



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>

To verify a license, registration or permit, to run a roster of licensees, or to renew online.

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Giving After a Crisis: Advice from Charity Navigator.org

Since 2001, **Charity Navigator** has evolved into the nation's largest and most-utilized evaluator of charities. A team of professional analysts examines tens of thousands of non-profit financial documents to develop an unbiased, objective, numbers-based rating system to assess over 5,000 of America's charities.

The organization offers great tips for giving in times of crisis:

Give to an Established Charity

Find a charity with a proven track record of success with dealing with the type of disaster and in the region in which the disaster occurred. Avoid fly-by-night charities created specifically to deal with the new crisis. If you do feel compelled to give to a new charity, be sure to get proof that the group is in fact a registered public charity with 501 (c) (3) status.

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"Red Flags" to Avoid When Donating for Hurricane Relief

Scam artists are opportunistic, and charity scams are a perfect illustration of this. Following high-profile disasters there are always numerous reports of consumers receiving solicitations from fraudulent charities. Scammers use the visibility of these disasters in the news media to generate sympathy and cash from their victims. Here are some "red flags" that often indicate a charity scam:



The charity refuses to provide any documentation of their 501(c)3 non-profit status or other identifying information such as a mailing address, annual report or website



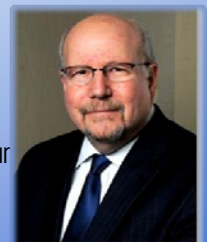
You are pressured to commit to a donation immediately or are asked to provide sensitive personal information

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From Commissioner Rubenstein

Nearly one year to the day, the release of our November 2012 newsletter includes information related to the aftermath of a damaging Connecticut weather event -- just like in 2011. Somewhat different is our state of preparedness -- reports indicate that the state, its utilities, and its residents were more prepared for disastrous weather than one year ago. Being as prepared as we can be is important, because these severe weather systems seem to be coming more frequently. I also hope that with each challenge we face, we as consumers become more expert in avoiding unscrupulous contractors, charities scams, and other predatory practices on a routine basis. This month's issue provides key reminders as we continue to move in that direction.

William M. Rubenstein



Some Proven Charities Offering Post-Sandy Support

Consider a donation to one of these charities; all are highly-rated by Charity Navigator. Some are providing temporary shelter while others are providing food, water and medical assistance. Still others are focused on long term rebuilding efforts, while some are simply fundraising on behalf of other charities. Give according to what you want your donation to accomplish. Each link below takes you to the charity's ratings page where you can see how they were rated on their financial health, accountability and transparency.

- American Red Cross
- AmeriCares
- World Vision
- Save the Children
- Feeding America
- Operation USA (Haiti, Cuba and the U.S.)
- International Medical Corps (Haiti)
- Convoy of Hope
- Food for the Poor (Jamaica)
- Heart to Heart International
- Feed the Children
- American Humane Association
- International Rescue Committee (Haiti)
- Children's Hunger Fund (Caribbean, U.S.)

Giving After a Crisis: Advice from "Charity Navigator" *(continued from page 1)*

Designate Your Investment: Many charities encourage donors not to designate their gifts so that the charity can decide how best to utilize the money, but, you still may choose to tell the charity exactly how to use your investment. By designating your gift, you'll ensure that your donation will be used as you intended.

Avoid Telemarketers: Be wary of fundraisers who pressure you to make a contribution over the phone. Never divulge your credit card information to someone soliciting you via the phone. Instead, ask for written information about the charity and do some research on your own. If you feel comfortable with the charity, send the organization a check directly by mail, or give through its website. This way, 100% of your gift goes to the charity and not to the fundraising organization.

Do Not Send Supplies: This type of philanthropy is neither practical nor efficient. Even if mail can reach the impacted region, there is probably no one set up to receive, organize and distribute them to the victims. Charities often partner with companies to acquire large amounts of in-kind donations such as bottled water, food and new clothing.

Beware of Email Solicitations: Unless you personally know someone in the impacted area, anyone sending email and alleging to be a victim of Hurricane Sandy or another disaster, is most likely part of a scam. Delete these unsolicited emails without opening any attachments, which probably contain computer viruses.

Find Your Charity's Official, Authorized Website: Criminals often set up bogus sites to steal donors' money intended for specific charities. After Hurricane Katrina, the FBI reported that 4,000 fake charity sites were created. So if you plan to give online, be sure to find the charity's legitimate site.

Social Media May Inspire, But Do Your Homework Anyway: Twitter, Facebook, YouTube and blogs can deliver heart-wrenching disaster images and information along with donation requests. Do not blindly give via these vehicles; take the time to investigate the groups behind these pleas to ensure that they are a legitimate nonprofit.

Sign Up Now! Free "Small Claims Court" Workshop November 7th

Get a free introduction to Small Claims Court and learn how to file a case and represent yourself in Small Claims Court, thanks to a collaboration between UConn law students and Department of Consumer Protection employees.

A group of UCONN law students have worked to become well-informed about the many laws affecting consumers and to organize this information into workshops that can help an individual navigate small claims court.

By attending this workshop, consumers will be more empowered to navigate the small claims process.

The workshop will be held at **6:00 pm on Wednesday, November 7 in the Reading Room of William F. Starr Hall at the Law School's Hartford Campus**. Workshops are planned to be held on a monthly basis from January through April, 2013.

Current information on workshop schedules and additional information can be found at www.law.uconn.edu/smallclaims.

