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CONSUMER CONNECTION

Medicine Mix-ups

Candy or Pill?
Can you tell the difference?

Organic Labels
What do they mean?

New Credit Cards
Anti-fraud features included!

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If you have any questions or comments or would like more information regarding the reports, statistics, and studies that were mentioned in this publication, please e-mail us at consumerconnection@dca.ca.gov.

Message from the Director

Can you tell the difference between a gummy bear and a gummy vitamin? Neither can a kid. Last year, the California Poison Control System received more than 230,000 calls related to exposure to medication, and more than 104,000 of those calls involved kids. Where do they get the medications? The majority have gotten them from their parents or grandparents. Our lead story in this issue gives you some advice on how to keep kids—and meds—apart.

Winter has finally come to California, and with it comes scammers waiting to scare you into buying services or new systems you may not need. Don't give into high-pressure sales tactics. And those ads for duct cleaning? Read the article before you pick up the phone and schedule an appointment.

The Oxford Word of the Year for 2014 is "vape." Why do electronic cigarette manufacturers want to use "vape" instead of "smoke"? It might be to distinguish it from cigarette smoking and all of its health-related issues. Vapor parlors are springing up all over the State—but is it any safer? Read the story on page 9 and decide.

Of course, health-related concerns aren't confined to medications or smoking. Vampire Facelifts are on the rise and are safe if you get them from the right person—and sometimes deadly if you don't. Cinderella surgery involves getting your feet surgically altered for beautification or to fit a favorite pair of shoes. Is it worth it? Would you put contacts you bought at a gas station or flea market in your eyes? Not a good idea.

This issue of the *Consumer Connection* is jam-packed with these stories plus articles on prepaid rental scams, what those food labels really mean, beefed-up credit cards, and more. Are you ready? Turn the page.

Awet Kidane, *Director*

Candy ... or Pill?

Three round, shiny, red morsels are sitting on a counter.

One is a Skittle, one is an M&M, and the other is a Coricidin HPB over-the-counter cold pill.

Can you tell the difference?

Neither can a kid.

Sometimes, adults can't either.

If this makes you feel bad, it shouldn't. In 2011, two young sixth-grade scientists performed a study at their school. They asked 30 kindergartners and 30 teachers to identify, in 20 matched pairs of items supplied by a local poison control center, which was the candy and which the medicine. One in four kids and one in five teachers had difficulty telling the difference.

Which is a little too close for comfort.

According to the California Poison Control System, 4 million poisonings occur each year in the United States. Last year, the California Poison Control System's Hotline received 230,333 calls involving exposure to medication; of those calls, 104,178 involved children under the age of 6.

The Centers for Disease Control and Prevention reports that more than 300 children in the United States up to age 19 are treated in an emergency room every day as a result of poisoning, and out of that number, two children die. The majority of the ER visits involve accidental ingestion of cholesterol and high blood pressure medicines; however, painkillers and diabetes meds cause the most serious injuries, which usually include hospitalization.

But it's not just pills that get mistaken; it's liquids and chewables, as well. For example, blue and purple sports drinks and liquid medications. Nicotine gum and regular gum. Gummy vitamins and gummy bears. Chocolate and Ex-Lax or calcium chews. SweeTarts and Tums. The list is long.

How do kids get access to these medications? According to SafeKids, a worldwide watchdog group, in three out of four cases, kids get the medications from a parent or grandparent. The bathroom medicine cabinet is not the culprit in most child medication poisonings. Usually, it's because medicines—both prescription and over-the-counter—are left in reachable places and/or taken out of their original packaging. Forty percent of grandparents polled say they keep over-the-counter medications in easy-to-access places and sometimes store their pills on countertops. And don't count on child-proof caps; Federal law only requires that child-proof caps keep out 80 percent of kids under the age of 5.

How can you keep your kids safe? Here are a few tips from the California Poison Control System:

- Poison-proof your home.
- Keep the California Poison Control Hotline number, (800) 222-1222, near all phones and on your cellphone. It's fast, free, private, and available 24/7.
- Keep all personal care products, cosmetics, medications, dietary supplements, and other dangerous items locked up or stored high and out of reach.
- Never put something that is not food in a food or beverage container.
- If you're a grandparent, put purses or bags with medications in them out of reach.
- Never call medicine "candy."
- Don't take medicine in front of kids; they like to imitate adults.

