Going shopping?
Put on your game face!

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One of the reasons that I am very proud to have recently been named Director of the Department of Consumer Affairs (DCA) is that the people here are so committed to protecting and helping consumers.

This is something I’ve seen throughout my 16 years with DCA.

One example of that commitment is a new enforcement model we’re working on to ensure that complaints against licensees are dealt with far more quickly than they are now. This new enforcement model will make our enforcement activities more efficient, provide greater accountability, and will put consumers first. We have already made great strides in this direction, and will be making even more progress in the coming months.

Since 2005, Consumer Connection has been another example of our commitment to protecting and helping consumers.

Part of our mission at DCA is to promote informed consumer practices. An informed consumer is an empowered consumer. For the past four years, Consumer Connection has brought information to Californians to help them make good choices in the marketplace. This edition is no different.

Although there are signs that California’s economy is improving, many Californians will find the going tough for many months yet to come. “Going shopping? Get your defenses ready” has solid information on how to be a defensive shopper and control your spending. This information cannot only help you maximize your dollars during tough economic times, but when times are good, it can help you make the most of your disposable income. There are also articles about restaurant nutritional labeling, will and estate planning, and much more.

They say that information is power. It’s especially true in the marketplace. Consumer empowerment will be one of my top priorities as Director, and DCA will continue to do its utmost to provide consumers with the very best information available to help them survive and thrive in spite of economic challenges.

Brian J. Stiger, Director
California Department of Consumer Affairs
Going shopping?

Get your defenses ready
Clipping coupons, comparing prices, and keeping eyes front when passing the impulse aisles are all tried-and-true methods for saving money while shopping. These days, however, you’ll need better tools to defend yourself against forces that push your “buy now” buttons.

Here are two important points to remember as we begin our training in defensive shopping:

- You are your own best friend.
- You are your own worst enemy.

When you are your own worst enemy, you say things like “I gotta have it,” or “I deserve it,” or the most dangerous attitude of all — “I can charge it!”

When you are your own best friend, you are more informed, less likely to fall for scams or questionable advertisements, more disciplined in your purchasing, and more determined to stick to a spending plan or budget.

A defensive shopper is also less likely to be a victim of misleading or illegal advertising practices, such as the following from the Department of Consumer Affairs’ Fact Sheet on Advertising:

**Advertised but sold out** — If the ad states “limited to stock on hand” or similar wording, there’s no guarantee the item will be in stock when you get to the store. If the wording is not on the ad, the store must have enough of the advertised item on hand to meet a reasonably expected demand. A store that is out of an advertised item may offer you a “rain check” so you can buy the item later at the sale price. Even with a rain check, the store is not excused from having enough supply of the advertised item in stock to meet reasonably expected demand.

**Bait and switch** — If a salesperson tells you an advertised product is of poor quality and steers you to a higher-priced version, you may be seeing an example of illegal “bait and switch.” Don’t fall for it. A merchant cannot advertise a product that he or she doesn’t really intend to sell.

**Limits on the quantity sold** — Stores cannot limit how many of an advertised item a shopper can buy unless the ad states “limited to one per customer” or has similar wording.

**Low-price claims** — If a retail store, even a car dealer, claims to have the lowest prices in town, the merchant must be able to support that claim. A more general claim, such as “low, low prices” does not have to be proven.

**Misleading pictures** — The item sold in the store must be the same one pictured in the ad.

**Package prices** — The store must tell you if you have to buy more than one of an item to get a discount. For example, an ad cannot say “Batteries — 10 cents each” if the batteries are sold only in packages of 10. However, the ad could say “Batteries — 10 cents each, sold only in packages of 10 for $1 per package.”
Regular price or sale price? — To be “on sale,” the item must have been offered for purchase at a higher “regular” price within the previous three months. Watch out for a “regular” price that’s inflated just to make the sale price look better.

Used, defective, irregular, or refurbished — If an advertised item is used, defective, irregular, or refurbished, the ad must say so clearly.

Two new research studies conducted by the Journal of Consumer Research have identified some techniques to help you avoid impulse purchases.

