



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

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!

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Start your Spring Cleaning With One of These Free Paper Shredding Events

In the coming weeks and months, there will be many free opportunities for consumers to have unneeded documents shred in order to safeguard their personal information! We've listed some of these below. If none are near to you, please watch your local newspaper, call your town hall, bank or credit union. Also, check ads at local office supply stores; they may be running specials, like the first one on our list, below.

- Get a coupon for up to **5 lbs of free shredding at Office Depot**. (About one large grocery bag.) Expires 4/23/2012.
- [Rockville Bank, South Windsor, April 14th](#)
- [Windsor Federal Savings, April 28th](#)
- [April, May, June Community events by Shred-It](#)
- Events by InfoShred and CorePlus Federal Credit Union
 - April 7th, 9:00am – noon, 67 Lathrop Rd., Plainfield
 - April 21, 9:00am – noon, 40 Boston Post Road, Waterford
 - May 19th, 9:00am – noon, 202 Salem Turnpike, Norwich
- Events by ProShred Security
 - April 21st, 9:00am – noon, 401 Route 11, Monroe
 - April 21st, 9:00am – noon, 719 Amity Rd., Bethany
 - April 28th, 9:00am – noon, 2600 Dixwell Ave., Hamden
 - April 28th, 9:00am – noon, 82 Berlin St., Middletown
- May, June and onward: [Connecticut Resources Recovery Authority \(CRRA\) paper shredding and electronics recycling](#) (select link for complete list).



From Commissioner Rubenstein



Commissioner Rubenstein was appointed by Governor Malloy and approved by the Legislature during the 2011 Connecticut General Assembly session.

Greetings,

Last month's balmy days gave many of us a jump start on springtime chores, such as cleaning out closets and basements of unneeded "stuff." Although holding a tag sale or donating items to charity will help free up space, some items, like personal documents and unwanted medications require special handling to ensure your security and everyone's environmental safety. In this issue we're including for your convenience some ideas on how and where to get rid of unwanted paper. On page 4 we describe how some towns are making it possible for residents to safely dispose of medications on an ongoing basis. Speaking of medication, our Drug Control Unit saw successful passage of a new regulation that completely bans the sale of synthetic marijuana and bath salts in the state; we explain the law on page 3. Finally, it's always a good idea to order and review your free credit report! See page 2 to learn how. We hope you're enjoying the changeable New England weather!

William M. Rubenstein

How to get your free credit reports

Routine monitoring and reviewing of your credit report is vital for your financial security. You may request your free credit report online, by phone, or through the mail. Free credit reports requested online are available for viewing immediately, once you've verified your identity. Reports requested by phone or mail will be processed within 15 days of receiving your request.

To view online, go to www.annualcreditreport.com and simply follow the instructions.

If you prefer to order by phone, call 1-877-322-8228. You will be asked for some personally identifying information, such as your social security number. In this instance, it's safe to give it out.

To order your reports by mail, go to www.ftc.gov/credit and download an **Annual Credit Report Request Form**. Mail your completed form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

If you wish to find out your credit score, expect to pay a fee and order it directly from any of the reporting agencies. But remember, to view your credit report, there is no cost to you, as long as you use www.annualcreditreport.com to order one report from each of the three reporting agencies, no more than once per year.

To Do this Month: File Tax Return, Check Credit Report

While you're getting all your files together for income tax preparation, why not set aside an hour to go over your credit report, to make sure that there's no questionable activity in your credit accounts?

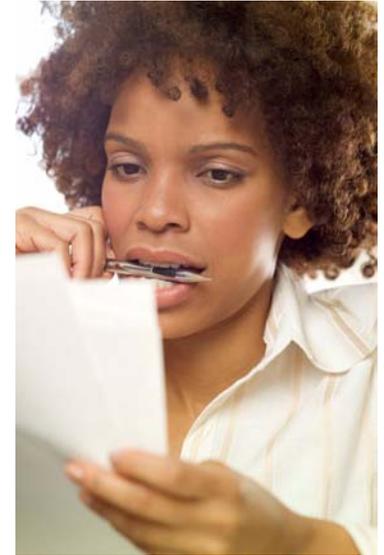
The federal Fair Credit Reporting Act requires each nationwide consumer reporting agency — Equifax, Experian, and Trans-Union — to provide you with a free copy of your credit report when you request it, once a year.

Each credit report includes information on where you live, how you pay your bills and whether you've been sued, arrested or filed for bankruptcy. The consumer reporting agencies sell this data to creditors, insurers, employers and other businesses that use it to evaluate your suitability for employment, financial aid, loans, and more. There is no time limit on information about criminal convictions or on information reported in response to a job application for a position that pays more than \$75,000 a year. Information reported to apply for more than \$150,000 of credit or life insurance also stays in your credit report. Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

If identity thieves were to open new credit accounts in your name, all their unpaid bills would show up on your credit report. That could affect your ability to get credit, insurance, land a job or rent an apartment, so it's good to find out as soon as possible! Most information in a credit report can be reported for seven years. Bankruptcy information is reported for 10 years.

One, two or all three? You may order just one report at a time, or two, or all three at once. Many people space their requests out over an entire year, asking for one every four months. Be sure to check each report for accuracy. Credit reporting agencies get their information from various sources, so your credit report from one agency may include more, less, or different information than the other two.

Accept no substitutes! Imposter websites with similar web addresses may offer free or low-cost credit reports, but you may end up paying for something else that you didn't want or need. For truly free access to your own credit information, use the official site, www.annualcreditreport.com.



True or False? *(answer, page 4)*

A lawn care company registered in Connecticut as a home improvement contractor can legally install irrigation systems on residential lawns.

True or False?

