



Consumer Watch

A Monthly Newsletter from the Connecticut Department of Consumer Protection

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Dannel P. Malloy, Governor

www.ct.gov/dcp

Vol. 3, No. 11 June 2014

In This Issue

- 1 Flash Sales – a Flash in the Pan?
- 1 From the Commissioner
- 2 Pool Play Requires Adult Supervision
- 3 Don't Let Your Dream Home turn Into a Home Improvement Nightmare
- 3 True or False

Suggested Links

www.ct.gov/dcp

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

www.SmartConsumer.ct.gov

Basic information for consumers of all ages to protect themselves and avoid scams!

<https://www.elicense.ct.gov>

To verify a license, permit or registration, or to run a roster of licensees. Also, the place for online renewal!

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Flash sales – Just a flash in the pan?

Flash sale: (n.) A limited-time offer to buy something. See also flash mob. (partial definition, PCMag.com Encyclopedia)

Flash sales and the websites that promote them have been described as “members-only” e-commerce sites that offer one or many daily deals on high-end or luxury goods at discounted prices. Due to the success of the original websites, there are now well over a hundred flash sale sites in the U.S. Many offer everyday items and services, and “membership” often requires no more than a valid email address. In short, the concept has peaked and industry leaders are now thinking up the next big thing. Meanwhile, we explore “flash sales” and what you need to know.

Fab.com is one example of a flash sale site, as is **Gilt.com**. These companies, which didn't exist a few years ago, are now e-commerce leaders. Even traditional online sellers such as **Amazon** now feature *Deals of the Day* and *Lightning Deals*, while home décor site **Wayfair** added *Daily Fair* last year to its website. For a smart shopper, a flash sale can offer a chance to score a much desired or needed item at a favorable price. But the hype surrounding these sales doesn't mention the obvious truth, and consumers need to remember this -- overall, the advantages rest with the seller -- so buyer beware.

Early flash sale sites provided sellers and makers of famous high-end brands a quick and easy way to get rid of unsold inventory. As these sales gained attention and popularity, the same sellers, now worried about devaluing their brand image, began stepping back from those original deep discounts. Thus, the “fabulous deals” of the original flash sales are not as common today.

more, page 3

From Commissioner Rubenstein

With the e-commerce scene constantly in flux, smart consumers need to always be wary of getting caught up in the hype, as we advise in this month's main article. Summertime is pool time, and on page 2 we present the best strategies for preventing water-related accidents and injuries, particularly in the backyard pool. Experts expect a strong real estate market this summer, but don't skip if repairs and upgrades to your new home are needed. Do your homework and hire a registered contractor, as we advise on page 3.

Best wishes,

Bill Rubenstein



Commissioner William M. Rubenstein



Not Just Fun and Games: Pool Play Requires Adult Supervision



Keeping an eye on the kids at the beach or backyard pool is no picnic for parents – but it’s not meant to be. Across the United States each day, ten people die from drowning, including two kids aged 14 or younger. Ten youngsters are treated each day in hospital emergency departments for submersion injuries that can lead to severe brain damage and long-term disabilities.

Research shows that factors affecting drowning risk include:

Lack of Swimming Ability: Among children between the ages of one and four years, participation in formal swimming lessons reduces the risk of accidental drowning.

Lack of Barriers: Barriers, such as pool fencing, prevent young children from gaining access to the pool area undetected. A four-sided isolation fence (that separates the pool area from the house and yard) reduces a child’s risk of drowning 83% compared to three-sided property-line fencing.

Lack of Close Supervision: Drowning can happen quickly and quietly anywhere there is water and even in the presence of lifeguards. Yelling for help and flailing about are not accurate indicators of drowning. Seen from a distance, a drowning person can experience mortal distress, panic, and slip underwater with barely a splash. The U.S. Coast Guard publication, “On Scene,” in its Fall 2006 issue included a very clear description of the “instinctive drowning response,” which can be read [here](#).

Location: The majority of child drowning victims under age four drown in home swimming pools, while the percentage of drownings in natural water settings, including lakes, rivers and oceans, increases with age.

How to keep backyard water play safer

Supervise, supervise, supervise: Designate a responsible adult to watch young children at all times in and around water. When supervising toddlers and preschoolers at play, an adult should be within arm’s reach of the children at all times. Because drowning occurs quickly and quietly, adults should not be involved in any other distracting activity (reading, tending to chores, playing cards, talking on the phone) while supervising children, even when at a public location with lifeguards on duty.