Look, don’t touch. A study in the October 2009 issue of the Journal of Consumer Research found that merely touching an item in a store gave people a feeling of ownership, which in turn influenced the amount of money people were willing to pay for it. Stop by your favorite electronics, computer, or phone store to see how quickly the salesperson tries to put something expensive in your hands. Keeping your mitts in your pockets could help you keep the rubber band on your wallet.

Carry $100 bills. People are less likely to break a big bill. It’s called the “denomination effect.” Large bills seem like real money, while small bills feel like pocket change; that’s the thinking, anyway. Of course, once people make the decision to break the large bill, they tend to spend the rest with abandon. The details can be found in the April 2009 issue of the Journal of Consumer Research.

Here are some other tips from various sources:

Use cash, not credit cards. Plastic seems to distance us from the act of spending — at least temporarily.

Set a limit for how much to spend — before you get to the mall.

Window shop only when stores are closed. It’s a small step from outside the window to inside the door.


Track your spending every day for a while. Sometimes it’s not the big things that blow the family budget — it’s the collection of small impulse purchases.

Understand the emotional reasons you spend. Pleasure, stress, anxiety, jealousy of others, or just because it’s fun? Realize that persuasive advertisements and store displays tap into those emotions.

Keep busy with non-shopping activities. Take a walk outside, talk to a friend, contemplate your life. Do all three at the same time.

Know the difference between wants and needs. Shop with someone who will remind you — in a nice way.

Using these tips to control your spending can help you wade through these tough economic waters. For more tips on how to take charge of your credit cards and finances, visit the Take Charge! California Web site at www.TakeChargeCA.ca.gov.
Should you get pet insurance?

No one wants to make an agonizing financial decision about a pet’s well-being or survival. Pet insurance can help make sure you never have to, but there are many factors to consider before buying a policy.

As a savvy pet owner, you should assess whether the repeated costs of premiums is worth the investment if you have to make a claim. For example, pet insurance costs about $250 to $400 a year. According to the American Society for the Prevention of Cruelty to Animals (ASPCA), dogs live an average of eight to 16 years. If your dog never requires major surgery over its entire life, you could have paid up to $6,400 ($400 a year for 16 years) for nothing but peace of mind. On the other hand, pet insurance can save you thousands of dollars if your pet needs an operation or treatment for cancer.

When looking at costs, you’ll need to consider how likely it is that a major or catastrophic pet health problem might occur and how that might affect your finances, your family, and your conscience. It may make more sense to stash savings in a special
account to be used for unexpected vet bills. To learn what you might be up against as far as costs, check out the American Animal Hospital Association’s Veterinary Fee Reference, 5th Edition, which lists customary fees for more than 450 services and cases. The book can be ordered online at www.aahanet.org.

Even pet insurance won’t cover all your expenses. Deductibles and co-pays may apply. In most cases, you pay the vet bills first and then submit a claim for reimbursement. Many companies reimburse 80 to 90 percent of the actual fees.

Some additional things to consider
Assess your risk
Do you own a purebred animal known for common ailments requiring expensive treatment? How likely is it that your pet might need emergency treatment after an accident? What if it gets cancer? The list of medical procedures available to our furry friends continues to grow, and includes MRIs, comprehensive cancer treatments, and even organ transplants. Would you consider an expensive treatment, and if so, how would you pay for it?

Consider policy types
A catastrophic policy is designed to provide a safety net for a worst-case scenario. Generally, this type of
policy doesn’t cover smaller problems or routine veterinary care. Some companies also offer basic accident coverage for injuries like broken bones and poison ingestion, and additional coverage (at additional cost) for medications and treatments if your pet gets sick. Be sure to research all your options.

Understand the coverage
Some policies may have annual benefit dollar limits or benefit schedules, which are predetermined amounts the insurer will reimburse for various services. The predetermined amount may not cover your actual costs. Read all the fine print and ask detailed questions before signing up.

