



Consumer Watch

A Monthly Newsletter from the Connecticut Department of Consumer Protection

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Dannel P. Malloy, Governor

www.ct.gov/dcp

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In This Issue

- 1 Ten tips for saner holiday shopping
- 1 From the Commissioner
- 2 Stay safe from crime while shopping
- 2 Is layaway the *right way* for you to save?
- 2 True or False?
- 3 6 tips for getting the most from gift cards
- 3 Is a fitness membership in your future?
- 4 Holiday Liquor Sales – Hours & Restrictions

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Our website offers the latest and most comprehensive information that we have on dozens of consumer-related topics!

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10 Tips for Saner Holiday Shopping

To get the best holiday deals with the least amount of stress, we suggest these tried-and-true tips:

1. **Don't wait till the last minute.** More time allows for more creativity and more savings. It also results in fewer impulse buys, last-minute panics, out-of-stock must-haves, and less overall frenzy.
2. **Start with a total budgeted amount,** decide how much you're willing to spend on each person, and stick to it.
3. **Try to group people** on your list for whom you might purchase the same gift, or at least gifts from the same store, to save on gas and check-out time.
4. **Read sale flyers carefully.** Watch out for items where the ad says *quantities limited, no rainchecks, or not available at all stores*. Otherwise, if a Connecticut store doesn't have that sale item you saw advertised, you have the right to a *raincheck*, with some exceptions. Read our [Fact sheet on rainchecks](#).
5. **Shop around.** When comparison shopping, make sure you have the item's manufacturer, model number, stock number or other identifying information to be sure you're comparing the same two items. Many stores will match or even beat their competitors' prices. Read the merchant's pricing policy carefully, however. It may not apply to all items.
6. **Ask about refund and return policies.** In Connecticut, sellers can set any refund or exchange policies they choose, provided that they **post the policy** in a conspicuous place for customers to see. Most stores have an extended refund policy during the holiday season. If the holiday return date is not printed on your receipt, ask the sales clerk to mark and initial the return date on the store receipt. If there is no return/refund notice posted, you may, within seven calendar days, return any new, unused item to the store with a proof of purchase, and get a cash refund on a cash sale, or a credit to your charge account on a credit card sale. [See exceptions...](#)

more, page 4

From Commissioner Rubenstein

As we approach the holidays, nearly everyone's thoughts are on their shopping list and how to get the "must-have" items at an affordable price and on time.

This issue of Consumer Watch offers advice and warnings to help keep things sane, safe and affordable for shoppers.

All of us at the Department of Consumer Protection wish you and yours a very happy holiday season!

William M. Rubenstein



Commissioner Rubenstein was appointed by Governor Malloy and approved by the Legislature in 2011.

Stay safe from crime while shopping

At the holidays more than any other time of year, distracted and rushed shoppers can become vulnerable to theft and other crime. We hope the following reminders help you to stay prepared and alert during the holiday season.

- Shop during daylight hours whenever possible. If you must shop at night, go with a friend or family member, and park in a well-lit area.
- Beware of strangers approaching you for any reason. Con-artists may try various methods of distracting you with the intention of taking your money or belongings.
- Avoid carrying large amounts of cash; pay with a check or credit card whenever possible. Remember to have your driver's license with you to avoid delays at the register.
- Dress casually, with comfortable shoes and no expensive or showy jewelry.
- Keep one hand on your purse or wallet as much as you can; where possible, keep cash in your front pocket.
- Stay alert to your surroundings.
- Avoid overloading yourself with packages. It is important to have clear visibility and freedom of motion to avoid mishaps.



you have paid for them in full.

If you choose to buy on layaway, here are a few tips for you:

- Get the merchant's layaway policy in writing. Look for details on:
 - **the terms of the layaway plan:** how much time you have to pay for the merchandise or service; when your payments are due; the minimum payment required; and possible service charges for using the plan. Is there a fee or a penalty for missed or late payments? Will your contract be cancelled and merchandise be returned to inventory?
 - **the refund policy:** If you decide you don't want the merchandise after you've made some or all of the payments, can you get a refund? Retailers' policies may differ: some give you all your money back; others may charge a non-refundable service fee; still others may offer a merchant credit for the amount you paid.
- You might want to compare the costs of using layaway versus using credit. Add up the total amount in fees you will pay at the store by using layaway. Then, if you have a credit card, determine how much money in interest you would pay if you charged the same item(s) and paid your credit bill when it arrives.
- Keep good records of the payments you make on layaway merchandise. They may come in handy if you later have a problem.

Online Layaway?

Some online retailers have also started offering layaway. Some sites require electronic debiting from your checking account; others require that you pay by check or money order through the mail. Still others allow you to pay with credit or debit cards, or use online payment services. Once you've paid the balance, the merchant sends you the product. It's **always** important to deal only with well-known, reputable online sellers, and, as with regular layaway, make sure you're familiar and comfortable with all of the terms and conditions!

True or False? *(answers, page 4)*

1. Regardless of when a holiday present was purchased, I can exchange or return it within a week after the holiday. **True or False?**
2. I can cancel my new health club contract within three business days of signing it. **True or False?**

6 tips for getting the most from gift cards

Gift cards are a perennial favorite among givers and receivers at holiday time. While this market continues to improve and evolve, consumers still need to be careful when buying gift cards. Here are a few guidelines, courtesy of the Federal Reserve:

1. Know your rights - Federal rules that took effect in August 2010 protect consumers by restricting fees and changing conditions regarding gift card expiration dates. The new rules apply to two types of cards: retail gift cards, which can only be redeemed at stores and restaurants that sell them, and bank gift cards, which carry the logo of a payment card network like American Express or MasterCard and may be used wherever those brands are accepted. More information on the new rules is available [here](#).
2. Check it out - Make sure you are buying from a known and trusted source. Some online auction sites that promise 'full value guaranteed' gift cards have been reported to sell cards that are counterfeit, expired or obtained fraudulently.
3. Beware -- a gift card from a store or restaurant that files for bankruptcy or goes out of business may end up being worthless – but not always. A business that files for bankruptcy may honor its gift cards, or a competitor may decide to accept the card. Each situation is different. If a chain store or business closes one of its shops, it may still be possible to find another location where the card can be used.

more, next page



If you plan to join a health club in 2012, here are a few important things for you to know and do.