Supervise kids even in the hot tub and don’t allow hand stands, because in just a few seconds, the very powerful suction outlets in spas and hot tubs can get a vice-like hold on a child’s hair and trap them underwater. Consider bathing caps for anyone with long hair.

Secure, surround and lock the backyard pool area. Pool owners should adopt several layers of protection, including a fence at least four feet high that completely surrounds the pool with self-closing, self-latching gates that open outward. Latches are best placed at adult shoulder height, out of children’s reach. A four-sided pool fence that totally separates the pool area from the house and yard is best. If your house forms one side of the “fence,” install alarms on any door that leads to the pool area.

A power safety cover over the pool when not in use is another layer of security. Automatic door/gate locks and fence alarms are options to further prevent access or provide alerts.

more, page 4

True or False

Online gambling is not legally allowed in Connecticut. **True or False?**

answer, page 4

Don't Let Your Dream Home Turn into a Home Improvement Nightmare



Whether you've just bought your first home or your fourth, chances are there are a few things you'll want remodeled or repaired. Here's what you need to know to prevent your dream home from becoming a nightmare.

First, know that all home improvement contractors in Connecticut need to be registered, and that's a key protection for you and

your property. This includes driveway pavers, roofers, carpenters, and so on. This registration doesn't guarantee that mistakes can't happen, but it does give you some financial protection that's not available if the contractor isn't registered.

Ask friends for referrals, call references, and verify that the person you hire is registered to work in Connecticut as a home improvement contractor. Each registered contractor is given a wallet card with their Connecticut registration number and expiration date – ask to see this card. You can also visit the Department of Consumer Protection's website at ct.gov/dcp and go to "Verify a License." You can call us at (860) 713-6110.

Before signing a contract, ask your contractors about their current workload. Can they start and finish on time? If you're on a deadline, you should both be aware of each other's expectations.

Find out if the contractor plans to hire skilled trades workers, such as electricians or plumbers, and specify in writing that those workers have the appropriate Connecticut occupational license. You want anyone working on your home fully qualified to do the job! You can verify the workers' licenses on the Department's website or by phone. If you have concerns about the use of subcontractors, their qualifications and experience, be sure to ask and specify the details in writing.

Confirm with your contractor whether he or you will obtain the building permits, if needed. Ultimately, they are your responsibility.

Verify with the contractor that he has the appropriate level of workers' compensation and liability insurance.

Set up a written payment schedule that allows you to pay about 1/3 up front, 1/3 when work is halfway done, and the final third when the work is completed to your satisfaction. Never pay in cash. Get dated receipts.

Get a signed, detailed, and fully executed contract before any work begins. Keep a copy. By law, all home improvement contracts must be in writing, include all details of the job, and bear the contractor's name and registration number. The contract must also include the start date, end date, work to be done, materials to be used, and price. The contract must also give you three (3) days to cancel. This is your "cooling off" period, a time to review the contract, especially if you feel you signed it under pressure. Read more [here](#) or contact the Department at 860-713-6110 or at dcp.frauds@ct.gov with your questions and concerns.

Flash Sales, cont. from page 1

Still, the sites flourish because shoppers continue to believe that the prices are greatly discounted. That's why big and healthy online retailers like Amazon and Wayfair now list their own "flash sale" offerings. Flash sales tap into *impulse* buying behavior, producing a new breed of online shoppers who habitually browse flash sale sites and wind up buying something.

Impulse buying is always great for sellers; but not so for sensible consumers. The following factors combine to make flash sales enticing:

- a sense of urgency -- the sale's short duration and/or limited supply
- a (seemingly) high discount rate
- the "exclusive" nature of the sale
- digital reach capabilities (email, social media, apps)

When the *New York Times* researched bargains they could buy from "flash sites," they found that the same products could have been bought elsewhere for less. For example, a famous-designer tote bag was \$169 (plus \$5.95 shipping) on flash sale site Gilt.com. But the designer's own website was selling the same bag on the same day for \$130 with **free** shipping. Leather ballet flats by a well-known maker were \$49.90 (plus \$9.95 shipping) on RueLaLa.com. The same pair on a regular retail site ran about \$21 less.

Flash sale sites generally charge for shipping, have limited return policies that often include restocking fees, and according to many reviewers, tend to be a bit slower to deliver than other retailers.