For more information about workshop dates, times, and locations or to RSVP for a workshop, please send an email to: smallclaims@law.uconn.edu or call 860-251-9285. Directions to the UCONN Law School campus: www.law.uconn.edu/directions.

Inspectors Identify Unlicensed Plumbers, Electricians at Danbury Job Site

During a joint compliance inspection at the Abbey Woods Apartments and Club House construction site in Danbury last month, Consumer Protection inspectors identified seven (7) individuals allegedly engaging in occupational work without licenses or apprenticeship certificates.

- **Tried N Tru Plumbing of CT**, LTD operated by Richard L. Solano, CT P-1 licensed unlimited plumbing contractor of record, 381 B McLean Ave, Yonkers, NY, allegedly had five unlicensed employees, who identified themselves as plumbers, installing the drain, waste and vent piping without holding any licenses or apprenticeship cards.
- **Aerial Electric**, operated by Victor L. Rupenski, CT E-1 licensed unlimited electrical contractor of record, 26 Hotchkiss St., Naugatuck, CT, allegedly had two people, who identified themselves as electricians, installing receptacles and switches without electrical licenses.

Any time unlicensed workers are used on a job site, it compromises the safety and welfare of the building's current and future occupants, which is why compliance is so important.

Inspectors from the Labor Department issued Stop Work Orders to five companies at the worksite that were unable to provide proof of worker's compensation coverage, allegedly with the intent of misclassifying workers as independent contractors.

- **Comex Painting LLC** of Danbury, Connecticut
- **Rowland Steel** of Brookfield, Connecticut
- **Easton Steel** of Yonkers, New York
- **New York Gypsum Floors, Inc.** of Mount Vernon, New York
- **Tried N Tru Plumbing** (doing business as Water Source) of Yonkers, New York

Companies that deliberately misclassify workers are often avoiding their obligations under federal and state employment laws to provide worker's compensation, unemployment coverage and proper payroll reporting. Employers are required by law to ensure that their employees have adequate workman's compensation coverage while at work; otherwise, taxpayers ultimately pay the cost if and when someone gets hurt on the job.

A Stop Work Order halts all work at the company's worksite, and brings with it a \$300 civil penalty for each day the company does not carry worker's compensation coverage. In addition, the Labor Department may also pursue criminal charges under a Class D felony for failure to have worker's compensation or for misclassification activities. This can result in up to a \$5,000 fine and/or five years in prison.

The Department of Consumer Protection can also levy civil penalties. Engaging in work or an occupation for which a license or apprentice registration certificate is required without having such credential, or willfully employing or supplying for employment a person who does not have the required license or certificate, each carry a civil penalty of \$1,000 for the first violation, \$1,500 for the second violation, and \$3,000 for each subsequent violation.

The Labor Department offers information to explain worker misclassification laws and provides contact information for anyone wishing to report suspicions of misclassification on its website, www.ct.gov/dol.

True or False?

With all the demand for home improvement and repair work after the hurricane, it's just cheaper and more efficient to verbally agree on a price with a contractor for a job I need done.

True or False? Answer, page 4

In light of the devastation resulting from Hurricane Sandy and the rebuilding that will be taking place, it's important that homeowners and businesses find out about what type of license is appropriate to safely do the work that's needed. Be sure to check out "[What Other Licenses or Registrations Does My Contractor Need?](#)" on the Department of Consumer Protection's website in the [Home Improvement](#) section. Individual contractor licenses can be verified online at the Department's website www.ct.gov/dcp, or consumers can call 1-800-842-2649.

The Departments of Labor and Consumer Protection periodically carry out joint inspections at worksites throughout the state.

“Red Flags” to Avoid When Donating for Hurricane Relief

(continued from page 1)



You are asked to donate only in cash or via wire transfer



You are offered guarantees of sweepstakes winnings or other prizes if you donate

Before giving to any new or established charity, check their reputation on websites like [Charity Navigator](#) and [GiveWell.org](#), which rank charities based on efficiency, transparency and accountability. Be cautious if a charity contacts you out of the blue, or pressures you to give money or information immediately. Legitimate charities give donors as much time as they need.

When you receive a solicitation by phone, ask whether the person calling you represents the charity itself or a professional fundraising company. If the caller represents a professional fundraising company, ask how much of each donation they collect for “administrative costs” or “overhead.” It is not uncommon for such companies to take 80% or more of every donation for these fees.

Keep track of your contribution(s) so you can put them down as tax deductions.

Charities do amazing work to benefit others. Unfortunately, scam artists masquerading as charities are only out for themselves. They will take advantage of any situation, anywhere, anytime. Be alert to avoid their traps.



New Resource: [KnowYourCard.org](#) explains the rules governing plastic payment cards

The rules have changed in the world of credit, debit, prepaid and gift cards. To help consumers get a handle on new laws and other changes regarding plastic payments, Consumer Action, a non-profit consumer advocacy group, has launched a brand new website, [KnowYourCard.org](#).

KnowYourCard outlines key changes to payment cards, explains how they could affect cardholders, and offers tips to help consumers make the right moves. Users can also search an extensive database of questions and answers and find what they are looking for fast.

True or False?

Answer

False. While it may seem quicker in the short run to hire the person going door to door, or the guy working down the street, in the long run, your best investment is to hire the right person for the job, to get a fully executed contract, and to be sure you understand your contract terms. 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.

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. Hiring a registered contractor now could save you money and headache in the future if something goes wrong with the job. Read all about home improvement and the Home Improvement Guaranty Fund [here](#).