



# 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. 1 No. 2 July 2011

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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!

<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!

## Fighting Against I.D. Theft

The Federal Trade Commission's web page to help consumers avoid identity theft – and learn what to do if their identity is stolen.

## AAA Daily Fuel Gauge Report

AAA's Daily Fuel Gauge Report is updated daily and is a free, comprehensive retail gasoline survey. More than 100,000 self-serve stations are surveyed each day.

## Contact Us

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## What You Need to Know Before Selling Your Home

Is now the right time to sell? Thousands of Connecticut residents ask themselves this question each year. Most experts agree that if you want to sell your home, there is no point in waiting for the "perfect moment," provided that the timing meets your needs, **and** that you first do your homework.

You must first decide if you want to sell your home on your own or contract to list it with a real estate agent. As a For Sale by Owner (FSBO), you will advertise and market your property as well as talk to potential buyers, show the property and negotiate the purchase. If you take on the task of a FSBO, you should be sure to seek legal advice from an attorney before signing any paperwork or contracts. Remember, no one will be looking out for your best interests except *you*.

While many people choose to sell their own home, there are reasons for opting to work with a real estate agent. A short list of those reasons include: the advantage of experience that an agent can bring to the process; knowledge about pricing and staging your property to sell; and potential access to a wide audience of potential buyers. But before you hire a real estate agent, here are some important assignments for you:

1. Know what a "Seller's agent" is responsible for. A Seller's agent is a real estate professional who represents the interests of the seller in a real estate transaction. The agent's duties to the seller are undivided loyalty, obedience, diligence, disclosure, confidentiality, accountability and reasonable skill and care. All duties are fiduciary -- by law, these duties are owed *exclusively* to the seller -- NOT to the buyer.

*more, page 3*

## From Commissioner Rubenstein

*Thank you* for the enthusiastic response to our first issue of **Consumer Watch** in June; please tell others about this free resource.

This month, we pay special attention to matters of real estate, specifically things that home sellers should know. It being summer, we know that young people at home and at play are using their computers and wireless devices to connect with each other and the world; we offer a few words to the wise about that. We also report on a pilot project undertaken by some savvy folks in five Connecticut towns; their efforts are helping to preserve the environment and prevent the misuse and abuse of medication; we offer tips on how you can help too.

We hope you enjoy this issue. Please don't hesitate to contact us using the email address (left) if there's something you'd like to see in this newsletter!

*William M. Rubenstein*



Commissioner William M. Rubenstein was appointed Commissioner of the Department of Consumer Protection by Governor Malloy and approved by the Legislature during the 2011 Connecticut General Assembly session.

Eastern CT State University student intern Meghan Malik and Quinnipiac University student intern Daniel Grosso contributed to this issue.

## How to Safely Dispose of Prescription & Over-the-counter Drugs

Are you still throwing away unused medications down the drain? Flushing these chemical compounds down the toilet or sink pollutes water, and affects drinking water and septic systems, fish and aquatic wildlife. To safeguard the future of drinking water, farmlands, waterways and the environment, here's how to dispose of medications SAFELY in your roadside trash.

1. Keep medication in its original container. Protect privacy and prevent misuse of prescription drugs by crossing out the patient name and drug name with a permanent marker or duct tape -- or remove the label. (Chemotherapy drugs may need special handling. Ask your healthcare provider about proper disposal.)

2. Change the medication to make it unpleasant for any person or animal to ingest.

- For pills or capsules, add water to partially dissolve them, then add enough table salt, flour, charcoal, or powdered spice to make a pungent, unattractive mixture.

- For liquid medication, add enough table salt, flour, charcoal, or powdered spice, such as turmeric or mustard to make a pungent, inedible mixture.

- Don't hide medicine in food such as peanut butter, because animals could be attracted to eat them.

- Wrap blister packages in multiple layers of duct tape or other opaque tape.