Know the signs. Call the Hotline immediately if you notice:

- Vomiting
- Pill fragments in or around a child's mouth
- Child is suddenly sleepy or acting strangely
- Child is complaining of a stomachache

For free materials including tool kits, posters, tips, videos, and other information in English and Spanish, go to:

California Poison Control System
www.calpoison.org

Centers for Disease Control and Prevention's Up and Away Program
www.upandaway.org

Pill or Candy? Play the Game!

Do you think you can spot the differences?

Test yourself by going online to www.pillsvscandy.com to play the game from California Poison Control System (CPCS), or download the app on the AppStore https://itunes.apple.com/us/genre/ios/id36?mt=8.

Don't Guess: Be Sure!

Receive weekly home and family safety tips from CPCS by texting "TIPS" to 69866.

Facebook:
Facebook/California/PoisonControl

Twitter: @poisoninfo

YouTube: youtube.com/poisoninfo

HVAC SCAMS

How do you know if you're getting ripped off and how do you protect yourself?

As the temperature drops, you're likely to see ads offering low-cost air duct cleaning services and heating, ventilation, and air conditioning (HVAC) tune-ups. You decide to get some servicing done, the HVAC contractor arrives, and the next thing you know, the tech is telling you there's an urgent need to replace your entire unit.

DCA's Contractors State License Board (CSLB) says this type of HVAC visit is becoming all too common.

"Unethical, high-pressure business schemes harm consumers and violate Contractors' State License Laws," said Steve Sands, CSLB's Registrar. "CSLB has established a multifaceted campaign to address the increased number of complaints that have been received against predatory HVAC contractors."

CSLB recently announced partnerships with local law enforcement, the Better Business Bureau (BBB), and HVAC industry leaders. The partners seek to combat the increase in incidents in which contractors are scheduled to perform a simple, low-cost tune-up, then up-sell services or use high-pressure and scare tactics to get consumers to replace their entire HVAC systems.

Many of the complaints CSLB receives are from older adults. For example, in one case, a senior was pressured into signing over her home to the HVAC company. In a separate case, a contractor persuaded an elderly woman that her home's entire duct system needed replacing; however, a second opinion found that no work was needed.

CSLB and its partners have several efforts under way to curb unethical HVAC practices:

Workshops: CSLB is encouraging contractors to attend educational HVAC workshops to help keep them up-to-date with California's service and repair contract laws and requirements.

Ambassador Program: This pilot project enlists HVAC contractors in specific counties to market to customers the value of using a State-licensed contractor for proper installation, permitting, and State-required HVAC testing. The program also seeks to increase compliance with workers' compensation insurance and building permit requirements.

Enforcement: CSLB has been conducting undercover sting operations that focus on HVAC installation, repair, and permit compliance. CSLB also has assigned peace officers to work with partners to target unethical licensed and unlicensed contractors.

Partnerships: The BBB now shares its consumer complaint information with CSLB to aid with investigations, and local district attorneys will prosecute contractors who criminally harm consumers, particularly the elderly.

Outreach: CSLB continuously publicizes its enforcement events and makes efforts to educate consumers about HVAC scams and how to avoid becoming a victim.

Warning signs

When dealing with an HVAC contractor, watch for these red flags:

- Hard-sell tactics. CSLB investigators are finding high-pressure situations in which simple tune-ups turn into hugely inflated contracts.
- A curiously low price. This may mean you're setting yourself up for a bait-and-switch situation.
- No physical address in the contractor's advertisements or on the business card. If the contractor doesn't have one, it may mean it's not an established company and also makes it difficult to locate the company if something goes wrong with your unit.
- Only seasonally available. If they're only around for part of the year, the company likely is not legit.

Avoiding getting HVAC-scammed

Protect yourself. Here's what you should do before saying "yes" to an HVAC contractor:

- Make sure the HVAC contractor has a CSLB-issued State license.
- Visit the BBB and CSLB websites (**www.bbb.org** and **www.cslb.ca.gov**) to check the contractor's standing and to find out if there are any pending disputes or disciplinary actions.
- Get written estimates from at least three companies. If you're installing a whole new system, the contractor should be finding out important information from you, including the number of windows in your home, how many people live there, the type of home insulation you have, and the direction your home faces.
- Ask questions.
- Get professional references for each contractor who is bidding on the job.
- Make sure your contract includes the notice about the three-day right to cancel.
- Make sure the contract spells out that the contractor will obtain building permits and inspections that must be completed by the local building department to meet State energy efficiency laws.
- Don't pay more than 10 percent or $1,000, whichever is less, as a down payment. There is an exception for about two dozen licensees who carry special bonds to protect consumers. These exceptions are noted on CSLB's website.
- Don't pay in cash, and don't let your payments get ahead of the work.

