



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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In This Issue

- 1 Staying Safe Online
- 1 From the Commissioner
- 2 Post Now, Pay Later?
- 2 Additional Online Safety Resources
- 3 Mark Your Calendar
- 3 True or False?
- 4 New Law Targets Deception in Advertising
- 4 Turn the Tide on Unsolicited Mail, Telemarketing and Email

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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Why Staying Safe Online is Everyone's Responsibility

Communication, entertainment, transportation, health care, finance, shopping -- nearly everything now relies to some degree on computers and the internet. With so much personal information stored on computer systems it's clear that cyber-security is of utmost importance to individuals, businesses, governments and organizations.

According to industry experts, keeping ourselves and our family safe online not only protects our finances and assets, but also helps to improve the overall security of cyberspace.

National Cyber Security Awareness Month has been observed in the U.S. each year since 2004. Sponsored by the National Cyber Security Division of the Department of Homeland Security and the National Cyber Security Alliance, the observance is designed to encourage vigilance and protection by **all** computer users.

The National Cyber Security Alliance recommends that every computer connected to the Internet have **three primary protections** installed. This is a consumer's frontline defense against cyber criminals and intrusions.

The three program types, which can often be purchased as a package, are: Anti-virus software, a Firewall, and Anti-spyware software.

Anti-virus software frequently scans the computer and incoming email, and deletes anything that is infected. Viruses can destroy data, slow a computer's performance, cause a computer crash, or enable spammers to send email

more, page 3

From Commissioner Rubenstein

During Cyber Security Month, we take the opportunity to remind ourselves and each other that we are ALL responsible for taking steps to protect ourselves and our families from cyber threats. Cyber networks connect us and allow us to conveniently conduct business around the globe faster than ever before, but we must be vigilant in protecting the confidentiality of sensitive information, the integrity of e-commerce, and the resilience of our cyber infrastructure. The National Cybersecurity Awareness Campaign -- "Stop. Think. Connect" -- is designed to help us all become more aware of risks in cyberspace, and empower us to make choices that contribute to our overall security.

Please take steps this month to increase online security -- whether for yourself, your parents, your business, friends, or children. It's good for your financial and personal safety, and for the continued sustainability of a fair and safe global marketplace. Thank you.

William M. Rubenstein



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

Additional resources at these links...

- **Stop. Think. Connect: Tips and Advice**
- **Stay Safe Online.Org** – includes resources for protecting your children, and information about online gaming, cyber bullying, mobile device security, and responding to online threats.
- **Stay Safe Online for Business** – offers suggestions for protecting your customers, your employees and your business.
- **OnGuard Online.gov** – In addition to materials and information for parents, educators, and youth, this site offers short games that provide important instruction on cyber security.
- **Dot Con [PDF]** -- Warns that con artists have gone high-tech, using the Internet to defraud consumers. Lists top ten cons facing consumers on the Internet.
- **Securing Your Wireless Network [PDF]** -- Guide to securing your wireless network, at your home or business.
- **Keeping Laptops From Getting Lost or Stolen [PDF]** -- Steps to take to prevent your laptop from being lost or stolen.
- Many more online safety fact sheets are available from the Federal Trade Commission at: <http://ftc.gov/bcp/menus/consumer/tech/privacy.shtm>

Post Now, Pay Later?

Widespread use of the internet, particularly social media applications such as Facebook, has become so comfortable and natural for many, that people of all ages often forget how careful and thoughtful they need to be when online.

For example, most adults would never share personal information with strangers they meet on the street, but many share a lot of information online "with Facebook friends." Once online, that information (and those photos) can become available to a world of strangers who can do what they want with them. So, the following advice applies to computer users of all ages, not just pre-teens and teens:

- *When deciding how much information to reveal online or in an email, consider that you are putting that information out to the **world**.*
- *By providing an email address or phone number on your Facebook site, or details about your job or school including its location, your family, friends and educational background, you are giving cyber criminals (and even real-world criminals) enough information to cause you harm.*
- *If you keep an online journal or blog, assume that **everything** is available for public scrutiny.*
- *Even e-mail messages can be hacked.*
- *If you want personal information to be private or restricted to a small, select group of people, putting it online is not your best move.*

Once information is online, completely removing it isn't always easy or even possible. While you can delete information that you posted, someone, somewhere may have already viewed and saved a copy of the page, or used excerpts of it elsewhere. Some search engines "cache" or store copies of web pages, which can remain viewable even after a specific page has been deleted or changed. **Putting information online without careful consideration of present and future ramifications is just *not* recommended!**



Ready, Set, Go: Three Starter Steps to Online Safety



In recognition of National Cyber Security Awareness Month, do these three basic tasks -- at a minimum -- to enhance your own cyber security. It's much needed prevention against cyber crime!

