your expectations, you can dispute the charge with your credit card issuer. First, you must try to work out the problem with the merchant. If that fails, you then send a written account of the problem to the bank or institution that issued your credit card. The credit card company contacts the merchant to try to resolve the dispute. And here's the best part: during this time, the credit card company *reverses* the charge on your account (and zaps away the money that was deposited in the retailer's account). At this point, the more documentation you can provide, the better. Written sales receipts, letters you sent to resolve the problem and so on will go a long way to prove your case.

Of course, there are a couple of limits to this law: you must make the purchase within your home state, or 100 miles of your home address. You also have a limited amount of time (60 to 90 days after the purchase) to dispute a charge. (For more details, check the back of your monthly credit card statement—all the rules on this law are spelled out quite clearly.) What if you've already paid off your bill and then a problem develops? It doesn't matter—you can dispute a deposit or payment on your card at any time within the time frame mentioned.

So how does this work in the rough and tumble world of

bridal retail? Well, anytime you order a dress, most shops ask for a 50% deposit. You can pay this with cash, check or (hopefully) a credit card. What if the shop goes out of business before you dress comes in? Or the shop orders the wrong dress and refuses to correct the problem? Or the alterations lady destroys your dress? If you paid by cash or a check, you're stuck. Kiss your money good-bye—if the shop wants to play hardball, your only recourse is to take them to court.

Ah, but let's say you used a credit card. By contacting your bank or credit card issuer, you should be able to get a full refund if you can document your case. While this may be little comfort if your wedding is only weeks away and you don't have a dress, at least your money is protected. For a real-life example of how a credit card rescued one bride, check out the story in the box.

2 GET IT IN WRITING. Verbal promises from a smooth-talking salesperson are worthless. You'll hear lots of good stories when you shop at bridal shops. Free alterations? This small deposit is 100% refundable? Who can remember what was said last week, last month or six months ago? Get the clerk to scribble a note to that effect and sign it. It doesn't have to be a formal written contract—any scrap of paper will do. Later in this book, we'll go over what you should get on your order receipt. Don't order a gown without getting these details in black and white.

3 START EARLY. Many of the rip-offs we mentioned in this chapter have a common ring: you're in a hurry, there's lots of pressure, you make a snap decision, etc. Leaving plenty of time to shop for a gown short circuits many of these problems.

4 LEAVE YOUR WALLET AT HOME. While we know most brides are smart shoppers, there are a few of you out there that need to be restrained with large quantities of sedatives. If you're one of those folks who makes snap decisions you regret later, consider this simple piece of advice: leave your wallet at home during your initial gown search. That way when you get all excited about a deal that's too good to be true, you'll have a cooling off period to think about it. If you can't take a night to sleep on it, it is not a good deal.

5 MAKE SURE THE SHOP IS LEGIT. Later in this book, we'll give you the phone numbers to every known bridal designer and manufacturer in the universe (well, almost). Use them. Before you order a dress, call the manufacturer to make sure the shop is an authorized dealer. (There's one exception to this rule: Discount Bridal Service, who we'll discuss in the next chapter). Obviously, there is a greater risk ordering a gown from a shop that's not an authorized dealer of that designer. Protect yourself and your money by making this simple phone call first.

Saved by the VISA

Martha was in a panic by the time she called our office. The tone of her voice told the story—Martha had the unfortunate luck of ordering a dress from a store that went out of business.

Things seemed much brighter eight months ago when she ordered the dress for her October wedding. The shop had been in business for 20 years—how much more established can you get? She placed the order and then went about planning the other million details of her wedding.

The dress was due in late June. Plenty of time for alterations, she thought. Martha's first clue that something was wrong happened when the phone rang one night. "Is that your bridal shop on the news?" her friend asked. "What?" Martha said, reaching for the remote control. There was the shop on the ten o'clock news. The doors were about to be pad-locked by a landlord owed three months back rent. Employees refused to answer the phone. Brides outside the entrance were not in a good mood.

The next day, Martha called the shop, only to find the phone disconnected. Her next call was to our office. Did she have any hope of getting her gown? What about her deposit? Since she put the deposit on her VISA, we suggested she immediately contact the bank that issued the card.

Since the charge had occurred nearly four months ago, the bank initially said she was out of luck. Martha didn't give up—she pointed out that the charge was a *deposit* for a dress, not a purchase. Hence, the 60 day limit would not apply since she never actually received the merchandise. After some more wrangling, the bank relented and credited her account. She found a gown at a consignment shop and the story had a happy ending.

