



# Consumer Watch

A Monthly Newsletter from the Connecticut Department of Consumer Protection

William M. Rubenstein, Commissioner

Dannel P. Malloy, Governor

[www.ct.gov/dcp](http://www.ct.gov/dcp)

Vol. 4, No. 2 Aug/Sept 2014

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## Suggested Links

[www.ct.gov/dcp](http://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](http://www.smartconsumer.ct.gov)

Basic information to protect yourself 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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## Cross-Cultural Communication: How to Be Heard

*Department will host symposium presenting tools and techniques for those working with diverse communities, especially ethnic, immigrant and refugee populations*

Did you know more than 300 different languages and dialects are spoken in Connecticut? Over 625,000 people, or 18.4 percent of the state's 3.4 million residents, were born outside of the United States and more than a third of these say they are able to speak or understand English "less than well." The Department of Consumer Protection wants to not only help consumers after they have been harmed, but seeks to empower consumers with the information and resources they need to protect themselves and avoid being cheated in the first place. Many other public and non-profit organizations are similarly interested in empowering those that they serve. Printed literature, mainstream media and other traditional methods of communication are often ineffective at reaching culturally diverse or insular groups, particularly those that do not speak English. The Department, therefore, recognizes that an effective outreach strategy will require us to change the way we engage in outreach. We imagine many other public and private service organizations face a similar challenge.

"We learned of one distinct group of people in Hartford being victimized by a utility scam because the information they needed to protect themselves was not available anywhere in a form they could read or access," Commissioner William M. Rubenstein said. "It then became apparent that similar scenarios were taking place across the state in non-English speaking communities, and we knew we had to do something to help."

Information about housing, crime prevention, health care, avoiding fraud, risk prevention, disaster relief, medical treatment, child care, obtaining employment and accessing education -- all this is critical to survival, sustenance and a chance at success in our workforce and society. Without access to this information, a large percent of residents are at risk of becoming more isolated, vulnerable, and encumbered in their ability to protect themselves and improve their situation.

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August heralds the start of harvest season, and much work of the agency is coming to fruition at this time as well. During the next few weeks, the first State-authorized medical marijuana dispensaries will open and begin selling State-produced and regulated marijuana to State-certified and registered patients for palliative treatment of their severe medical conditions. Our participation on the Governor's Task Force on Emergency Communications earlier this year encouraged us to organize this fall's Symposium to reach diverse populations, and we're confident that we're touching upon an area of mutual benefit for all stakeholders. Two complex and major legal matters with long-term, widespread ramifications for their respective industries were settled this summer, much to the benefit of consumers not just in Connecticut, but across the country. All in all, a great harvest so far!



William M. Rubenstein

*Bill Rubenstein*

## Ticket Resellers Agree to “Play Fair” with Consumers

In July, the Department, in conjunction with the Attorney General's Office and the Federal Trade Commission, scored a win for consumers through a lawsuit and settlement it reached with TicketNetwork and two of its top marketing partners. The settlement resulted from an agency investigation into the way the companies were reselling event tickets. The Department alleged that consumers doing business on the TicketNetwork ticket exchange through its marketing partners Ryadd and SecureBoxOffice were being misled into thinking they were buying tickets at face value from the event venue box office. In fact, consumers were purchasing tickets from resellers, often at prices significantly higher than face value.

TicketNetwork, headquartered in South Windsor, is an online ticket resale exchange where brokers and others resell tickets to sporting events, concerts, and the like. TicketNetwork makes tickets available on its own websites and through affiliates and partners like Texas-based Ryadd and San Diego-based SecureBoxOffice. The Department of Consumer Protection alleged that ads and websites run by Ryadd and SecureBoxOffice copied the “look” of official venue websites in a way that led consumers to believe they were buying tickets from the authorized venue.

For example, the complaint alleged the following steps in a typical ticket purchase transaction. First, if a consumer typed “radio city music hall” into a search engine, the first result at the very top of the page was “Radio City Music Hall,” described with the phrase “Official Ticket Source Online for Radio City Music Hall Tickets in NY;” it used the URL “[radiocity.musichall-ny.com](http://radiocity.musichall-ny.com).”



Second, consumers who clicked that link were taken to a page with a prominent heading, “Radio City Music Hall,” and a picture of the venue. There they could view a list of upcoming performances, check dates and times, and review a seating chart.



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## There’s a Reason it’s Called a “Teaser Rate”

**Watch for variable rates from third-party electric suppliers**

For a long time, Connecticut residents didn't have a choice about who to buy electricity from; most of us in the state had Connecticut Light and Power (CL&P) or United Illuminating (UI).

Connecticut deregulated energy markets about 16 years ago, allowing small electric suppliers to enter the market and compete with the two regulated utilities. Dozens of alternative electric suppliers have since entered the market, and most aggressively sell their services.