- Visit the club during the hours you would normally use it, to see how busy and crowded it will be.
- Notice whether the facilities are clean and well-maintained, and check the condition of the equipment. Are the showers in good working order? (Complaints about unsanitary conditions may be filed with your local health officials.)
- Ask about trial periods. Is there a time when you can sample the services and equipment for free?
- Ask about the number of members. Many clubs set no membership limits. While the facility may not be crowded when you visit, it may be packed during peak hours or during the winter months.
- Learn the club's hours of operation. Some clubs may limit lower-cost memberships to certain hours. Are they open all weekend? Is babysitting available if you need it?
- Ask about instructors and trainers. If you're looking for professionals to help you, ask about staff qualifications and turnover.
- Talk to members who have been there for awhile. Have they been satisfied? Have their problems been addressed?

You have the right to a written contract when you sign up

- The maximum length of time a contract may run is two years. No lifetime memberships are allowed under law!
- Read your contract carefully, and keep a signed copy. The contract must include:
 - a notice that **you have the right to cancel within three business days of signing**, if you change your mind. It must also inform you of the proper cancellation procedures.
 - a notice of your right to cancel the contract if the club moves or closes.
 - a list of all contract prices and equipment. This information must also be must be posted where you sign the contract.

If the situation changes

- You have the right to a prorated refund if you move more than 25 miles away from the facility where you signed the contract.
- If you become disabled, you have the right to a prorated refund, if you can provide the proper medical documentation.
- You also have the right to a refund if the club you joined moves to a new location.

Is a fitness membership in your future?

What you need to know about health club membership in Connecticut

Health clubs in Connecticut must be licensed by the Department of Consumer Protection. These are businesses that offer facilities for physical fitness or well-being in return for a fee of more than 30 days' payment in advance, or which sign members up for more than 30 days at a time, including golf and tennis clubs, health spas, sports and fitness centers, figure salons, self-defense clubs, squash and racquetball clubs and platform tennis clubs.

Gift Cards, continued from page 3

4. Inspect the packaging and the card – avoid gift cards that appear to have been removed from their packaging, are approaching their expiration date, or are already expired. Verify that no protective stickers have been removed and that the protective layer on the back of the card hasn't been scratched off to reveal a PIN number. Report any damaged cards on display to the seller.
5. Read the fine print - Is there a fee to buy the card? Are there shipping and handling fees for cards bought by phone or online? Are there any fees that will be deducted from the card? Provide backup – When giving a gift card, also give the recipient your original receipt in case the card is later lost or stolen.
6. Care for gift cards like cash – if you receive a gift card, try to use it as soon as possible, to avoid complications from losing a card or from a business closing down before you've redeemed your gift. If a gift card is lost or stolen, immediately report it to the issuer. Some issuers may not replace them, while others will, for a fee.

10 Shopping Tips, continued from page 1

7. **Find out if a "restocking fee" is charged**, especially on large items like televisions and computers.
8. **Get gift receipts and regular receipts – keep track of both.** Sometimes prices drop between when you buy and when you give -- if that's the case, retailers will sometimes refund you the difference. And gift receipts are always appreciated, in case your recipient needs to exchange or return your gift for any reason.
9. **Don't buy expensive service agreements.** Extended warranties are often a bad deal for consumers because research shows that products seldom break within the extended-warranty window (typically around three years), and when they do break, repairs often cost about the same as the cost of the warranty.
10. **Before buying online, check out [our online shopping advice](#).**

True or False? (answers)

1. The answer is False. Unless a different return/refund notice is posted in the store, you have seven calendar days after purchase to return any new, unused item to the store with a proof of purchase to get a cash refund on a cash sale, or credit on a credit card sale. Since most gifts are usually bought well before the holiday, *technically, the store is under no obligation to refund your money or exchange the item.* Luckily, most stores have an extended refund policy during the holiday season. Unless you have the sales slip or gift receipt however, be prepared to be offered an exchange or store credit. Cash or credit refunds are generally never given without a sales receipt.

2. The answer is True. When you join a health club you are entitled to a written contract, which must include a notice that you have the right to cancel within three business days of signing the contract. It must also inform you of the proper cancellation procedures.

Holiday Liquor Sales -- Hours and Restrictions

Christmas Eve, Saturday, 12/24: Liquor stores and grocery stores with beer permits may sell during normal hours. Bars, restaurants and cafes may serve until 2 a.m. 12/25.

Christmas Day, Sunday, 12/25 and Monday, 12/26: Package stores closed both days, grocery stores may be open but the sale of beer is prohibited.

Christmas Day, Sunday, 12/25 Restaurants, bars, cafes, casinos (food must be available) may serve as permit allows for normal operation.

New Year's Eve, Saturday, 12/31: Liquor stores and grocery stores with beer permits may sell during normal hours. Bars, restaurants and cafes may serve until 3 a.m. 1/1

New Year's Day, Sunday 1/1 and Monday 1/2: Package stores closed both days, grocery stores may be open but the sale of beer is prohibited.

New Year's Day, Sunday 1/1: Restaurants, bars, cafes, casinos (food must be available) may serve as permit allows for normal operation.

Best Wishes for a Safe and Joyful Holiday Season and a Very Happy New Year!