Ask about exclusions
Some policies won’t cover certain breeds, breed-specific ailments and illnesses, pre-existing conditions, and older animals. Consider that many dogs are already considered “senior” by six to nine years of age. If you’re thinking about buying pet insurance, sooner may be better than later.

Know your current situation
Some auto insurers offer coverage for pets who are injured while riding in your car. Check with your insurance company first to find out what you’re covered for, and what additional coverage is available.

Evaluate the insurer’s customer service
Comparison shop by contacting several companies before purchasing a policy and ask a lot of questions, particularly hypothetical ones that help illustrate the real value of the policy: What if my dog has major surgery and needs additional boarding for monitoring or medications? What about diagnostic tests? Representatives should have detailed answers to everything. If the staff is not helpful at this stage, they likely will not be helpful once you’re an actual customer.

Find out about discounts
Some insurers offer reductions for multiple pets and for obtaining quotes online.

Establishing alternative care for your pet
We don’t always outlive our pets, and as difficult as it is to think about, responsible owners should make arrangements in advance for the well-being of their furry friends if they are no longer able to provide for them.

Temporary setbacks
If you are hospitalized or temporarily disabled, you may be unable to care for your pet for a period of time. Designate a temporary emergency caregiver—a trusted neighbor, friend, or relative—to take over for you well in advance. It’s also a good
idea to choose backups in case they are needed. Provide all the instructions for feeding, watering, exercise, and all other requirements to caregivers before they actually take over, and give them your house keys. Share contact information among them all, and maybe even ask a backup to follow up with the primary caregiver to make sure everything is going smoothly or to offer assistance.

Carry an information card with you (along with your own identification so it can be found in an emergency) listing all contact information for your temporary pet guardians.

Apply removable alert stickers (emergency rescue decals) to doors or windows indicating the number and types of pets in your house so they can be located in case of a fire or other situation. Stickers are available at pet supply stores as well as from the ASPCA. Also consider leaving written contact information for your pet caregivers in your house for rescue workers to use.

**Wills, trusts, and powers of attorney**

Increasingly, pet owners are including their beloved pets in their estate planning. Because California courts view pets as possessions, it’s important to provide instructions for what will happen to them after you’re gone, just like you would for your other assets and belongings.

Discuss thoroughly with your lawyer the language and exact details of your pet’s treatment after you’re gone, right down to how it will be transported to its new home. Also consider a power of attorney document, which authorizes someone else to handle some or all of your affairs if you are physically or mentally incapacitated. In it, you can assign your animals to others, designate expenditures for care, and more. You can also direct your executor or personal representative to place your animals with other individuals or family. The Web site for the Humane Society of the United States has examples of legal language you can use in a will or trust. Go online to [www.hsus.org](http://www.hsus.org).

In addition, organizations exist that will temporarily house animals while searching for new homes for them. The Sacramento SPCA Guardian Care Program is an example. The program is available to all members who can commit $4,000 per animal to cover the cost of care over its lifetime. Check with your veterinarian, local shelters, rescue groups, and even pet stores for contact information for similar services in your area.
For more information

Pet insurance
American Society for the Prevention of Cruelty to Animals provides free online quotes and a wealth of other animal-related information.
www.aspca.org

The Humane Society of the United States offers pet insurance quotes along with information on animal protection.
www.hsus.org

Pet Insurance Review contains reviews and opinions, compares rates and coverage from pet insurers, and provides access to free quotes.
www.petinsurancereview.com

Veterinary care
The Veterinary Medical Board licenses and regulates veterinarians, registered veterinary technicians, and veterinary premises. Contact the Board to verify a license or file a complaint about veterinary care. Go online to www.vmb.ca.gov, call (916) 263-2610, or e-mail vmb@dca.ca.gov. Please note, the Veterinary Medical Board has no jurisdiction over pet insurance or fees charged for veterinary services.
On April 1, 2010, the U.S. Census Bureau will mail out questionnaires to an estimated 310 million people living in the United States.