1. Have **anti-virus, anti-spyware** and **firewall** software installed, properly configured, and up-to-date. It's worth it! New threats are discovered every day, and keeping your software updated is one of the easiest ways to protect yourself from an attack. If you tend to forget updates, set your computer to automatically update for you.
2. **Update your operating system** and critical program software, such as your **browser** when updates become available. Check for updates monthly or set your computer to notify you when they are available.
3. **Back up key files.** If you have important files stored on your computer copy them onto a thumb drive or "memory stick" that you keep in a safe place.

Mark Your Calendar!



National
Prescription Drug
Take

Back Day

is **Saturday, October 29th**,
statewide. [Find a local
drop-off site.](#)

The Drug Control Division is
also co-sponsoring drug
collection days:

- **Saturday, October 29,**
10 am - 2 pm
UCONN Health Center
MARB Building, 263
Farmington Avenue
Farmington
- **Saturday, October 29,**
10 am - 2 pm Bloomfield
Community Ctr. 330 Park
Avenue, Bloomfield

ALSO...

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

- October 12, Danbury War
Memorial, 10 am to 2 pm
- October 14, Manchester
Community College, 11 am
to 2 pm
- October 26, Port N
Starboard, New London, 9
am to 12 pm
- Nov. 2, "Consumer
University," Norwalk Senior
Center, call to pre-register by
Oct. 26 (203) 663-7332
- November 3, Calvary
Church, Trumbull, 9 am to 12
pm
- November 9, Stonington
Community Center, 9 am to
12 pm
- November 15, Bella Vista,
New Haven, 1 pm to 4 pm

More next month!

Staying Safe Online, *continued from page 1*

through your account. Anti-virus software must be updated regularly to remain effective! Most commercial anti-virus software includes a feature to download updates automatically when you are on the Internet.

Anti-spyware software helps to eliminate malicious programs that monitor your online activities and can potentially collect personal information. Anti-spyware software periodically scans your computer for spyware and then helps you in removing it. Given the increasing sophistication of spyware, you may want to use **two** separate anti-spyware programs. Each one will look for slightly different kinds of threats, and together they will offer increased protection.

The third basic protection is a **firewall** to help keep hackers from using your computer to send out your personal information without your permission or knowledge. While anti-virus software scans incoming email and files, a firewall is like a guard, watching for attempts to access your system and blocking communications with sources you don't permit. Some operating systems come with a built-in firewall that may be set on the "off" mode. Make sure you **turn it on and keep it updated**. Check your computer's online "Help" feature for specific instructions.

If your operating system doesn't include a firewall, buy a software firewall that runs in the background while you work. Remember: installing these software packages is the first step. Equally important is keeping them up to date.

In addition to the three programs noted above, you should regularly update your computer's **operating system** and **browser**. Hackers can and will exploit out-of-date web browsers and operating systems, which is why legitimate companies are always putting out new "fixes" or "patches" for their software. Hackers will find and use any vulnerability or problem to gather your personal information, install malicious software (malware) and launch attacks against other machines.

At least monthly, check the website of both your operating system (probably Microsoft or Apple) and your browser (Netscape Navigator, Internet Explorer, and so on) for updates, or schedule the updates to run automatically. Here are links to the update pages for two major operating systems:

> <http://update.microsoft.com/windowsupdate> > <http://www.apple.com/support/leopard/>

Choose the appropriate link below to help ensure that you are running the most current browser version on your computer:

- Microsoft Internet Explorer: <http://support.microsoft.com/ph/8722>
- FireFox: <http://support.mozilla.com/en-US/kb/Installing+Firefox>
- Safari: <http://www.apple.com/support/downloads/>
- Chrome: <http://www.google.com/chrome>

Cyber-crime is everyone's problem, just as cyber-security is everyone's responsibility. The steps you take to protect your home computer not only reduce your chances of becoming an online victim, but help protect the internet for honest users everywhere.