Many companies sell heavily by telephone -- some even go door-to-door -- often promising customers a drastic reduction in their electric bills as a result of buying their service. Consumers have complained of feeling pressured to decide right away.

If this happens, the best thing to do is tell the seller that you don't buy anything without thinking about it and talking to friends and family. Ask them to mail you something, or leave written materials so that you can read the details of their plan and get back to them.

You have three days to cancel. If you agree to go with a new supplier, the law requires that supplier to call you back within three days to confirm the change in service. At this point, you can say no. (You can also call the supplier yourself to cancel within three days of agreeing to switch.)

Be aware that many “special rates” are only valid for a few months, and then become “variable.” Some consumers have seen their bills drop for a month or two, and then the rates double or even triple what they were before.

If you've already signed with a third-party supplier, watch your electric bills carefully to see that they are not increasing your rate.

If you see an increase in your bill, you can return to “standard service” with UI or CL&P by calling 1-877-WISE-USE (1-877-947-3873). Have a copy of your bill ready when you speak to them and tell them you want to return to standard service. You can also learn more by visiting [www.EnergizeCT.com](http://www.EnergizeCT.com)

## True or False? (answer page 4)

When you pay for gas with a debit card or ATM card, the gas station can automatically charge you at the “credit” price for gas because of the transaction fee involved when you use a card of any type. True or False?

## Dispensary facilities set to begin medical marijuana sales

All six of the state's medical marijuana dispensary facilities will open and begin selling marijuana to registered patients in September. That's when the first of four state-licensed marijuana producers plans to deliver its initial shipment of medical marijuana to the facilities. The remaining producers expect to be able to deliver product soon thereafter.

Most of the dispensary facilities are, or soon will be scheduling appointments with prospective patients, even before actual products become available.

Patients must first register with the State and identify one of the six dispensary facilities to use. A patient can register with and buy from only one dispensary facility at a time, which will help track how much marijuana each patient purchases.

Doctors who certify patients for medical marijuana must indicate the maximum amount they can buy per month. The current top limit is 2.5 ounces or its equivalent monthly. All patient data is kept strictly confidential.

Connecticut is the only state that requires dispensary facilities to be run by pharmacists, and State law requires that patients have one of the following conditions to qualify for medical marijuana: cancer, HIV or AIDS, glaucoma, Parkinson's disease, multiple sclerosis, certain kinds of nerve damage, epilepsy, cachexia, wasting syndrome, Crohn's disease or post-traumatic stress disorder.

The six approved dispensary facilities are Arrow Alternative Care Inc., Hartford; Bluepoint Apothecary LLC, Branford; D&B Wellness LLC, Bridgeport; Prime Wellness of Connecticut LLC, South Windsor; Thames Valley Alternative Relief Center, Montville; and The Healing Corner Inc., Bristol. Contact information for all six State-authorized medical marijuana dispensary facilities is available [here](#).

## How to be Heard, continued from page 1

On October 23rd, the Department will bring together the best and brightest minds in matters of cross-cultural communication with advocates and leaders from the distinct ethnic, immigrant and refugee communities that comprise a large and growing percentage of Connecticut's population.

The goal of the symposium is to present effective, non-traditional outreach strategies to support agencies, individuals and organizations in their efforts to convey important information to the many distinct communities in Connecticut that they serve. Panels will examine the distinct characteristics of non-diverse communities that require specialized outreach strategies. Panelists will also examine specific outreach strategies that have proven effective including the role of ethnic media, storytelling and other art forms and the use of cultural brokers, intermediaries and influencers.

**"Cross Cultural Communication: How to Be Heard,"** will be held on October 23rd at the Hartford Convention Center and is open to anyone needing to communicate with Connecticut's distinct ethnic, immigrant and refugee communities in any capacity. It may be of particular value to nonprofit and community based organizations serving these communities, state agencies, faith-based organizations, public libraries, academic and research staff, law enforcement, medical providers, social workers, community organizers, and members of the many ethnic, immigrant and refugee communities in the state. Registration is free and early registration is advised.

Panelists confirmed for this event so far include:

- Sandy Close, Keynote Speaker, Founder of New America Media, Executive Director of Pacific New Service, and recipient of a McArthur Foundation "Genius Award" Fellowship.
- Jack Doppelt, Medill School of Journalism, at Northwestern University, publisher of Immigrant Connect and Refugee Lives.
- Carmen Gonzalez, University of Southern California, researcher and organizer for the Mobile Voices Project in Los Angeles, a community-academic partnership which developed a mobile storytelling system for use by immigrant workers and day laborers.
- Seth Hannah, Harvard University, Department of Global Health and Social Medicine, contributing author for Shattering Culture: American Medicine Responds to Cultural Diversity.
- Vikki Katz, Rutgers University, author of Kids in the Middle: How Children of Immigrants Negotiate Community Interaction for Their Families.
- Kien Lee, Vice President, Community Science, expertise in immigrant integration, racial equity strategies and the development of cross-culturally competent organizations.