Counting 310 million people isn’t easy. That’s why the Census Bureau partners with many organizations and government entities to help them spread the word about the importance of being counted. More than 140,000 organizations pitched in to help count for the 2000 Census. This year, the Department of Consumer Affairs is one of the many partners assisting the Census Bureau in reaching Hard to Count (HTC) populations—for example, rural populations or those that have a majority of non-English-speaking members.

Why? Because the U.S. Constitution requires that a national census be taken every 10 years. This count includes all people residing in all 50 states, Washington, D.C., Puerto Rico, the U.S. Virgin Islands, Guam, the Commonwealth of Northern Mariana Islands, American Samoa, citizens and noncitizens, young and old, male and female, all ethnicities... you get the picture. Everyone counts.

And everyone needs to be counted. Getting counted means money for your community. The data gathered from the Census forms a snapshot of who we are and how we live as a nation. The data also helps determine how much and where more than $3 trillion in funding will be allocated to local, state, and tribal governments during the next 10 years. This funding can help determine locations for schools, hospitals, child-care and senior citizen centers, roads, and more. It also
determines how many seats each state has in the U.S. House of Representatives and the boundaries of each district.

Here are more reasons to participate in the Census:

• There are only 10 questions that take approximately 10 minutes to complete. Questions include your name, relationship, address, age and date of birth, gender, race, and whether you own or rent.

• It’s confidential. The Census Bureau does not release or share any personal information. By law, the Census Bureau cannot share an individual’s answers with anyone, including welfare and immigration agencies.

• No language barriers! In order to accurately count the diverse population of the United States, about 13 million Spanish/English Census forms will be mailed out. Questionnaires in Spanish, Vietnamese, simplified Chinese, Korean, Russian, and guides in 59 additional languages will also be available upon request.

• It creates jobs. In order to accomplish the huge task of counting the U.S. population, the Census Bureau will hire more than 1.4 million temporary employees.

• It’s required by law. Households that do not return the questionnaires will be visited by Census employees to gather information.

Stand up and be counted! For more information about the Census, go online to http://2010.census.gov/2010census.
Need help with your utility bill?

The California Public Utilities Commission (CPUC) can help you resolve a billing, service, or safety issue with a utility, moving company, or passenger carrier such as a limousine, airport shuttle, or charter bus company.

The CPUC regulates privately owned electric, natural gas, telecommunications, water, railroad, rail transit, and passenger transportation companies, in addition to authorizing video franchises. Its commissioners and staff are dedicated to ensuring that consumers have safe, reliable utility service at reasonable rates. The CPUC also has developed a consumer protection initiative to empower consumers and prevent fraud in the telecommunications industry.

If you have fallen behind on your home energy, telephone, or water bills — or if you are afraid you might — the CPUC may be able to help you negotiate a payment plan. First, you need to contact the utility directly, by calling the customer service phone number printed on the front page of your bill. If you cannot resolve the problem with a utility representative, call CPUC at (800) 649-7570 for assistance.

If your energy, telephone, or water has been shut off because you fell behind on your bills, the CPUC may be able to help you get your services restored. For assistance, call (800) 649-7570.

The CPUC has other programs that can help families with their utility bills. For instance, the California Alternative Rates for Energy (CARE) program provides a 20 percent discount on your gas and electricity bills, and the Lifeline program provides up to a 50 percent discount on your phone bill.

The CPUC’s Business and Community Outreach group works with community-based organizations, local government groups, businesses, and direct service providers to raise awareness of the CPUC’s consumer programs. If your organization is interested in having an outreach officer from CPUC give a presentation on consumer programs, please e-mail Marzia Zafar at zaf@cpuc.ca.gov.
Where there’s a will....

Smart and savvy ways to plan your legacy
No one wants to think about dying. Maybe that’s why so many of us don’t have a will, the legal document that arranges for the distribution of our estate (all our property, including real estate, vehicles, stocks, bank accounts, and more) after we die.

According to a 2004 survey by Martindale-Hubble, 48 percent of whites, 68 percent of African Americans, and 74 percent of Latinos die intestate (without having a will). Perhaps some think their property automatically goes to their spouse. Not always.

