



Consumer Watch

A Monthly Newsletter from the Connecticut Department of Consumer Protection

William M. Rubenstein, Commissioner

Dannel P. Malloy, Governor

www.ct.gov/dcp

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Suggested Links

www.ct.gov/dcp

The latest and most comprehensive information from the Department on dozens of consumer-related topics!

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

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Consumer Resolve: Thirteen for '13

We all understand that the start of a new year might be a good time to review the successes and errors of the past year and resolve to make some changes for the better. Here are some of our favorite resolutions for you to consider. We believe that by becoming more "consumer aware," you'll prevent undue stress and hassles in 2013. Try one or try them all – they're free.

Resolution 1: I won't waste time listening to telemarketers; I will just hang up, no explanation needed. My time and money are my own!

Resolution 2: I will thoroughly read – not scan – every written agreement or contract that I sign. The devil is in the details, as the saying goes.

Resolution 3: I will remember what contracts come with a 3 day right to cancel, and I will use it if necessary.

Resolution 4: I will go online at www.ct.gov/dcp and check for active, valid registrations and licenses for every contractor I hire.

Resolution 5: I will not be persuaded to wire money out of the country for any person, prize, grant, or job opportunity.

Resolution 6: I will read and understand all disclosures when I buy anything, including computer equipment, software, vehicles and service contracts.

Resolution 7: I will understand refund and return policies at the places where I shop, and I will save my receipts until I'm sure that no returns are needed.

Continued, page 3

From Commissioner Rubenstein

The new year is said to offer new beginnings, and certainly that is a most welcome development, given the tragic event in Newtown that has gripped everyone's attention across the state, indeed, across the country in recent weeks. At the Department, our everyday role is to assure a fair and safe marketplace for consumers. But in times of crisis or disaster we have a special focus -- we help consumers to detect and avoid charities scams. Aside from taking enforcement action, we offer guidance so that no one gets "taken" by an unscrupulous scammer out to make a quick buck in the face of tragedy. See our article on page 4. This month, we also offer some resolutions that can make you a better, wiser consumer in 2013, and finally, we offer an update on our successful medication drop-box program and invite you to take action in your community. Best wishes for the new year.



William M. Rubenstein

Eight Great Ways to Spread the Word About Your Local Drop Box Program

Once a town's new drop box is in place, it may take awhile for residents to become aware of, and make good use of it. [The Southington Town-wide Effort to Promote Success \(STEPS\)](#), a prevention coalition made up of leaders from every sector of the Southington community, is playing a critical role in getting the drop box message out to everyone in their community.

STEPS Director Kelly Leppard shared with us the Coalition's efforts to educate the public on the drop box; these ideas may be helpful to other towns looking to generate awareness and participation.

- A local billboard will be up in January and February
- A 30-second Public Service Announcement filmed at the Police Department will run in January and February
- Hundreds of flyers were provided to the local Chamber of Commerce for their member mailing in January
- An ad will appear on all water bills for the Southington Water Department.
- An ad will be included in all sewer bills this spring
- The January STEPS newsletter will promote the drop box .
- Flyers were provided to local funeral homes so they notify family members of the deceased that the drop box can be used to dispose of unneeded, unwanted medication.
- Flyers were provided to the local veterinarian's office and to local pharmacies for posting. Some pharmacies are placing "drop-box stickers" on their medication bags.

STEPS members come from prevention programs, local media, the Board of Education and school system, local government and Town Council, healthcare professions, civic and volunteer groups, the United Way of Southington, religious and fraternal organizations, the Southington Police and Fire Departments, the Southington YMCA, Southington Youth Services, the Southington Chamber of Commerce, parents, PTO groups and most importantly, youth. All are very dedicated to work together to make Southington a better place for young people, and we congratulate them on their progress!

