



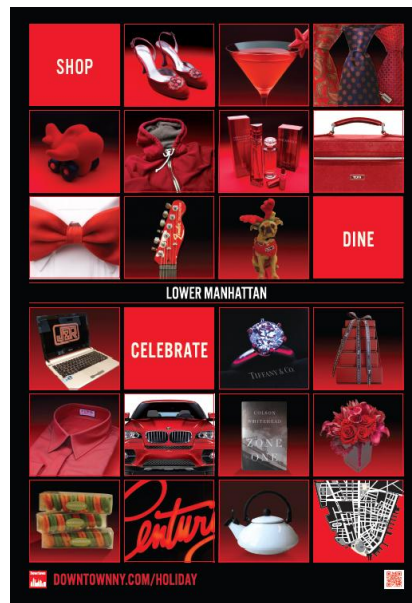
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Downtown Alliance and Department of Consumer Affairs Kick Off 2011 Holiday Shopping Season in Lower Manhattan

- DCA Commissioner Mintz Joins Downtown Alliance, J&R to Promote Lower Manhattan as Shopping Destination and Savvy Shopping Tips -



New York, NY (November 21, 2011) — Department of Consumer Affairs (DCA) Commissioner Jonathan Mintz, Alliance for Downtown New York President Elizabeth H. Berger, and J & R Chief Executive Officer Rachelle Friedman today officially kicked off the 2011 Holiday Shopping season in Lower Manhattan.

“Lower Manhattan is one of the most dynamic and successful live-work communities in the world, offering people who live, work or visit everything from great bargains to seasonal indulgences – and all in less than one square mile,” Downtown Alliance President Berger said. “With more than 1,300 places to shop, dine and explore in Lower Manhattan, it’s time for

everyone to discover this secret: Lower Manhattan is the place to shop and celebrate the holiday season.”

“Holiday shopping has been changing over the past few years—with more people shopping early and watching what they spend, mobile apps that make it easier to find the best price, and the increasingly popular gift card and revived layaway plans—which consumers need to know their rights about,” said DCA Commissioner Mintz. “We want New Yorkers to be savvy shoppers whether they are hitting the stores at midnight on Thanksgiving, helping to support local businesses like J&R, in Lower Manhattan and throughout the City, or surfing the internet for the best deals on Cyber Monday.”

“J&R is proud to participate in this year’s Holiday Shopping campaign,” said J&R CEO Rachelle Friedman. “As we celebrate our 40th anniversary this month, J&R illustrates why New York is called the Big Apple, filling an entire block in Lower Manhattan. We have grown from a small mom-and-pop store to an anchor retail tenant over the last four decades. And this holiday season, we fully expect J&R – and Lower Manhattan – will be a prime shopping destination not just for local residents and workers, but tourists from across the globe.”

This is the fourth year of the Downtown Alliance’s Holiday Shopping campaign, encompassing extensive print and outdoor advertising, direct mail, promotions and the release of the new 2012 Lower Manhattan Shopping & Dining Guide showcasing the area’s exciting variety of options in which to buy the ideal holiday gift or gather with friends and family at the perfect restaurant.

Not sure where to begin? Look no further than the Downtown Alliance, which gives you access to more than 1,300 places to shop, dine, and explore in Lower Manhattan. You can get this information one of three ways: visit www.downtownny.com/holiday, download our mobile app at iTunes (search for “Downtown NY”) or pre-order a free hard copy of the new Lower Manhattan Shopping and Dining Guide at ContactUs@DowntownNY.com.

With 12 subway lines, 30 local and express bus routes, the PATH train and six ferry terminals, Lower Manhattan is easy to reach, and to get around. If you plan to shop or dine in the district, here are other seasonal happenings and offerings:

- Lower Manhattan will get even brighter this Friday at the South Street Seaport – a 40-foot holiday tree will be lit up at Old Fulton Street, accompanied by carolers, a performance by Ronnie Spector and more. You can get more details at www.southstreetseaport.com.
- Look to the skies to see 220 shooting stars in Lower Manhattan. This coming weekend, the Downtown Alliance is installing holiday lights – for the 16th year – to brighten up the neighborhood for the holidays. The Business Improvement District is stringing up shooting stars and star clusters throughout the district until the first week in January.
- Support “Small Business Saturday” this coming weekend, where American Express cardholders who shop at independently owned small businesses can get \$25 off their next credit card statement. For more information, and to register, go to www.smallbusinesssaturday.com.
- Downtown Connection buses offer free shuttle service around Lower Manhattan seven days a week, so shoppers weary from carrying bags can find a handy respite. Routes and schedules can be found at www.downtownny.com/downtownconnection.
- The Downtown Alliance’s holiday Web page, www.downtownny.com/holiday, provides information and links to these and many other retailers, bars and restaurants, as well as

a wide variety of holiday-related events, activities and venues throughout Lower Manhattan, including the upcoming annual New York Stock Exchange Tree Lighting ceremony.

With Black Friday, Small Business Saturday and Cyber Monday approaching, DCA Commissioner Mintz issued a list of savvy shopping tips to New Yorkers and tourists starting the holiday season. Additional shopping guides, including [Holiday Shopping Tips](#), [Shopping by Phone or Mail](#) and [Electronics Selling and Buying](#), are available online at nyc.gov/consumers or by calling 311.