While credit cards are not a full-proof method of protection against scammers, they're better than nothing. We've interviewed many brides who found that credit cards gave them extra leverage when a dispute developed with the gown. Stubborn shop owners who refused to fix a problem suddenly become more accommodating when the bride pointed out she could dispute the charge.

Shopping Tips



As Tina Turner once said, we can do this easy. Or we can do it rough. The same goes for gown shopping—make it easy on yourself by following some basic rules of sane shopping:

☉ **Avoid Saturdays.** Most bridal shops are zoos on Saturdays. Dressing rooms are full, salespeople are pulling out their hair, tempers can flair. We say forget it—go shopping on any other day of the week. Another word to the wise: call ahead to see if you need an appointment. Some shops will make evening appointments after hours.

☉ **Take along only one trusted person.** Whether it's Mom, a sister or close friend, it is nice to have a second opinion. Also, it is easier to resist sales pressure or other tactics when you have someone to confer with. This person can also take notes on the shop's policies, delivery dates, alterations estimates and so on.

☉ **Try on expensive gowns.** What? Alan and Denise, have you lost your minds? Why should I waste my time trying on a dress I can't afford? Ah, but there is an important lesson here. The only way to educate yourself about a good quality gown is to try one on—and most expensive gowns have a certain fit and finish that you only see at that price level. This tip is especially important if you plan to shop some of the bargain sources like outlets and discount stores. By trying on a few expensive dresses, you'll know what's a good deal and what isn't. Of course, don't get carried away—two or three dresses is enough. Twenty is overkill.

☉ **Don't fixate on one style.** Sure, you may fall in love with a particular look in a bridal magazine. But remember, dresses look different in the real world. When you shop, keep an open mind. You may end up deciding you look best in a totally different style of dress than you imagined.

☉ **Realize your bridal limit.** Shopping for a bridal gown is an exhausting process. If you try on too many dresses, they'll all become a white blur. Try to visit just two or three shops in one day. While it is tempting do more, it is hard to make a good decision when you've just tried on 34 gowns.

☉ **Don't tear out the pages.** Sure, it is a good idea to single out dresses in a bridal magazine. But don't tear out the pages. Many shops (and discount mail-order services) can get you a price quote if they know the page number of the ad. And that's the rub: most bridal magazines have yet to figure out how to print page numbers on their ads. Hence, if you tear out the pages, it may be more difficult to identify the gown.

Questions to Ask a Bridal Shop

The following questions are reprinted from our first book on weddings, *Bridal Bargains*.

1 WHO IS THE MANUFACTURER OF THIS DRESS? As we previously mentioned, some shops try to hide this from you. Even though they have torn out the tags from the dress (in an illegal effort to keep you from comparison shopping), you can still ask them about who makes the dress. This is important for several reasons. First, you can determine if the store is an authorized dealer for the gown by calling the manufacturer. Second, you know what you are buying—some designers offer better quality than others. If the shop refuses to tell you, or if the salesperson says they just “don’t know,” go elsewhere.

2 HOW LONG WILL IT TAKE TO GET THE DRESS IN? A critical question since the delivery times for different manufacturers vary greatly. If you choose to fudge your wedding date (moving it forward a few weeks from the actual date), be careful here. If you move the date up too early, the shop may not be able to order the dress in time for the early date. In general, bridal gowns take anywhere from six weeks to six months to special order. Bridesmaids’ gowns take about three to four months.

3 WHAT ARE YOUR PAYMENT POLICIES? Can I put the deposit on a credit card? Also, confirm the store’s refund policy. Nearly all bridal shops have a “no refunds” policy on special-order dresses—even if the wedding is called off or there is a death in the family. Read the receipt (or contract) carefully before you sign.

4 CAN I HAVE A WRITTEN ESTIMATE FOR ALTERATIONS? Before you order, get this in writing. Some shops post their standard charges for common alterations like hems, train bustles, etc. Others have a flat fee no matter what needs to be done to the dress. Remember that you do not have to use the store’s in-house alterations department (even though they will strongly encourage you to). If you detect any problems here or can’t get a written estimate, consider hiring another seamstress.

5 WHAT FREE SERVICES ARE AVAILABLE? Some stores throw in a free “steaming” with all bridal gown orders. Other freebies might include free delivery and even ceremony coordination (especially when you place a large order of multiple bridesmaids dresses with the shop). Some of these services might be offered quietly. Ask and ye shall receive.