When people in California die without a will (or trust), their estate is distributed by their county’s Superior Court though a process called probate. After paying off debts, including medical bills and court fees, the probate court distributes your property and money according to a formula set by State law. This means that if you don’t have a will or trust, your property may not go to the people you wished, your estate may be reduced by taxes you could have avoided, and the probate court itself (plus attorneys) get a share of your money.

**Finding an attorney**

Because the laws about wills, trusts, and estates are complex and always changing, consulting with an attorney about your will is a good idea. The State Bar of California has information on how to find an attorney who specializes in wills, trusts, and probate. Go online to [www.calbar.ca.gov](http://www.calbar.ca.gov) or check the Yellow Pages of your phone book for State Bar-certified lawyer referral services. During the initial consultation, the attorney should be able to explain how a will or trust can save time and money for you and your future heirs.

**Legal aid**

If you cannot afford an attorney, a legal aid agency may be able to guide you in preparing your own will. Find low- or no-cost legal services by going online to [www.dca.ca.gov/publications/guide/legal_index.shtml](http://www.dca.ca.gov/publications/guide/legal_index.shtml) or [http://LawHelpCalifornia.org](http://LawHelpCalifornia.org).

**Estate planners**

Beware of people trying to sell you insurance annuities with your estate planning. These products are not right for everyone.

**Some do-it-yourself options**

**California statutory will**

This brief, six-page fill-in-the-blanks will is available online. Visit [www.calbar.ca.gov](http://www.calbar.ca.gov), then click on Public Services and Making a Simple Will. This is an inexpensive way of dealing with a modest estate including a house, vehicles, and small amounts of cash.

**Holographic will**

California law recognizes that people who might soon die may not have access to professional
legal services. Therefore, courts recognize self-prepared wills that clearly express the writers' wishes about their heirs, property, and estate. The document must be written entirely in the bequeathing individual’s handwriting (which is why it is called “holographic”). It should be signed, dated, and witnessed, if possible.

Frequently asked questions

Q: We’ve owned our house for 30 years, but the deed is recorded in my spouse’s name. When my spouse dies, won’t the property go right to me?

A: It depends on several factors: Is there a will? Is there a formal probate process? You may want to consult a qualified attorney for a full explanation regarding your situation.

Q: We own several vehicles and a boat. How can we keep them out of probate when one of us dies?

A: It depends on how your vehicle or boat is titled, according to the Department of Motor Vehicles (DMV). If the word “or” is between the owners’ names, the signature of either one can transfer title. Another option is for a registered owner to designate a Transfer on Death Beneficiary who will get the vehicle when the registered owner dies. For more information, call the DMV at (800) 777-0133, or go online to www.dmv.ca.gov.

Q: My partner and I have a same-sex union. Do we have the same estate options as a heterosexual married couple?

A: In California, same-sex couples who have registered with the Secretary of State’s Office as domestic partners generally have the same rights as married couples. This is more complicated if one or both partners own property in another state. In that case, they should seek the advice of a qualified family law attorney.

Q: After my will is prepared, what do I do with it?

A: Store it in a secure place, such as a safe deposit box, and let trusted friends know the location. In some California counties, the probate department of the Superior Court will register your document for a small fee.
New menu labeling law is something to chew on

Going out for lunch today? How many calories will you rack up with that burger/fries/soft drink combo at your favorite fast-food joint? You could guess, but like most people you’d probably guess too low. Well, guess no more, because as of July 1, California became the first state in the nation to require restaurant chains with 20 or more locations to provide brochures listing nutritional data for its menu items. In addition to the calorie count, the brochures must list the amount of saturated fat, carbohydrates, and sodium in food and drink items.

The law, which affects about 17,000 restaurants in the State, ups the ante in January 2011. That’s when restaurant chains will be required to print the nutritional information directly on the menu or the menu board — staring you in the face when you order your food.

