

## Amber, The Giant Slayer

You might be familiar with the story of David and Goliath when a young soldier killed a nine-foot-tall giant and sent the Philistine army running in fear. Just as dramatic is the story of my granddaughter Amber, a middle-aged single mother, and an automotive giant. The story follows.

An unlicensed, underaged, uninsured driver totaled Amber's Ford. The impact from the airbag and seatbelt injured her breast, bruised her legs and abdomen, and gave her a black eye. In a moment, she had lost the best car she had ever owned, had no way to continue her three jobs, and feared her insurance rates might go through the roof though she was not at fault.

It took three weeks for the insurance company to send her a \$9,000 check for the loss of her car—a check she expected to use as a down payment on a new car. In the meantime, without transportation, she had to scrape up money for food delivery and pay for rides when she went out.

Researching online, Amber was surprised to find a new vehicle on a dealer website listed at \$19,500 that might be in her price range if she could arrange affordable payments. She told the dealer how much she had to put down.

Years earlier, when shopping for her now-wrecked Ford, Amber told the salesperson the car she wanted, how much she would pay per month, and for how long. I watched as the salesperson tried to move her in another direction, even a half percentage point; she did not waver. Finally, when negotiations were at a stalemate, she told him she would look elsewhere. He looked apoplectic, made a dash for his head office, and returned quickly to say she could have the car on her terms.

So, before making a trip to the car lot to look at a new automobile, Amber wanted the dealer's assurance she wasn't wasting her time.

He assured her he could get close to what she requested, so Amber's friend in Fresno drove 40 miles to Visalia to pick her up, then they drove to a neighboring town to the dealership.

Amber test-drove the car and filled out an application for financing. Their finance handler came to the salesperson's office and said the payments would be \$400 a month. Amber expressed alarm because she had told the salesperson before driving there she could only handle about \$180 a month.

The finance man said, “What do you expect, buying a vehicle that costs over \$27,000?”

She showed him a screenshot of their website showing the price of \$19,500 and the VIN—the same as the car she test-drove.

Years earlier, Amber began her career in management at a music store where she had customers returning to deal specifically with her. They trusted her because she knew what they wanted, how much the store paid for it, and how much she could discount the product and still make money while satisfying the customer. In other words, she understood the game that goes on between salespeople and customers.

So, in the car dealership, she waited patiently while the salesperson and finance man went to another room and returned shortly, saying she could have the vehicle with payments of \$250 a month, but tried to persuade her to buy a used car instead.

She became visibly upset, said a few unprintable words she made sure clients and employees in neighboring offices heard, and said she needed to go home, calm down, and begin a search for another vehicle.

Later that evening, during dinner at her friend’s house, the salesman phoned. He said he had figured out how she could get the vehicle for the price she was willing to pay. The deal he offered was \$9,000 down with \$209 per month payments.

She accepted his offer. He assured her he would arrange financing but told her he had to get it approved. They played phone tag for three days, leaving Amber uncertain she would get the car. When he finally got back to her on Saturday, he said she was confused, and he proceeded to tell her about a deal they had not discussed for more money than they originally agreed on—a ploy Amber called gaslighting. He acted like he had no memory of their previous conversation. When she insisted, he transferred her to his manager, who tried to force her to take a different deal.

Amber hit social media, posting reviews of her experience on Google and Yelp. She went to the manufacturer’s website and filed a complaint detailing her experience at the dealership. Soon after she posted reviews, the manager called and attempted to push her into still a different deal, insisting that was the best he could do. She held her ground.

Five minutes later, the same man called, telling Amber he would honor the deal she asked for on her first visit. He asked in return that she remove her reviews from the internet. In good faith, she did.

Suddenly, after showing no concern for wasting her time and resources, they were in a hurry to finish the deal right away. She told them she did not have a ride

to their dealership, plus her bank was closed until Monday. They threatened the car might be sold to someone else over the weekend and said they could not hold the vehicle. When Amber threatened to repost her reviews, they agreed to keep the car over the weekend.

On Monday, Amber made the down payment in cash, dropped her case against the dealer's customer relations, and drove away victorious in an excellently priced new car.