K2, Spice, and Bath Salts are Now Controlled Substances: Illegal and Banned from Sale in Connecticut

On March 26th, 2012, the Connecticut General Assembly passed a regulation developed by the Department of Consumer Protection that bans the sale of "bath salts" and synthetic marijuana products in Connecticut, and designates them as Schedule 1 controlled substances. Schedule 1 includes drugs with high potential for abuse such as heroin, methamphetamine and LSD, and carries the toughest penalties for violation of laws concerning possession and use.

Last year, the U.S. Drug Enforcement Agency (DEA) temporarily banned so-called "bath salts." The product had been sold under different labels online and in shops across the U.S., and was being abused. Nationwide, the product was linked to thousands of ER visits and calls to Poison Control centers. Users complained of severe chest pains, extreme paranoia and hallucinations.



"K2" and "Spice" are names for a dried herbal and chemical blend that had been in stores since 2006 for use as incense, until they were also temporarily banned last year by the DEA. The "incense," when smoked or ingested, produced a high similar to marijuana and had become very popular among teens. However, use of this "fake marijuana" was potentially much more harmful than at first believed, often resulting in tremors, seizures, and coma/unconsciousness among its users.

Sprayed with various chemicals before packaging, the products contained unidentified toxic substances that were believed to contribute to adverse health effects. A K2 or Spice product can be anywhere from **four** times to over 100 times more potent than regular marijuana (THC).

K2 and Spice have been sold under a variety of names, including Smoke, Sence, Skunk, Yucatan, Spice gold, Fire, and Genie.

Although illegal, these products might still be sold secretly in Connecticut and neighboring states. The Department of Consumer Protection is warning parents and retailers about the new, stricter regulation on artificial marijuana products.

When smoked, K2/Spice has a pungent odor similar to marijuana, so you will likely smell it on a user's clothes or belongings. Parents may notice dried herbal residue in children's rooms, as well as the foil packets in trash.

The full regulation is at [this link](#).



For Safe, Secure Disposal of Medicine, Drop Boxes Gain Popularity Statewide

Following a successful pilot program last spring involving the Department of Consumer Protection Drug Control Division, the Lower Fairfield County Regional Action Council and five local police departments, numerous municipalities have explored and are now moving forward to install medication drop-boxes in their police facilities, making it easier for residents to remove unwanted or expired medications from their homes at no cost.

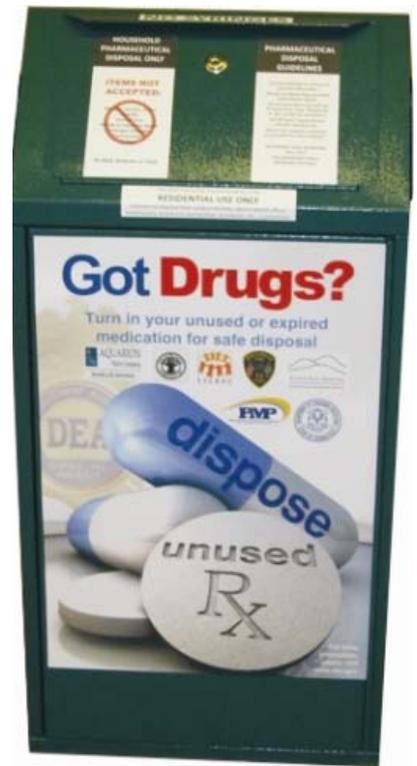
“These drop boxes are managed by police departments and are available 24 hours a day / 7 days a week,” Commissioner Rubenstein said. “Where implemented, it is a confidential, free service that helps to protect our environment and our youth.”

Medications flushed down the drain are thought to endanger the aquatic environment and wildlife; wastewater treatment plants are not designed to remove all medications from wastewater. Therefore, disposing of medication properly will reduce the overall risk of exposure to people, wildlife, and the environment.

Leaving unused medications in medicine cabinets and around the house are a serious and growing concern as well. According to the Partnership for a Drug Free America:

- 6 out of 10 teens agree that prescription drugs are easy to get from family medicine cabinets.
- 4 out of 10 teens think that prescription drugs are safer to use than illegal drugs.

Medication drop-boxes are always secured in the lobby of the police department and are nearly always accessible to residents who need to dispose of items. For a list of participating police departments, or to find out how to get a drop-box program started in your community, please visit our website at www.ct.gov/dcp or contact the Connecticut Department of Consumer Protection Prescription Monitoring Program at (860) 713-6073.



True or False? (answer)

The answer is False. Lawn irrigation work falls under the State's definition of Plumbing and Piping Work, and irrigation installers need a J-3 license (Limited Lawn Sprinkler contractor), which allows the installation, repair, replacement, alteration or maintenance of lawn sprinkler systems. However, for certain aspects of the job, a plumbing license (P-1 or P-2 contractor) may also be needed.

Possible sources of water for any sprinkler irrigation system are pump and well, or main supply source. If the project will tap into the main supply source, backflow preventers are required to allow the water to flow in one direction only, and prevent it from returning into the drinking water supply with potential contaminants. Backflow preventers can only be installed by a licensed P-1 Unlimited Plumbing and Piping Contractor or P-2 Unlimited Journeyman.

Unless your home improvement contractor also has the appropriate plumbing license, they may not perform the installation, but may manage the job for you with appropriately licensed subcontractors

Be sure to get all the required building permits from the local building department before any work begins. This will ensure that work is done to code and that any problems found by the building official will be corrected before the work is completed.

What CAN and CANNOT be discarded in local medication drop-boxes

YES: Items from home, including:

- Over-the-counter medications
- Prescription medications
- Medication samples
- Medications for household pets
- Medicated lotions or ointments

NO: Items from commercial enterprises, and no:

- Needles or other “sharps”
- Hazardous waste
- Thermometers
- Personal care products (shampoo, etc.)