3. Seal and conceal.

- Secure the cover of the container containing the medicine with duct tape.

- Place the taped container in an opaque bag or plastic yogurt or margarine tub to ensure that the contents cannot be seen.

4. Discard the container in your trash can – but not in your recycling bin!

## Five Towns Collaborate to Collect and Destroy Unwanted Drugs

The days of crammed medicine cabinets and countertops are over, at least in five Connecticut towns. The Department of Consumer Protection, the Lower Fairfield County Regional Action Council, and five local police departments are piloting an ongoing collection program for unwanted, outdated medication.



*"Ribbon cutting" to launch the drop box at the New Canaan Police Department, L-R: State Rep. John Hetherington; Chief of Police Ed Nadriczny; First Selectman Jeb Walker; DCP Deputy Commissioner Michelle Seagull; DCP Drug Control Director John Gadea; New Canaan Director of Inland Wetlands & Watercourses Kathleen Holland; and Emergency Medical Technician Jim Holland.*

After hosting multiple drug collection days where residents turned in hundreds of pounds of old prescriptions and other drugs for safe disposal, the towns of Greenwich, Ridgefield, Newtown, Wilton, and New Canaan decided to make the collection process permanent. Their Regional Action Council, the Department of Consumer Protection's Drug Control Division and the five local police departments developed a plan that would provide greatest access to the community at the most reasonable cost to the towns.

The group decided to place a locked, well marked drug collection bin in local police departments. Residents of Greenwich, Ridgefield and New Canaan can now discard their unwanted or unused medicines into the lockbox any time the police department lobby is open. Newtown and Wilton are in the approval stage. Residents need not complete forms nor answer questions about the items they drop off; however, the boxes do not accept needles or liquid medications.

The drop-box idea is one that Drug Control Director John Gadea expects will soon catch on in other towns.

"This program is the first of its kind in Connecticut and sets a precedent for what other towns may do about drug disposal," Gadea said. "We've been hearing from residents, local police departments and health care providers who want to launch this program in their communities. There's only a one-time \$500 to \$600 cost for the drug dropbox; some towns are exploring fundraisers or asking for corporate donations, which brings the cost down to virtually nothing."

Since the medicines are being left within the police station, they are considered "Law Enforcement Abandoned Property," and as such, the town is not charged incineration fees to burn the items.

Gadea said his office is putting the final touches on an official protocol that can be used by towns wishing to establish a secure, local drug drop-box. It will be posted in September at [www.ct.gov/dcp](http://www.ct.gov/dcp).

Interested in learning more? Contact Department of Consumer Protection Drug Control Division at (860) 713- 6065 or contact the Regional Action Council closest to your home:

**ANSONIA:** Valley Substance Abuse Action Council (203) 736-8566 E-Mail: [pmautte@bghealth.org](mailto:pmautte@bghealth.org)

**BETHEL:** Housatonic Valley Coalition Against Substance Abuse (203) 743-7741  
E-Mail: [housatonic.valley@snet.net](mailto:housatonic.valley@snet.net)

**BLOOMFIELD:** Capital Area Substance Abuse Council (860) 286-9333 E-Mail: [executivedirector@casac.org](mailto:executivedirector@casac.org)

**BRIDGEPORT:** Regional Youth/Adult Social Action Project (203) 579-2727 E-Mail: [janlaster@aol.com](mailto:janlaster@aol.com)

**EAST HARTFORD:** East of the River Action for Substance Abuse Elimination (860) 568-4442  
E-Mail: [bonnie.smith@erasect.org](mailto:bonnie.smith@erasect.org)

**DAYVILLE:** Northeast Communities Against Substance Abuse (860) 779-9253 E-Mail: [necasa@snet.net](mailto:necasa@snet.net)

**MIDDLETOWN:** Middlesex County Substance Abuse Action Council (860) 347-5959 E-Mail: [betsey@mcsaac.org](mailto:betsey@mcsaac.org)