- **Budget.** No one wants to pay for holiday gifts well into the New Year, so take control of your holiday spending budget. Plan ahead, make a list and stick to it, and start shopping early. Watch your bank balance if you use a debit card and your credit limit if you're using a credit card. You'll be less likely to overspend if you pay in cash or with a prepaid debit card—but be wary of hidden fees with prepaid cards. With online sites and Smartphone applications, it's easier than ever to research products, compare prices and find discounts. Next year, think about saving money for the holidays throughout the year so it's set aside when you are ready to shop.
- **Don't buy counterfeit or "pirated" goods.** One in five jobs in NYC is at risk because of illegally downloaded movies, music and books and counterfeit designer goods. They also cost the City millions of dollars in lost tax revenue. Take a stand to protect the jobs of your fellow New Yorkers and buy real products.
- **Know the rules about gift cards and how to protect yourself when buying them.** Several new rules about gift cards went into effect last year. For example, gift card funds must now remain valid for at least five years from when the card was purchased or money was last loaded onto it, whichever occurred later, and no inactivity or service fees can be charged if the card has been used within the past 12 months. If a card remains unused for 12 months, then the card holder can be charged one fee a month. If you're buying a mobile or virtual gift card, be sure to check if the recipient can use in-store or only online, select delivery notification so you know they've received and opened it, and look for a customer service number to call offline if something goes wrong. If you're buying an "experience" card (like a spa treatment, flight or hotel stay), buy one with a specific dollar value so you can benefit from these consumer protections. "Experience" cards without a specified dollar amount may not be covered by the same protections. Even though there are more fee limitations today, you should still watch out for hidden fees and know that there is no cap on the monthly fee after 12 months of inactivity. Like all purchases, keep your receipts for all gift cards and be sure to protect the cards like cash.
- **Check the refund policy.** Stores can establish their own refund or exchange policy but it must be displayed clearly where you check out. If they do not post a policy, you have a right to a full refund within 30 days in the same manner in which you paid. If you're shopping online, check if you have to pay for the shipping and if the gift can be returned to a "brick-and-mortar" store nearby. Many retailers, especially electronics stores, charge fees for restocking items returned, particularly in opened boxes. These fees, which vary, must be disclosed. To file an exchange, refund or return complaint or to check to see if an electronics store is licensed, call 311 or visit nyc.gov/consumers.

- **Keep your receipts.** In NYC, you are entitled to a receipt for purchases over \$20. You may also request a receipt for purchases of \$5 or more. Receipts must show the total amount paid including a separate statement of tax, date, business name/address, the make/model of the items you bought, and, if applicable, the business' DCA license number. Receipts are your proof of purchase and if you file a complaint about the purchase with DCA, we will need the receipt to mediate your complaint. To file a complaint with DCA, call 311 or visit nyc.gov/consumers. Also ask for gift receipts so the person who receives your gift can take advantage of return and exchange options.
- **Know Your Rights About Layaway.** A "layaway plan" is a payment plan that requires at least four payments for an item purchase over \$50. The written layaway plan must include a full description of the item; total cost of item, tax and any additional charges like delivery, cancellation plan use; duration of the plan; payment schedule; any late charges or penalties for missed payments; the store's refund policy; and where and when merchandise will be held for the consumer, including whether it has been removed from inventory.
- **Protect your personal information from ID theft.** Identity theft can be a financially devastating experience, so don't let the hustle and bustle of the holidays distract you from keeping your personal information safe. Never give out your Social Security number, mother's maiden name, or former address in person, over the phone or online. Avoid doing business with retailers that insist you provide any potentially compromising personal information. By law, if a retailer requires a copy of a consumer's personal identification in order to use a credit card, the retailer must disclose that requirement in the store's credit card policy and display it clearly. You can download DCA's [Identity Theft Prevention Tips](#) from nyc.gov/consumers.
- **Watch out for scams and false advertising.** The holidays mean lots of sales but don't get tricked by bogus ads and sales offers. "Bait and switch" ads that promise too-good-to-be-true savings but aren't actually available when you get there are illegal. Any item listed as "on sale" must also display the pre-sale price clearly and there must be reasonable quantities available. To file a complaint about false advertising, call 311 or visit nyc.gov/consumers. You can also check the complaint history of a business by calling 311 and can download DCA's [False Advertising Guide](#) at nyc.gov/consumers.
- **Get a delivery date.** Secure a delivery date in writing before you leave a store. If retailers don't specify a "ship by" date for your online purchase, they must ship within 30 days. To file a complaint about a New York City-based business that fails to deliver goods or services, call 311 or visit nyc.gov/consumers.
- **Check for recalls.** To check if a gift or toy has been recalled, visit the Consumer Product Safety Commission at www.cpsc.gov and click on the recall section.

DCA enforces the Consumer Protection Law and other related business laws throughout New York City. Ensuring a fair and vibrant marketplace for consumers and businesses, DCA licenses more than 78,000 businesses in 55 different industries. Through targeted outreach, partnerships with community and trade organizations, and informational materials, DCA educates consumers and businesses alike about their rights and responsibilities.

Office of Financial Empowerment (OFE) is the first local government initiative in the nation with a mission to educate, empower, and protect New Yorkers with low incomes so they can

build assets and make the most of their financial resources. Toward that end, OFE seeks to increase access to high-quality, low-cost financial education and counseling; improve access to income-boosting tax credits; connect households to safe and affordable banking and asset-building products and services; and, enforce and improve consumer protections to enhance financial stability. For more information, call 311 or visit DCA online at nyc.gov/consumers.

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