As the flash sale boom evolves, travel experts report that airline, hotel and travel sites are now promoting flash sale offerings. Impulse buys on travel? That could get *really* expensive very quickly!

Consumers should watch out for travel scams that appear as flash sale offerings. (*If it seems too good to be true – it's not true.*) Work only with well-established, legitimate online travel sites. Even before booking a "flash sale" deal from a legitimate site, go online to check the retail air and hotel price for the same trip. You may find the prices are quite similar, but the "flash sale" package requires full, immediate online payment, restricts your accommodations or imposes other limitations. Whenever you book travel, always verify every detail in writing before you book the trip to ensure there are no unhappy surprises awaiting you!

Look for, and read the fine print. Excessive fine print is a sign to go slow – or go elsewhere. Don't give in to gimmicks coaxing you to hurry, such as ticking clocks, count-down timers or alerts that "only" one or two sale packages remain. Avoid high pressure salesmanship wherever it strikes!

As always, it pays to be an informed consumer.

Making the backyard pool safer, cont. from page 2

Any pool NOT fully enclosed by a locked and gated fence should have an in-pool safety alarm. Some of these float on the water while others establish a radar zone across the pool area. A visit to a properly licensed pool retailer can help you choose the most effective alarm for your pool.

Clear the deck. Remove floats, balls and other toys from the pool, deck and surrounding area immediately after use so children are not tempted to re-enter the pool area unsupervised. Store benches, ladders or other items that small children could use to help them reach the gate latch.

Trim shrubs so they don't obstruct your view of any area in the pool, make sure patio furniture is at least four feet away from the edge of the pool and remember that floating toys such as rafts and "noodles" should not be used by non-swimmers unless they also wear a Coast Guard-approved life preserver. Floating toys are dangerous when multiple children are in the water, as they can obstruct a clear view.

Electricity and water *do not mix!* Electrical accidents happen when pool wires are improperly installed or grounded. All new pools must be wired and grounded by a master electrician.



A pool that's crowded with toys and children is difficult for any single adult to supervise safely. Large float toys can obscure your view of smaller children who may need help.

Your town's electrical inspector must inspect the work before it's completed.

Check with your town Building Department to find out if your pool was properly wired and when. If it was wired more than five years ago, it's a good idea to hire a licensed master electrician or a licensed spa and pool installer with a Swimming Pool maintenance license (SP1) to re-inspect the grounding.

Promote the buddy system. Make it a family habit and backyard rule to always "swim with a buddy."

Provide swimming lessons at a young age. Formal swimming lessons can protect young children from drowning. However, even when children have had swimming lessons, constant observation and supervision of children in the water, along with an effective barrier system, are still crucial.

Learn CPR. In the time it takes for paramedics to arrive, your CPR skills could save someone's life.

Inspect, maintain and repair with qualified professionals. Licensed pool and spa workers are qualified to do residential pool and spa safety inspections, which are recommended every 12 months.

All main drains in pools and spas should have specially designed covers, which can prevent serious entrapment injuries and death. Covers must be changed periodically as recommended by the manufacturer. Don't swim in any pool that has a broken or loose main drain cover.

In 2011, penalties were increased for engaging in unlicensed swimming pool maintenance and repair work, and licensing became required for pool builders. This year, Governor Malloy signed Public Act 2014-50, requiring licensees to complete three hours of continuing education every two years, empowering them to provide more protection to Connecticut swimmers via strict licensing and educational standards.

True or False

The answer is TRUE. Online gambling is not legally allowed in Connecticut. Gambling laws in Connecticut are permissive in nature. In other words, if an activity is not specifically authorized by statute, it is prohibited. Pari-mutuel betting was statutorily authorized in 1971. In the pari-mutuel betting (also known as OTB) that is currently operated by Sportech, customers are allowed to place bets on-line through Advance Deposit Wagering or telephone betting. Sportech operates OTB branches in Connecticut under the brand name *Winners*, and is the sole entity authorized to conduct pari-mutuel betting in the state -- in person, by phone, or on-line. No other sites or gaming providers are permitted to take on-line bets in Connecticut, nor do they pay taxes owed to the state. The Department of Consumer Protection's Gaming Division regulates all legalized gambling in Connecticut, ensuring that the highest standards of player protection are in place for Connecticut residents and all who participate.