Additionally, consumers need to be sure that the contractor has workers' compensation insurance and doesn't under-report the number of employees to them.

Visit the CSLB website (**www.cslb.ca.gov**) for more tips on how to hire a contractor and to sign up for CSLB e-mail alerts. To submit a complaint to CSLB or to report a contractor who bends or breaks State contracting laws, go to **http://cslb.ca.gov/Resources/FormsAndApplications/ConsumerComplaintForm.pdf**.

HVAC DUCT CLEANING

Do You Really Need One?

You see these deals all the time: "Air duct cleaning service for cheap! $69 for your whole house!"

Sounds good, right? Not so fast. Before agreeing to any heating, ventilation, and air conditioning (HVAC) service, make sure it's one that's truly necessary, will be done correctly, and that the service is performed by a licensed and qualified contractor.

What is a duct cleaning?

The service uses equipment such as vacuums and brushes to clean out the various HVAC heating and cooling system components such as supply and return air ducts and registers (vents), heat exchangers heating and cooling coils, fan motor and fan housing, and the air handling unity housing. There is no evidence that regular duct cleanings improve air quality and reduce dust in your home.

How do I know if my home needs a duct cleaning?

Chances are, your home probably doesn't need one. Unless your ducts are extremely filthy, cleanings are generally not necessary.

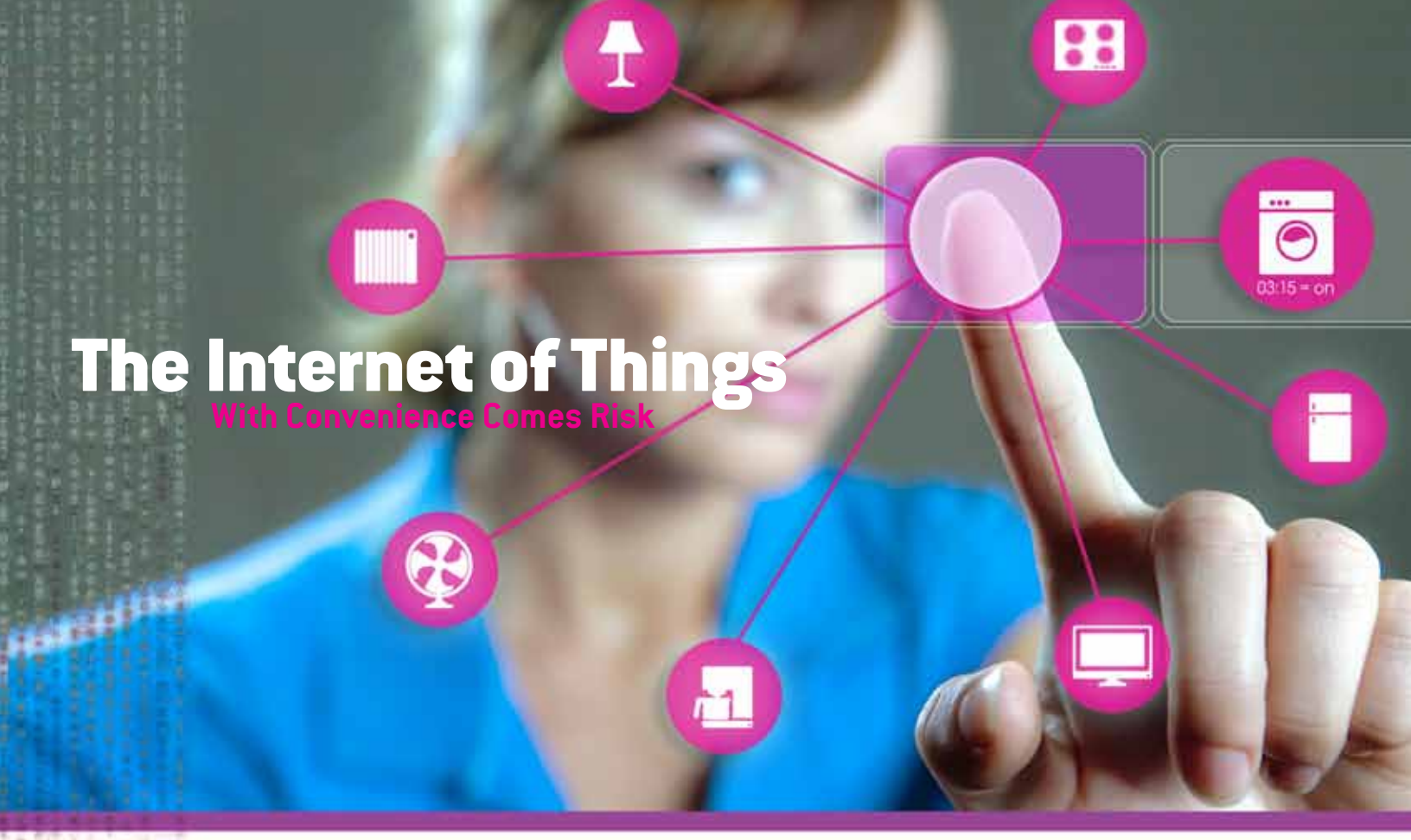
A cleaning is recommended when your home's ducts are contaminated; however, these are very specific situations. The U.S. Environmental Protection Agency (EPA) states instances in which you may need a duct cleaning:

- Visible mold. If there is a large amount of mold growth in the ducts, the ducts and unit should be cleaned. Have the contractor show you the mold.
- Vermin. If the ducts show signs of having vermin (e.g., rats and mice) in them, the animals need to be removed and the ducts cleaned.
- Renovation. During a home remodel, the ducts may have significant amounts of dust and debris that get released into your home through your air vents.

If you think you need a duct cleaning, do the research before getting serviced. Thoroughly check out the contractor and company to make sure they are licensed and qualified to perform the cleaning. And, as with all service offers, if it sounds too good to be true, it probably is. Professional duct cleanings require many hours and several workers, and the EPA states that the service costs between $450 and $1,000.

So, whole-house air duct cleaning for $69? That's a red flag that you mostly likely won't get what you paid for.

For more information about whether your home needs a HVAC duct cleaning and on choosing a contractor, review the EPA publication *Should You Have the Air Ducts in Your Home Cleaned?* at **www.epa.gov/iaq/pubs/airduct.html**.



The Internet of Things

With Convenience Comes Risk

Smart cars, smart refrigerators, smart thermostats, smart sprinkler systems, smart TVs, and smart home alarm systems.

Before we know it, many of our everyday devices and appliances will be "smart." This high-tech phenomenon is growing quickly and will bring huge conveniences into our lives … but at what costs?

Home intelligence

The Internet of Things (IoT) refers to the connectivity of everyday products to people and to each other via the Internet, allowing the products the ability to send and receive information. According to *Forbes* magazine, available IoT devices today include most kitchen appliances that you can control remotely (e.g., an oven you can pre-heat before you get home), smoke alarms and security systems that can notify you of issues, thermostats that remember cycles and can be adjusted remotely, home and garage doors that can be locked and unlocked when you're not home, and sprinkler systems that automatically adjust according to weather conditions and forecasts. ("Security and the Internet of Things," September 16, 2014.)

Because of the enormous convenience IoT devices bring to our lives, they'll just keep increasing in number, variety, and popularity. In fact, information technology research company Gartner, Inc., predicts that there will be 26 billion IoT objects by 2020. Many of these well-connected, intelligent objects will be consumer products.

The downside

But with convenience, unfortunately, comes risk. A recent Hewlett-Packard (HP) study states that "IoT devices are poised to become more pervasive in our lives than mobile phones and will have access to the most sensitive personal data such as social security numbers and banking information. As the number of connected IoT devices constantly increases, security concerns are exponentially multiplied." (HP Report: Internet of Things Research Study, September 2014)

Because of the growing consumer demand for IoT products, companies want to get them to market quickly; as a result, security is not always a top priority. In fact, the HP study found that 70 percent of the most commonly used IoT products are vulnerable to hacking. Researchers examined the top-10 most common IoT

devices—TVs, webcams, home thermostats, remote power outlets, sprinkler controllers, hubs for controlling multiple devices, door locks, home alarms, scales, and garage door openers. Each were found to have 25 vulnerabilities, totaling 250 security concerns overall.

Vulnerabilities found in the devices included:

- Privacy concerns. The devices usually collect some form of personal information such as name, address, date of birth, health information, and even banking information, and can expose this data via wireless networks. Cloud services and mobile applications included on these devices also raise privacy concerns.
- Weak security. Eighty percent of the devices studied failed to require strong/sufficient passwords. A majority of the devices could be easily configured with weak passwords, such as "1234" or "123456."
- Lack of transport encryption. Encryption provides extra security of a message or file by encoding the text so that it can only be read by someone who has a key to the code. Seventy percent of the IoT devices studied did not encrypt communications to the Internet and local network, and half of the mobile applications studied used unencrypted communications to the cloud, Internet, or local network.