6 WHO IS THE OWNER/MANAGER OF THE SHOP? In case something goes wrong, it is always nice to go to the top to get a resolution. In addition to noting the name of the salesperson, make sure you ask for the name of the store manager or owner. In the case of a small, mom-and-pop-type operation, the owner and manager may be the same person. In a larger chain of bridal shops, you may be able to just find out the store manager's name. It's never good sign if you can't get a straight answer to this question.

Golden opportunity or the business from hell?

Life as a bridal shop owner isn't all lavender and lace.

Psssst. Hey you! Want to make a lot of money? Have we got a business for you: run your own bridal dress shop! Live the life of high fashion! Pure glamour! Big profits! Customers who'll pay anything to get your product!

Many entrepreneurs are attracted to the bridal business with such hype, but the reality of running a retail shop quickly hits them smack in the face. Now, at this point, you might be saying, "what do I care?" While it is easy to dismiss the problems of bridal retailers as their own doing, it is also important to recognize what life is like on the *other* side of the cash register. Understanding the pressures that bridal shops face may help explain (if not excuse) much of the behavior, practices and tactics that drive consumers crazy.

One of the biggest and most unpleasant surprises that zaps the novice bridal retailer is the manufacturers themselves. Acting like spoiled children who think retailers are there to serve their wishes, some designers do their best to torture their dealers. Take the issue of minimum orders. The dreaded "minimums" (as they are called in the business) can be draconian—designers demand stores purchase thousands of dollars of sample gowns twice a year. If they miss a season, they're dropped like yesterday's news. And some designers send stores "mystery" samples—dresses that the stores never see in advance, but are expected to stock and pay for. Some of these fashion experiments are best left on the cutting room floor.

And what if there is a problem with a dress order? Some manufacturers have very bad manners. Many ship goods without inspecting them first—and hassle the stores when they want to return damaged dresses. One famous designer has been known to fly into a rage when a store calls with a problem dress. "It is *your* job to fix it," the designer will yell into the phone before hanging up. And that's one of the nicer designers.

Of course, the reality of owning a retail shop, any retail shop, in the 90's quickly leads many bridal shop owners to burn-out. The excitement of opening a store quickly fades into long hours, week-

What if the bridal shop takes the fifth when asked these questions? Any time a shop balks at answering these basic questions or refuses to put details like the delivery date in writing, it is a big red flag. What are they hiding? While many shops expect brides to disclose their name, address, phone number, blood type and so on, it's amazing how quiet they can be when the tables are turned. We suggest you continue your gown search until you turn up an honest and forthright retailer.

ends spent at work, and hassles with employees. And did we mention the competition? The bridal business may look sweet and innocent on the surface, but talk with any retailer and you'll hear stories of competitors that would run over their mother with a truck in order to make a sale. Shops spread rumors about other stores, battle with each other over bridal fashion shows and try to get manufacturers to drop their competition as dealers.

All this leads to burn-out, and in some cases, a flame-out—a bridal store that goes bankrupt, leaving a trail of unhappy brides bilked out of dress deposits and with nothing to wear for their weddings.

We were surprised at an article in a bridal industry newsletter that revealed many bridal shop owners don't take a salary from their operations! That's right—they put in all those long hours, deal with pesky consumers like us and then walk away in the end with no income. For some women (and the vast majority of bridal shop owners are women), the bridal shop is more like a hobby. In the end, however, a lack of salary usually leads to absentee owners and shops run in a far less-than-professional manner.

And when some shop owners tire of the grind and little pay, they can get nasty. We've got stacks of stories from brides who felt literally tortured by a bridal shop owner from hell. Some owners turn into downright thieves—taking deposits from consumers and then not caring if the bride ever sees her dress.

On the other hand, no one is forced into opening a bridal shop. No government agency assigns you this thankless job. And some people get into the bridal business because they think they can make a fast buck. Brides are such an easy mark, they think. Buying a dress is one shot deal—you won't see her again, so take as much money as you can grab.

As long as anyone can print up a business card that says "Bertha's Bridal Shoppe," there will be good retailers and those who should be locked up for eight to ten years. While it would be nice to think that the industry can police itself, we're not so naive as to imagine that these problems will go away anytime soon. As a bride, all you can do is hope your walk down the aisle doesn't also mean a trip to the cleaners.