

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

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Our website offers the latest and most comprehensive information that we have on dozens of consumer-related topics!

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To verify a license, permit or registration, or to run a roster of licensees. Also, the place for online renewal!

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Early Snowstorm Tests Patience, Gives Rise to Alerts, Advice, Adjustments

As power crews worked to restore electricity to hundreds of thousands of Connecticut residents days after a freak October storm dumped six to eighteen inches of heavy snow, helpful advice and adjustments brought quidance and relief in other ways.

Fresh from dealing with the aftermath of Tropical Storm Irene just eight weeks earlier, Governor Malloy issued a civil preparedness emergency on October 29th before the snowstorm arrived, and immediately sought both Category A public assistance and Category B emergency protective measures from the Federal Emergency Management Agency (FEMA) in Washington, DC to help cover the cost of dealing with the storm.

The Department of Consumer Protection and other state agencies have also been hard at work trying to protect Connecticut citizens and consumers from the fallout of the storm.

Protecting Against Excessive Pricing: On Monday, October 31, Attorney General Jepsen gave legal notice of an abnormal disruption in the market for energy resources, putting wholesalers, retailers and consumers on notice that charging excessive prices for gasoline, heating fuels and other energy resources is prohibited.

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Having a Tree Removed? Need Roof Repairs?

Be sure to hire the right person and understand your contract before you sign

Although many of us have our lights back on, the task of recovering from the snow storm is not over. If you need a tree removed, a hole in your roof fixed, or other work done, you are probably anxious to get started, particularly with winter just around the corner.

Before you rush into hiring a contractor, however, be sure you are hiring the right person for the job. Also, be sure you understand your contract before you sign as your signature will commit you to the terms of that contract.

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From Commissioner Rubenstein

I hope this newsletter finds everyone well, with lights and heat back on. It is hard to believe I was writing a similar message just two months ago after Hurricane Irene tested our mettle. Now, as then, it has been a privilege to work with the Governor, the State's Emergency Operations Center and all the dedicated employees of the State to help Connecticut consumers stay safe.

Our job, however, does not end when power is restored. We must remain vigilant as we begin to return to our normal routines and, for some, rebuild our homes. Although it is natural to want to begin as soon as possible, it is important to nonetheless take precautions to avoid unscrupulous vendors and contractors that may try to exploit the desperate situation many find themselves in. This issue offers tips on how to do that.

William M. Rubenstein



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

Questionable Travel Deal Offers Turn up in Connecticut

Promotional postcards like the one shown below have been in Connecticut mailboxes lately. The cards include images of planes and feature in large type names and identifiable logos of **Delta**, **Southwest** or other airlines, **yet these cards are from travel companies** – they have no relationship to the airlines.

The cards inform recipients that they've been selected to receive **Two Round Trip Airfares** and hotel lodging, and direct them to a toll-free number for more information.
Consumers report that the offer is a gimmick to get recipients to sign up for a pricey website subscription or travel club.



Similarly-promoted presentations have subjected patrons to hard-sell tactics for travel clubs costing thousands of dollars.

If you receive this or a similar promotional air travel offer, be wary, read all the fine print, and avoid signing up for something you don't want or cannot afford.

Mark Your Calendar!

Department of Consumer Protection staff will be at the following senior fairs:

- > Nov. 15, Bella Vista, New Haven, 1pm - 4pm
- Nov. 30, Dixwell-Newhallville
 Senior Ctr., New Haven, 9am 12pm
 Dec. 2, Quinebaug Valley Comm.
 College, Danielson, 9am 12pm

Hire the Right Person, from page 1

Who is a Home Improvement Contractor?

Anyone who performs improvements on residential property (single- or multiple family dwellings of six units or less, condos or co-ops), when the job exceeds \$200 and when the cash price of all work performed in one year exceeds \$1,000, needs to be registered with the Department of Consumer Protection as a home improvement contractor. In other words, anyone fixing damage to your house from a fallen branch or tree most likely needs to be registered.

Certain work is not covered by Connecticut Home Improvement Law, including:

- Construction of a new home (covered by different laws; see the fact sheet on our website entitled: "What You Need to Know About New Home Construction")
- Sale of materials with no arrangements to perform any work or labor
- Sale of goods or services for commercial use or resale
- Sale of appliances (stoves, washers, etc.) which can be easily removed from the home without material alteration
- Work performed by a homeowner on his/her own premises, without pay
- Work that requires a separate license, such as plumbing, heating, and electrical

Check Registrations

All home improvement contractors working in Connecticut must display their registration number on their contracts and in all advertising. All home improvement **salespeople** must also be registered. No one may act as a home improvement salesperson for an unregistered contractor and no contractor can employ an unregistered salesperson. Before hiring a home improvement contractor, visit our e-Licensing site at https://www.elicense.ct.gov to verify a license, permit or registration, or to run a roster of licensees.