What can happen if your device is hacked?

Access to your personal and bank account information is one of the problems that can occur when an IoT device is hacked. But what other damage can occur? The severity depends on the type of IoT product—if you're just using smart light bulbs, then it's probably not a big deal, but if you're using smart, wireless locks to secure your home's front door, then you may be in for more trouble.

At the recent Black Hat cybersecurity conference, security experts demonstrated how IoT products are vulnerable to hacks and how they can allow hackers access to sensitive information. For example, smart thermostats' security measures can be overridden from outside your home, and a remote attacker can use that information to know when you are home and when you're on vacation. Your physical safety can even be at risk with some IoT products such as smart cars. Experts at the conference showed that highly computerized cars can be remotely hacked, allowing hackers access to everything from eavesdropping on your conversations to switching off your engine to turning the steering wheel or disabling the your brakes.

So far, thankfully, there have been no reports of IoT hackings such as cars getting driven off the road or home burglaries because of hacked thermostats.

In the meantime …

For the time being, remember this—if you do plan on buying IoT devices, know that they do come with risk. Use strong passwords, don't give out any security or personal information, and complete all software updates.

Also, when shopping for smart products, put security at the top of your list of important features. Manufacturers of these devices need to know consumers are concerned about security and privacy above convenience.

E-CIGARETTES

Helpful Smoking-Cessation Tool or Harmful Smoking Device?

There continues to be a lot of back and forth on the topic of electronic cigarettes, or e-cigarettes. Can they help someone stop smoking, or do they just lead to more smoking, eventually to tobacco cigarettes? Are they a healthy smoking alternative, or are they just as bad, or possibly worse, than regular cigarettes?

The debate continues as more studies are done, but nothing is yet conclusive. So if you're already smoking them or are thinking about getting started, here's what we do know so far.

What's that person smoking—a pen?

No, it's an electronic cigarette. Mainly manufactured in China, e-cigarettes generally look like pens, and are also designed to look like regular cigarettes, cigars, or pipes. According to a recent policy report by the American Heart Association (AHA), there are 466 brands and more than 7,764 flavors of e-cigarettes as of earlier this year.

E-cigarettes are tobaccoless, battery-powered products that have a chamber that releases water vapor containing nicotine, flavors, and other chemicals. Users breathe in the vapor like they would smoke from a cigarette. E-cigarette hardware consists of the mouthpiece, a cartridge filled with "juice," an atomizer, and an LED light that glows when you puff, or "vape," as e-cigarette smokers call it.

These "vaping" devices were first developed in China, then came to the U.S. market in 2007. The biggest markets for e-cigarettes are in North America and Europe, and the market is now a $2 billion a year industry in the United States.

Are they regulated?

There is no Federal restriction on how old you need to be to buy e-cigarettes, but some states, such as California prohibit the sale of them to minors (California Health and Safety Code section 119405). However, kids are instead buying them online, where sellers do not ask for buyers' ages.

The U.S. Food and Drug Administration (FDA) states that e-cigarettes have not yet been fully studied, so we don't know the full risks involved and also whether there are any benefits in using them. The FDA does have a proposal out that would require review of most e-cigarettes. The proposal would also ban sales of e-cigarettes to minors and require warning labels.

AHA believes the FDA regulations should be broader and e-cigarettes should be regulated under the same laws as tobacco products. AHA has also urged the FDA have the proposed rules in place by end of this year.

Additionally, the World Health Organization (WHO) released a report in July 2014 calling for a ban on indoor use of e-cigarettes in workplaces, restaurants, and other public areas. WHO also stated that advertising of e-cigarettes should be banned to decrease marketing toward children and teenagers.

The good, but mostly the ugly

Only on the market for seven years, e-cigarettes are still a relatively new product so the long-term effects of e-cigarettes are still unknown. There is some evidence that e-cigarettes may help people quit smoking, but again, definitive data is not available.

However, a growing fear is that e-cigarettes will encourage nonsmokers, particularly children and young people, to smoke. E-cigarettes' vapor liquids are available in kid-appealing flavors—everything from gummy bears and bubble gum to cookies-and-cream milkshake and pink lemonade. According to the Centers for Disease Control and Prevention, the percentage of middle- and high-school students using e-cigarettes more than doubled between 2011 and 2012. The AHA report highlighted studies indicating that e-cigarettes, which contain nicotine, can serve as a "gateway" drug to addict young people. Young people who use e-cigarettes may eventually go on to smoke regular cigarettes.