Knowledge may be power, but to use this nutritional knowledge, you’ll need to know what the numbers mean. Important disclaimer: The recommended daily allowances for calories, saturated fat, carbohydrates, and sodium are usually based on a 2,000-calorie-a-day diet, which may not be appropriate for you. The number varies based on your age, gender, and activity level, according to the United States Department of Agriculture’s (USDA) Dietary Guidelines. For example, 2,000 calories may be fine if you’re a 51-year-old man who doesn’t exercise or a 19-year-old woman who does. For most people, the target will be between 1,600 and 3,000 calories per day.
One way to find your recommended number of calories is by using the U.S. Department of Agriculture’s Food Pyramid. You can find it online at [www.mypyramid.gov](http://www.mypyramid.gov). MyPyramid offers personalized eating plans and interactive tools to help you plan and assess your food choices based on the Dietary Guidelines for Americans.

You can use your Food Pyramid numbers and the restaurant data to help you make healthy choices when eating out. Most restaurants post their nutritional data online, so you can check the information before you go. Remember, custom orders and a restaurant’s daily specials are exempt from nutritional data rules. Alcoholic drinks don’t have to be listed either. So, you’re on your own to figure out what an adult beverage (or two) ups the caloric ante of your grilled fish and steamed veggie dinner.

Will consumers use the nutritional information to choose healthier fare at a restaurant? Maybe. One survey conducted in New York City after a nutritional labeling law went into effect there seemed to show that healthy, lower-calorie entrée choices led people to make unhealthy choices in a side dish. In other words, turkey-on-whole-wheat-no-mayo, makes room for cookies!

Will consumers make the healthier choice if it costs more or means they’ll get less food? Maybe not. Perceived value is a powerful consumer motivator. Value meals and combo plates usually provide more food for less money. That’s why they’re such big sellers at restaurants. The drawback is that we all know that if you get more food, you eat more food. Call it a holdover from childhood membership in the Clean Plate Club.

Of course, nutrition experts like to remind us that portion control can help us make smart dietary choices. Eat only half your restaurant entrée and take the rest home for another meal, they say. Sounds easy, except that it’s no secret food can really mess with your head. Maybe we just need to figure out for ourselves the difference between a wholesome, satisfying meal and a episode of Man vs. Food. It’s a start.
Meanwhile, back at the lunch counter, here’s what the total calories could be based on nutritional information from a popular fast food restaurant’s Web site:

**Quarter-pound hamburger**
- Calories: 410
- Saturated fat: 7 grams
- Sodium: 730 milligrams
- Carbohydrates: 37 grams

**Large order of french fries**
- Calories: 500
- Saturated fat: 3.5 grams
- Sodium: 350 milligrams
- Carbohydrates: 63 grams

**Large soft drink**
- Calories: 310
- Saturated fat: 0 grams
- Sodium: 20 milligrams
- Carbohydrates: 86 grams

**Total calories:** 1,220  
**Total saturated fat:** 10.5 grams  
**Total sodium:** 1,100 milligrams  
**Total carbohydrates:** 186 grams

**Here are the approximate daily guidelines:**
- Calories: 2,000
- Saturated fat: 20 grams or less
- Sodium: 2,300 milligrams (about 1 teaspoon of salt) or less
- Carbohydrates: 300 grams

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**Tips for avoiding calorie sticker shock**
- Don’t be tempted by “comfort” food. Chicken potpie may remind you of home, but it may leave you with a reminder of its own — on your waistline.
- Don’t opt for super-size, double-meat, double-cheese, double-crust, etc., at any price.
- Don’t fall victim to the four most dangerous words in restaurant dining: All you can eat.