**NEW BRITAIN:** Substance Abuse Action Council of Central CT, Inc. (860) 826-1358 E-Mail: [saac1@aol.com](mailto:saac1@aol.com)

**NORWALK:** Mid Fairfield Substance Abuse Coalition (203) 849-1111 E-Mail: [lcooper@hscct.org](mailto:lcooper@hscct.org)

**STAMFORD:** Lower Fairfield County Regional Action Council (203) 356-1980  
E-Mail: [rac@liberationprograms.org](mailto:rac@liberationprograms.org)

**UNCASVILLE:** Southeastern Regional Action Council (860) 848-2800 E-Mail: [serac.ed@sbcglobal.net](mailto:serac.ed@sbcglobal.net)

**WALLINGFORD:** Meriden and Wallingford Substance Abuse Council (203) 294-3591 E-Mail: [MAWSAC@aol.com](mailto:MAWSAC@aol.com)

**WATERBURY:** Central Naugatuck Valley Regional Action Council (203) 578-4044  
E-Mail: [jdewitt.FIC@sbcglobal.net](mailto:jdewitt.FIC@sbcglobal.net)

Visit [The CT Prevention Network's](http://www.ct.gov/dcp) web page for the state's Regional Action Councils (RACs).

## What is “Dual Agency” and Why Does it Matter?

If a real estate agent working on the sale of your home tells you that they also represent a client who might be inter-ested in buying your home, by law, the agent must provide both you and the buyer with a "Dual Agency Consent Agreement" form to sign.

Remember, your agent is supposed to work **only** for you. By signing this form, you agree that your agency is free to represent both you AND the buyer in the deal. The form outlines the process to be followed to ensure that the sale is **completely fair to both** the seller and buyer. You don't have to agree to Dual Agency if you feel it's not in your best interest.

**IMPORTANT:** Some agents will urge you to sign a Dual Agency form (as “just a formality”) at the same time you sign your sales agreement with them. This is not a fair practice. Never sign the Dual Agency consent form in advance. Sign it only if and when a buyer being represented by your agency is ready to make an offer on your home.

## Selling Your Home, *continued from page 1*

2. Choose carefully. Interview several prospective agents, and ask each agent how he or she would establish a price and promote your home. Compare their answers to get a realistic range for your selling price. Don't fall for overenthusiastic, inflated estimates, but choose a sales agent who can offer you just the services you need, and with whom you feel comfortable. In general, the more experienced the agent is the better knowledge and tools they'll have to sell your house. Be clear about what is expected of you and what is expected of the agent as you begin the joint process of selling your property. Put everything in writing!
3. Ask before you commit. Get answers to all of your questions **before** signing any agreement with a Seller's agent. You may ask your agent to take a smaller commission than what he or she originally proposed. There is no rule that sets an agent's percentage or commission, though many agents may insist that one exists. Feel free to negotiate the commission before you sign; the prospective agent is free to accept or decline your offer.
4. Have a dated and signed written contract in place before the agent does any work for you. The contract must contain a beginning and ending date, it must be signed by all parties to the contract, and you must receive a signed copy. Once the contract is in place, you cannot cancel it without a penalty. **DON'T** sign any blank documents or agreements that you don't understand. Know exactly what a Dual Agency Agreement is before you sign it! (see sidebar, this page)
5. You may wish to invest in an attorney to oversee your paperwork and explain it to you. Real estate agents and brokers are prohibited from giving any legal advice, so don't ask them for it. Hire an objective attorney that will review everything to be sure you're protected.
6. Know your rights. There is no rule that you **must** accept any purchase offer, just as there is no requirement on which offer or counter-offer you must accept. You have the right **not** to sell if you so choose, as long as your intent is not to promote discriminatory practices. However, depending on the terms of your agreement with your Seller's agent, a commission may be payable to your agent if you choose not to sell to a ready, willing and able buyer.
7. When a buyer places a deposit on your property, the funds must be held in a separate escrow account by your agent. The home buyer's check and/or money order should be made payable to the brokerage company -- not to an agent or agency employee.
8. Remember: **you** have the final word on any decision. Do not feel pressured by the Seller's agent to make any choices you are unsure about. Refer back to your attorney for any questions that may arise throughout the entire process.