Town Medication Drop-Boxes Increasingly Popular Across the State – *Will 2013 be the year YOUR town joins the cause?*

Following a successful pilot of local "drop-boxes" for unwanted medications in Southwestern Connecticut during 2011, the initiative has grown five-fold and now includes 26 municipalities. With support from constituents, health agencies and Regional Action Councils, local police departments are installing medication drop-boxes in their facilities to make it easier for residents to remove unwanted or expired medications from their homes at no cost.

In July 2011, amid growing concern that unwanted medications from the home were being taken and abused by non-patients, and contributing to environmental contamination when disposed of down the drain, the Department's Drug Control Division partnered with the Lower Fairfield County Regional Action Council and four local police departments to launch ongoing local collection programs for such unwanted, outdated medication. Greenwich, Ridgefield, Wilton, and New Canaan worked with the Regional Action Council and the Department to develop a protocol that would provide a secure drop-off system with greatest access to the community at the most reasonable cost to the towns.

The protocol includes placing a locked, well-marked drug collection bin in local police departments. Town residents are then welcome to place unwanted medications in these boxes, which are accessible any time the Police Department is open. There are no forms to fill out and no questions asked. However, not all medications can be discarded in the drop-boxes. Residents in participating towns are advised to contact their local police departments to obtain a list of disposable medication. **Typically, items not allowed in the drop boxes include:**

- Needles or other "sharps"
- Chemo-therapy medication
- Hazardous waste
- Thermometers
- Personal care products (e.g. non-medicated shampoo, soap, etc.)
- Trash
- Mail
- Lost and found materials
- Empty containers



The cost for a secure drop box typically involves a one-time outlay of \$500 to \$600; some towns have held fundraisers or asked for corporate donations to buy the drop box, bringing the program's cost down to virtually nothing. Since the unwanted medicines are being left within the police station, they are considered "Law Enforcement Abandoned Property," and as such, the town is either charged no incineration fee to burn the items, or is charged a minimum fee.

More, page 3...

True or False?

When dealing with a "lemon" vehicle, if both parties cannot agree on a refund, the buyer's best remaining option is to take the seller to court.

True or False? Answer, page 4

Thirteen for 2013 *(continued)*

Resolution 8: I will get my free credit reports at www.annualcreditreport.com

Resolution 9: I will keep documents with my social security number and all my financial records in a safe, out of the way place at home.

Resolution 10: I will never give financial or personal information on the phone, unless I am sure who is at the other end of the line.

Resolution 11: I will place my number on the [Do Not Call List](#), and sign up for the Direct Marketing Association's [DMAChoice service](#) to opt out of most junk mail.

Resolution 12: I will always give myself a few days to think about and get input from a trusted family member or friend before I agree to any offer that "seems too good to be true."

Resolution 13: I will never agree to home improvement or repairs from persons going door to door in my neighborhood.

What's your consumer resolution for 2013? Let us know at: dcp.communications@ct.gov and we may print it!

Medication Drop-Boxes Gaining Popularity *(continued)*

The following 26 municipalities now operate drop boxes for their residents:

- Ansonia Police Department
- Brookfield Police Department
- Canton Police Department
- Cheshire Police Union
- City of Groton Police Department
- Town of Groton Police Department
- Colchester Resident Troopers Office
- Enfield Police Department
- Farmington Police Department
- Greenwich Police Department
- Manchester Police Department
- Naugatuck Police Department
- New Canaan Police Department
- New Haven Police Department
- New London Police Department
- Plainville Police Department
- Redding Police Department
- Ridgefield Police Department
- Shelton Police Department
- Simsbury Police Department
- Southington Police Department
- Waterford Police Department
- Watertown Police Department
- Wilton Police Department
- Windsor Locks Police Department
- Wolcott Police Department

The suggested protocol for launching and operating a local medication drop box program is available review at www.ct.gov/dcp. Interested in learning more? Contact the Department of Consumer Protection Drug Control Division at (860) 713-6065, or call the Regional Action Council closest to your home:

ANSONIA: Valley Substance Abuse Action Council (203) 736-8566

BETHEL: Housatonic Valley Coalition Against Substance Abuse (203) 743-7741

BLOOMFIELD: Capital Area Substance Abuse Council (860) 286-9333

BRIDGEPORT: Regional Youth/Adult Social Action Project (203) 579-2727

EAST HARTFORD: East of the River Action for Substance Abuse Elimination (860) 568-4442

DAYVILLE: Northeast Communities Against Substance Abuse (860) 779-9253

MIDDLETOWN: Middlesex County Substance Abuse Action Council (860) 347-5959

NEW BRITAIN: Substance Abuse Action Council of Central CT, Inc. (860) 826-1358

NORWALK: Mid Fairfield Substance Abuse Coalition (203) 849-1111

STAMFORD: Lower Fairfield County Regional Action Council (203) 356-1980

UNCASVILLE: Southeastern Regional Action Council (860) 848-2800

WALLINGFORD: Meriden and Wallingford Substance Abuse Council (203) 294-3591

WATERBURY: Central Naugatuck Valley Regional Action Council (203) 578-4044

Beware Charities Scams that Would Exploit Newtown Shooting Tragedy

In the wake of the shocking and horrific shooting at Sandy Hook Elementary School on December 14th, 2012, Connecticut residents are eager to know how they can offer ongoing support and assistance to those who were affected.

We want to remind the generous people of Connecticut that scammers may try to solicit funds from well-meaning donors to exploit the tragedy for their own purposes, so consumers need to be cautious. Donors should apply a critical eye and take precautions before providing any money in response to emails, websites, door-to-door collections, mailings or telephone calls in the name of helping those devastated by the tragic events in Newtown.



Wherever and whenever you choose to donate, please take note of the following suggestions.

- Donate to well-known, established charities; it is the best way to ensure that your donation is used appropriately.
- When giving to any organization, specify that your donation is for the victims of the Newtown shooting, or the community.
- Avoid responding to e-mail and telephone solicitations on behalf of supposed victims. Anyone contacting you in this way is most likely part of a scam.
- Delete unsolicited e-mails and don't open attachments, even if they claim to contain video or photographs. The attachments may be viruses designed to steal personal financial information from your computer.
- Watch carefully for copycat organizations. Criminals may set up bogus sites to steal the identities and donations of unsuspecting donors. When giving online, be sure to find the charity's legitimate website. You can access links to each bona fide charity's sites from the Charity Navigator site (charitynavigator.org).
- Social media sites can perpetuate scams. Do not blindly give via these vehicles. As with any charity, investigate the groups behind such pleas to ensure that they come from a legitimate organization.
- Do not be pressured into making contributions; reputable charities do not use coercive tactics.
- Do not give your personal or financial information to anyone who solicits contributions.
- Avoid cash donations if possible. Pay by debit or credit card, or write a check directly to the charity. Do not make checks payable to individuals.

Information about specific charities can be obtained online from various reputable sources. The Department of Consumer Protection maintains information on charities that are registered with the state. The Department's website, <https://www.elicense.ct.gov>, not only provides charity registration information, but also displays any active solicitation campaign notices for a registered charity, the paid solicitor they hired and the minimum percentage that is guaranteed to go to that charity. Additional information is available at Charity Navigator, www.charitynavigator.org; on the Federal Trade Commission website: www.ftc.gov/bcp/edu/microsites/charityfraud; and the Better Business Bureau's Wise Giving Alliance at www.bbb.org/us/charity.

While the outpouring of grief, concern and support for the families affected by this very tragedy is enormous, so is the potential for fraud. Please report suspicious solicitations to your local police and to the Department of Consumer Protection at 1-800-842-2649. Anyone caught engaging in fraudulent activity will be prosecuted to the fullest extent of the law.

True or False? Answer

The answer is false. Often, the best and speediest settlement option is through the Department of Consumer Protection's Lemon Law Arbitration Program because it is often quicker than the court system, and gets meaningful results. The Lemon Law program has returned more than \$60 million in restitution and replacement vehicles to Connecticut Consumers. If you believe you were sold a lemon, [read on](#) or contact us at (860) 713-6120.