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

1. I can find out about every single item recalled in the U.S., including toys, medications, and food. True or False?
2. Sweepstakes are allowed to charge the winners a fee for claiming any prize over \$1,000. True or False?

New Law Effective October 1st Targets Deception in Advertising for Licensed Work

Public Act No. 11-117, effective October 1st, prohibits anyone from pretending to qualify to practice a licensed trade or offering to, or practicing, a licensed trade without a license or registration.

This bill specifically bans persons from advertising in print, electronic, television or radio advertisements or listings, offering to perform work that they are not licensed to perform.

The trades that the law applies to are:

- electrical
- plumbing
- heating, piping, and cooling
- elevator installation and repair
- solar electrical and solar thermal
- fire protection sprinkler systems
- gas hearths
- irrigation
- medical gas and vacuum systems
- sheet metal
- automotive and flat glass.

The Commissioner of Consumer Protection and the appropriate licensing board may impose civil penalties for violations, and violators are guilty of a class B misdemeanor (punishable by up to six month's imprisonment, a fine of up to \$1,000 or both), an unfair or deceptive trade practice, and may be required to pay restitution.

Turn the Tide on Unsolicited Mail, Telemarketing Calls and Email

The major holidays are not far off and the glossy holiday catalogs are at the press. If your mailbox is already stuffed with preapproved credit applications, catalogs and other solicitations, or you're fed up with telemarketing calls at dinnertime, these tips may help you to reduce the clutter.

1. Did you know that you can opt out of receiving pre-screened offers for credit cards or insurance for five years, or even forever?

- **To opt out for five years:** Call toll-free 1-888-5-OPT-OUT (1-888-567-8688) or visit www.optoutprescreen.com. The phone number and website are operated by the major consumer reporting companies.
- **To opt out permanently:** Start the process at www.optoutprescreen.com. To complete your request, you must return a signed Permanent Opt-Out Election form, which will be provided after you initiate your online request.

When you call or visit the website you'll be asked for your home telephone number, name, Social Security number, and date of birth. The information will be kept confidential and used only to process your request to opt out. No Internet access? Just send a written request to permanently opt out to each of the major consumer reporting companies. Your written request must include your home telephone number, name, Social Security number, and date of birth.

Experian
Opt Out
P.O. Box 919
Allen, TX 75013

TransUnion
Name Removal Option
P.O. Box 505
Woodlyn, PA 19094

Equifax, Inc.
Options
P.O. Box 740123
Atlanta, GA 30374

Innovis Consumer
Assistance
P.O. Box 495
Pittsburgh, PA 15230

2. To cut down on the dreaded telemarketing calls, sign up for the federal government's free National Do Not Call Registry. To register your phone number or to get information about the registry, visit www.donotcall.gov, or call 1-888-382-1222 from the phone number you want to register. Within 31 days, telemarketing calls will be reduced. Registered phone numbers will stay on "Do Not Call" until they are disconnected and reassigned, or until you to remove them.

3. Opt out of receiving unsolicited commercial mail from many national companies for five years through the Direct Marketing Association's Mail Preference Service. Registering with this service will reduce most – but not all -- of your unsolicited mail, since some organizations do not use the Mail Preference Service. To register with the Mail Preference Service, go to www.dmachoice.org, or mail your request with a \$1 processing fee to:

DMAchoice
Direct Marketing Association
P.O. Box 643
Carmel, NY 10512

4. You can reduce unsolicited commercial e-mail by contacting the Direct Marketing Association's Email Preference Service (eMPS). To opt out of receiving unsolicited commercial email from DMA members, visit www.dmachoice.org. As with other opt-out options, doing this will reduce the number of unsolicited emails that you receive, not eliminate them. Registration is free and good for six years.

True or False? *(answers)*

1. *The answer is True.* To provide better service in alerting the American people to unsafe, hazardous or defective products, six federal agencies with vastly different jurisdictions joined together to create <http://www.recalls.gov> -- a "one stop shop" for U.S. Government recalls. On this federal website, you can obtain the latest recall information, report a dangerous product, and learn important safety tips.

2. *The answer is False.* No advertised sweepstakes can place any conditions or restrictions on winning, such as buying anything or paying a fee. The winner may be required to complete publicity or liability releases or eligibility affidavits and assume liability for federal, state, or local taxes, and pay relevant license or registration fees or other similar costs.