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

1. Pharmacy participation in the Prescription Monitoring Program is strictly voluntary. **True or False?**
2. As a cost-saving measure, a bar or restaurant may purchase large bottles of liquor and fill smaller ones for use behind the bar. **True or False?**
3. Anyone I hire to clean my chimney has to be registered as a Home Improvement Contractor. **True or False?**

## Free identity theft resources for the whole family

These free resources are full of good ideas to keep you and your family "safe" online.

[OnGuard Online](#): A website filled with practical tips from the federal government and the technology industry to help you be on guard against Internet fraud, secure your computer, and protect your personal information.

[Net Cetera booklet: Chatting with Kids on Staying Safe Online](#) (PDF)

[Stop-Think-Click: 7 Practices for Safer Computing](#) (PDF)

[9 Online Shopping Tips](#) (PDF)

[Check Overpayment Scams: Seller Beware](#) (PDF)

[Using Wire Transfers for Internet Auction Purchases Can Be Risky](#) (PDF)

[Internet Auctions: A Guide for Buyers and Sellers](#) (PDF)

[Online Auctions: Bidders Be Wary](#) (PDF)

## Identity Theft: Kids Can be Victims, Too

With summertime in full-swing, many children and teens are spending more time than usual in front of a computer or on their cell phone with Internet access. This makes them ideal targets for identity thieves. Younger identity theft victims are at great risk for exploitation of their good name even before they even venture out into the world. Identity theft against a child can go undetected for years and do a lot of damage.

Summertime is a good time for parents to remind their children and teens not to give out personal information online or over the phone unless it's vitally important, and only to someone they know very well. In addition, youngsters should tell their parents immediately if they are asked for, and/or provide, personal information over the phone or online.

In addition to warning children about potential identity theft and other online dangers, parents whose children already have a social security number can check their child's credit report. Since credit reporting agencies do not knowingly maintain credit files on children, if a report exists it could be a red flag for identity theft, and should be further examined. A check of your child's credit should turn up nothing until the age of 18, but may have information if they are the victim of identity theft or a secondary user on a credit card authorized by a parent.

You can get free copies of your credit report at [www.annualcreditreport.com](http://www.annualcreditreport.com). This site is sponsored by the federal government in conjunction with the three major credit reporting agencies – Equifax, Experian and Transunion.

### ***Did You Know? New at the Department***

- The Department of Consumer Protection is now the agency that grants carnival, circus and amusements licenses. More information is [here](#).
- As part of Governor Malloy's initiative to reduce the size of State government, all duties and responsibilities of the former stand-alone agency, the Division of Special Revenue, have been incorporated into the Department of Consumer Protection. The Department's new Gaming Division ensures the highest degree of integrity in the conduct of all forms of legalized gambling in Connecticut and the federally recognized Mohegan and Pequot Tribal Nations within the state. The Division licenses and/or permits all persons and entities involved in legalized gambling and conducts monitoring and education to ensure compliance.

## **True or False?** *Answers*

1. **The answer is False.** Any pharmacy licensed to dispense prescriptions in or into the State of Connecticut is required by law to report to the program. [Read more...](#)
2. **The answer is False.** Liquor bottles cannot be refilled. Liquor must be poured from its original container.
3. **The answer is False.** Chimney cleaning does not fall under the Home Improvement Act, so registration is not required for chimney sweeps. However, chimney repair (masonry, installing a new liner) **does** count as home improvement; anyone doing this work must hold a valid Home Improvement Contractor registration in Connecticut.