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**Where to get more information**
Nutrition information, shopping guides, weight management, and other related topics:
United States Department of Agriculture (USDA)
[www.nutrition.gov](http://www.nutrition.gov)

MyPyramid food guidance system:
USDA
[www.mypyramid.gov](http://www.mypyramid.gov)

*California Food Guide: Fulfilling the Dietary Guidelines for Americans (2008):*
California Health and Human Services Agency
[www.cafoodguide.ca.gov](http://www.cafoodguide.ca.gov)

Tips for eating out (organized by types of restaurant; i.e., fast food, Italian, Mexican, steakhouse, family restaurant), plus menu suggestions and alternatives to favorite dishes:
American Heart Association
[www.americanheart.org/presenter.jhtml?identifier=531](http://www.americanheart.org/presenter.jhtml?identifier=531)

Tips for making healthier fast food choices:
From HelpGuide.org
[http://helpguide.org/life/fast_food_nutrition.htm](http://helpguide.org/life/fast_food_nutrition.htm)

Menu labeling and nutritional information:
Center for Science in the Public Interest
[www.cspinet.org/menulabeling](http://www.cspinet.org/menulabeling)
Phony reverse mortgage counselors

The U.S. Department of Housing and Urban Development (HUD) is warning older Americans to beware of scam artists who charge thousands of dollars for reverse mortgage information that is available for free. A reverse mortgage is a type of loan available to seniors that can help them turn their home equity into cash. If you are interested in a reverse mortgage, you can get free information from HUD. Call (800) 569-4287 or visit www.hud.gov/buying/rvrsmort.cfm. You can also get free information about reverse mortgages from AARP online at www.aarp.org/money/personal/articles/reverse_mortgage_basics.html.

Rebate check with a surprise

“What a nice surprise,” thought a consumer who found a $9 check along with the Snuggie (blanket with sleeves) he had ordered. The nice surprise turned nasty a month later when he found a $149 charge on his credit card for something called TLG Great Fun, reported on the Web site The Street.com. Apparently, the back of the check contained fine print saying that by cashing it the consumer authorized transfer of his personal information to another company and agreed to enroll as a member of TLG Great Fun for a monthly fee. Consumers can file a complaint about the matter by contacting the California Attorney General’s Office online at http://ag.ca.gov/contact.php. Meanwhile, the Better Business Bureau warns consumers not to cash checks from unknown parties.

’Cash Back’ quick change artists

A new variation on an old scam, this involves credit card or ATM transactions at retailers. Consumers report discovering $40 or more in “cash back” charges for money they neither requested nor received. Always check your receipts at the store register. If the cashier explains “cash back” as a computer error, call a manager. The register—or the cashier—may have a long record of not-so-innocent mistakes.
The merger of love and money
If you’re a single about to become a couple, you and your partner need to remember that merging your lives also means merging your money. Some preparation can help smooth out that transition to wedded wallet bliss. Take this little quiz to see where troubles may lie.

1. What should you do with your extra money?
   a. Give it to a guy who used to work for a guy named Bernie.
   b. Spend it.
   c. Pay off your credit card debts.

2. You want to buy a house together. You should hold title as:
   a. Tenants in common.
   b. Mine, all mine (not a legal term).
   c. Joint tenancy with right of survivorship.

3. You find out your new spouse/partner is seriously in debt. You should:
   a. See a credit counselor.
   b. See a couples counselor.
   c. No worries. You may not be responsible for a partner’s prior bills.

4. Your money management philosophy came from:
   a. What’s a money management philosophy?
   b. That screaming investment guy on cable TV.
   c. Scrooge McDuck.

5. If you have money trouble in your relationship, what you really need is:
   a. A little more money.
   b. A lot more money.
   c. Someone to remind your partner that money doesn’t grow on trees.

Answers:
1. Think about it.
2. Your choice.
3. C, but there could be trouble ahead.
4. Most people would answer a.
5. See question 3, answers a and b.

Smart Tip
Experts say money is one of the main reasons couples argue. Open and honest communication and a shared commitment to financial goals will help avoid some conflicts. There are a variety of books and resources that can help you set up a household budget and set targets for saving and investing. Here are some free online resources:

- **360 Degrees of Financial Literacy** — a financial education program from the American Institute of Certified Public Accountants, [www.360financialliteracy.org](http://www.360financialliteracy.org).
- **National Foundation for Credit Counseling** — budget worksheets, publications, and consumer tips, [www.nfcc.org](http://www.nfcc.org).
- **MyMoney.gov** — a Federal government Web site with information and tools on money management, investing, and more, [www.mymoney.gov](http://www.mymoney.gov).