Avoid Being Rushed into a Contract!

Once you have picked the contractor you want to work with, you'll most likely be asked to sign a contract. Some contracts are thick and imposing: others are a single sheet of paper. Whether they're called "Service Agreements" or "Buyer's Agreements," you need to read and understand ANY contract before you sign. This is true regardless of whether your contractor is required to be licensed or registered.

Some consumers are shocked to learn that by signing a seemingly innocent piece of paper, they've made a binding legal agreement – one that costs more than they expected or that doesn't meet their needs. Even in these trying times, therefore, it is important to fully understand your contract before you sign.

The one or two day delay it may take to carefully review the contract could save you months or even years of headaches down the road, not to mention the financial cost of dealing with the wrong contractor. Please, therefore, keep these important tips in mind:

- Sign only when you're ready, not when you feel "pressured."
- Shop around and ask questions.
- Take the time to read and fully understand all parts of any contract or written agreement before signing.
- If you still have questions or concerns, seek legal advice.

Home improvement contracts and any subsequent changes must be in writing and must be signed by both you and the Connecticut-registered contractor and/or salesperson and include:

- The contractor's name, address, and Connecticut Home Improvement registration number;
- The date of the transaction, plus both a start and end date for the work; and
- Notice of the Buyer's Right to Cancel within 3 Business Days (Saturday is a legal business day in Connecticut.)

For more information on protecting yourself in the aftermath of the snow storm and hiring the right contractor, be sure to check out our website and, in particular, our earlier newsletters, including June's article: "Looks Like a Very Busy Home Improvement Season!" and September's articles: "Heating with Oil? Three Things to Do Now" and "The Department's Emergency Role." All are available at www.ct.gov/dcp under "Publications."

Some Woods Preferred for Burning

- Ash burns at medium to high heat and very easily. Emits very little smoke or sparks, easily split; overall an excellent firewood.
- Black Birch burns at medium to high heat levels fairly well. It is easy to split, does not smoke much nor release many sparks. Overall, an excellent firewood choice.
- Chestnut is the worst of the hardwoods for firewood. It burns at low heat and although it is easy to split, it smokes somewhat heavily and throws a good amount of sparks.
- Maples burn at medium heat levels. While easy to burn, they are not all that easy to split. They do not smoke or spark much.
- Oak burns at a high heat level. It emits little smoke or spark, but it's not easy to split. Still an excellent firewood, because it produces a lot of heat.
- Walnut burns at medium heat levels, is easy to burn and does not throw sparks or smoke too much.
- Soft woods that aren't the best for burning include Cedar, Pine, Spruce and Hemlock, These all burn at low heat and are easy to burn, but emit smoke and sparks.

Never burn wood that has been treated; toxic chemicals may be released into the air, causing a potential health hazard.

Facts on Firewood

With heating fuel prices on the rise again, the popularity and demand for firewood keeps growing. Here are a few tips for making sure you get a fair load of quality firewood without getting burned.

First, know the length of wood that you need. The standard firewood length is 16 inches, but some larger stoves can take wood as long as 20 inches or more, and smaller stoves can require shorter lengths. Specify the length you need when getting prices and when ordering.

Seasoned firewood, which has been stacked and dried for six months or more, is what you need to buy for this winter. Wood that is burned when it is still too "wet," creates a smoky fire if it burns at all. Seasoned wood shows large cracks and makes a distinct hollow sound when two pieces are knocked together.

Check with your town clerk to see if there are any restrictions about where firewood can be placed on your property, how close it can be to adjoining properties and how much you can have.

By law, wood should only be sold by the cord or half-cord, not by the truck-load. This protects you from getting shorted. A cord is a stack of wood that measures 4 feet high by 4 feet wide by 8 feet long and totals 128 cubic feet in all. A standard half cord is measures 4 feet high by 4 feet wide by 4 feet long and is 64 cubic feet.

4 ft. x 4 ft. x 8 ft. = Cord = 128 cubic feet 4 ft. x 4 ft. x 4 ft. = Half Cord = 64 cubic feet

Even if your wood is chopped into shorter lengths to fit your stove or fireplace, once it's delivered and stacked, it should still measure a total of 128 cubic feet in order to be a full cord.

Before you buy, check prices with multiple wood dealers in your area. Seasoned firewood in Connecticut is selling between \$220 to \$300 a cord, depending on the type of wood and region.

If you have access to a truck, go down to the wood lot, check out the wood, and take it home yourself. Make sure you stack your firewood on pallets to keep it off the ground. You won't get a true measurement unless it's stacked.