More details to come in the next several weeks! To receive additional information as it becomes available, please send your email address with "Symposium" in the subject line to: [Catherine.Blinder@ct.gov](mailto:Catherine.Blinder@ct.gov)

## Playing Fair in Ticket Resales, continued from page 2

Third, prospective buyers who clicked the View Tickets button were taken to a page with a seat map and information about available tickets. Once they made their selection, they paid on a page headed "Official Online Tickets."

"Official Online Tickets" was just a business name that Ryadd created for this purpose, and ticket buyers weren't informed that the ticket price was the price set by the actual reseller plus fees added by Ryadd.



While some webpages did include fine print statements like "No affiliation with the secondary market," "We are not affiliated with any primary website, venue, or box office," the complaint alleged that this was not enough to undo the overall deception. [The order](#) in the case, filed in federal court in Connecticut, now prohibits any of the defendants from misrepresenting that a resale ticket site is a venue site, or that it is offering tickets at face value.

Among other things, these companies (and others like them) will need to make clear and prominent disclosures that they are resellers, that their ticket prices may be more than face value, and that they're not owned by the venue, sports team, performer, or promoter. The order also spells out mandatory provisions for monitoring partners' activities. In addition, the settlement included a \$1.4 million financial remedy.

**What this means for the ticket resale industry:** Ticket resellers will need to be careful about how they advertise their tickets. Their websites should be clear and non-confusing to consumers -- intentionally or unintentionally -- as to the cost of the ticket and the fact that the sale is from a reseller and not the box office.

**For consumers: To acquire hard-to-get tickets, buyers should plan way ahead ...**

The best way to get the box office price is to go directly to the venue box office and buy them at face value. However, tickets are often available to fans through fan clubs and marketing promotions before the publically announced "on-sale date," meaning that fewer tickets are actually available when sales are opened to the general public. To get these advance tickets, it may be helpful to seek out artist fan clubs or venue memberships. Early tickets may also be available through radio station listener programs, and even credit card rewards programs.

**...or take a chance and hold off until right before show time**

If you just found out about the event, like to procrastinate, or just prefer the thrill of a gamble, it's worth checking with the venue a week, a day or even hours before the event, because unsold tickets often become available.

**You should also consider the resale ticket exchanges:** Exchanges such as TicketNetwork, StubHub and TicketsNow can provide valuable services for consumers, even when the prices are above face value. When the tickets you want are hard to come by, these exchanges are often a good source for tickets and will connect you to a large number of ticket resellers from whom you can find your choice of seats that otherwise would not be available to you. Because of the laws of supply and demand, however, you should not be surprised if these hard-to-get resale tickets carry a premium price. Check various exchanges to see where you can find the best deal.

Whichever way consumers choose to buy tickets in Connecticut, all will benefit from the enhanced transparency and focus on fairness that is the result of the Department's investigation and pursuit of this settlement.

### True or False? (from page 2)

**The answer is False.** If a station is going to charge any price other than the cash price on a debit card purchase for gasoline, it must post that information two places: on the face of the gas pump and at the cash register. It should be something to the effect of: "Debit cards and ATM cards will be charged at the credit card price." If there is no such posting, the use of a Debit /ATM card must be treated as cash. If you find a station not posting this notice and then charging credit price on an ATM or debit card purchase, file a complaint with the Department of Consumer Protection. We work to bring stations into compliance and seek reimbursement for wronged consumers. Please send an email with the date of purchase, gas station name, town, price/s and any other pertinent information to [dcp.foodandstandards@ct.gov](mailto:dcp.foodandstandards@ct.gov).

### Connecticut Joins Florida and FTC in Mortgage Rescue Scam Case

Following an investigation and request by the Department of Consumer Protection, the Office of the Attorney General has obtained a temporary restraining order and appointment of a receiver in a joint lawsuit filed in a U.S. District Court in Florida against Connecticut-based Resolution Law Group, the Florida-based Berger Law Group, and related entities and persons over allegations that they took advantage of struggling home-owners through a scam that promised legal assistance but delivered none.

The states allege that since at least 2011, Resolution Law Group -- later known as the Berger Law Group -- took in millions of dollars in illegal up-front fees by deceptively convincing consumers to pay money for joining group lawsuits against their mortgage lenders or servicers. Consumers were promised big reductions in their mortgage costs and payments as a result of joining the lawsuit and paying monthly "service charges." [Read more here.](#)