If you're going to have firewood delivered, be home when it arrives, pay a little extra to have it stacked upon delivery, and then measure it. If you ordered a full cord and it isn't four feet high, four feet wide and eight feet long or a total of 128 cubic inches, don't pay for it until the full cord is provided.

Finally, be sure to obtain a signed receipt for your firewood, which includes the name, address and phone number of the business, the name of the business owner, the amount of wood delivered and the amount you paid. Keep all receipts.

If the load looks short, call the wood lot right away to express your complaint. You can report problems and complaints to the Department of Consumer Protection at 1-800-842-2649.

True or False? (answers, page 4)

- 1. The quickest and best way to store a steaming pot of soup, stuffing or sauce after cooking is to put the entire pot immediately into the refrigerator. *True or False?*
- 2. Placing leftovers in large plastic containers and storing them in the refrigerator is the ideal way to keep them safe to eat the next day. *True or False?*



Food Safety Following an Emergency

The loss of power is not only an inconvenience or even a danger for you, but could jeopardize the safety of your food. While no one wants to throw away food, sometimes that is necessary to reduce the risk of foodborne illness. Below is important information to help you decide what food to keep and what food to discard.

- Importantly, never taste a food to determine its safety!
- The refrigerator will keep food safely cold for about 4 hours if it is unopened.
- A full freezer will hold the temperature for approximately 48 hours and a half full freezer will hold its temperature for about 24 hours if it the door remains closed.
- Food is safe and may be safely refrozen if it still contains ice crystals or is at 40 °F or below.
- Discard refrigerated perishables such as meat, poultry, fish, soft cheese, milk, eggs, leftovers, and deli items after 4 hours without power.
- Finally, When in Doubt, Throw it Out!

For product by product information, check out pages 8-11 of the U.S. Department of Agriculture's "Consumer Guide to Food Safety", which is available on our website at www.ct.gov/dcp in the "Recently Added" section.

If spoiled food has left a terrible odor in your refrigerator or freezer even after you have thoroughly washed everything down, try any or all of these suggestions from the U.S. Department of Agriculture:

- Wipe inside of unit with equal parts vinegar and water. Vinegar provides acid which destroys mildew.
- Leave the door open and allow to air out.
- Sprinkle fresh coffee grounds or baking soda loosely in a large, shallow container in the bottom of the refrigerator and freezer.
- Place a cotton swab soaked with vanilla inside the refrigerator and freezer. Close door for 24 hours.
- Use a commercial product available at hardware and home stores. Follow the manufacturer's instructions.

Unexpected snowstorm, continued from page 1

Removing Restrictions on Refueling Propane Tanks: On November 3, the Governor signed an executive order temporarily suspending a state regulation that prohibits the refueling of a propane tank by anyone other than the company that owns the tank. Until further notice, Connecticut residents needing their tanks refilled can have them filled by ANY propane distributor, not just the owner.

Encouraging Financial Institutions to Waive Late Fees: On November 3, Governor Malloy, working with the Department of Consumer Protection and the Department of Banking, strongly urged financial institutions to waive late fees incurred by state residents due to their inability to conduct business during the power outage. Check with your bank to see if it has heeded this call.

Monitoring Market Conditions and Notifying Consumers of Gasoline Availability: Throughout the power outage, the Department of Consumer Protection's food, fuel and drug inspectors monitored market conditions and gathered and reported information about supply disruptions. We also gathered up-to-date information on gas station openings, which was made available to consumers through the 2-1-1 hotline.

Educating Consumers About How to Stay Safe: Finally, the Departments of Consumer Protection and Public Health issued health and safety reminders about food, medication and water safety, and fire and carbon monoxide hazards. Our field staff assisted and advised local health authorities and food retailers in salvaging safe foods and destroying unsafe items, and monitored conditions at retail stores, gas stations, drug manufacturers and warehouses. And, the Department issued a public warning about home improvement scams that often follow natural disasters and provided reminders about how to avoid such scams.

True or False? (answers)

- **1. The answer is False.** A refrigerator set at the optimal temperature of 38 degrees Fahrenheit will not be able to cool down a large container of hot food quickly enough to ensure food safety. While the outside may get cool, the inside can remain in the 40°F to140°F "danger zone" for bacterial growth, even hours later. Separate large quantities of hot food into smaller containers so that each can cool more quickly.
- 2. The answer is False. Plastic insulates, keeping hot foods warm for awhile, even when refrigerated. Rather than one or two large containers, use several shallow containers, and don't stack them on top of each other when warm; let cold air circulate freely around top, bottom and sides of containers by spacing them out in the refrigerator as much as possible.