"Over the last 50 years, 20 million Americans died because of tobacco. We are fiercely committed to preventing the tobacco industry from addicting another generation of smokers," stated Nancy Brown, CEO of the American Heart Association.

E-cigarette advocates tout them as a safer choice than regular cigarettes; however, there is no concrete evidence proving this claim. In fact, although e-cigarettes do not contain tobacco, a 2009 FDA study showed that e-cigarettes actually contain carcinogens and toxic chemicals, such as diethylene glycol, an ingredient used in antifreeze.

Another concern is inconsistencies in product quality. Because e-cigarette products are not submitted to the FDA for evaluation or approval, there is no systematic way to know what the exact levels of nicotine or chemicals are in the hundreds of brands of "juice" that are available on the market. Also, there is inconsistency with the hardware's product quality because there are no structural standards for the devices.

What now?

Basically, at this point, use e-cigarettes at your own risk. If you do decide you're going to take up vaping with e-cigarettes, be sure to weigh out all the pros and cons. What benefits does it provide me, and are they worth the potential risks?

For more information about e-cigarettes, go to the FDA website at **www.fda.gov**.

Cinderella Surgery
Someday My Shoes Will Fit

If the shoe fits, wear it. But what if it doesn't? For some, cosmetic foot surgery—also known as "Cinderella surgery"—is the solution.

Gaining in popularity, these surgeries are requested by those, mainly women, looking to surgically fit into fashionable shoes such as narrow-toed high heels. The patients desire toe shortenings or slimmings—and in the most extreme cases, even removal of the baby toe—just to fit into their shoes. Some ask for collagen injections into the balls of their feet, which provide added padding to make it more comfortable when wearing high heels.

Women also seek "foot beautification" surgery to make their feet more aesthetically pleasing. Toes are sculpted and toenails narrowed.

So is it worth it?

In a word, "no."

"The risks of cosmetic foot surgery far outweigh any benefits," said Steven L. Haddad, MD, president of the American Orthopaedic Foot & Ankle Society (AOFAS). "We discourage patients with normal, fully functioning feet from trying to change their feet to fit a specific style of shoe. The shoe should fit the foot, not the other way around."

The list of possible complications and risks is long. According to AOFAS, risks include those that come with any surgical procedure, including infections and anesthesia issues. After surgery, there are possible complications such as permanent nerve damage, scarring, and chronic foot pain. In the end, the procedures can actually lead to new foot issues, such as pain while walking.

"Your feet carry your full weight day in and day out, balancing you on 26 bones in each foot, 33 joints in each foot and ankle, and many nerves and blood vessels," stated AOFAS in a press release. "You need every one of your foot bones to maintain your balance, walk, and run. Cutting into a foot that does not need surgery is a serious and potentially dangerous undertaking."

Medically necessary

Foot surgery may be recommended for certain medical conditions—for example, when someone is suffering from painful bunions or hammertoes and when more comfortable shoes are not helping the pain. However, before agreeing to any foot surgery, you should seek the advice and services of a licensed, experienced podiatrist. Contact DCA's Board of Podiatric Medicine (**www.bpm.ca.gov**) to find a qualified podiatrist, to check license history and status, and to see if there are any disclosures of enforcement actions.

But when it comes to surgeries just to fit into high-fashion shoes or to beautify your feet, just step away.

A Face to Die For

Vampire Facelifts are safe— if you get it from the right person

On February 12, 2014, 36-year-old Hamilet Suarez went into a Long Beach beauty salon for a "Vampire Facelift," thinking she would come out looking a little younger than when she went in.

Instead, she went into cardiac arrest during the procedure, was rushed to a local hospital, and was pronounced dead later that day. What happened?

Vampire facelifts are a relatively new type of cosmetic procedure—actually, it's not a facelift at all. Facelifts are surgical procedures in which physicians surgically reposition facial tissues. The technology used in "vampire" procedures is called Selphyl; it's a nonsurgical procedure that works something like filler injections, except the fluid injected is the patient's own blood.

Selphyl—and other procedures that use blood, collagen, and fat fillers from a person's own body—are thought of as safer and more natural than procedures that involve artificial cosmetic fillers such as Restylane and Juvederm.

You can thank the entertainment industry and pop culture for the "Vampire Facelift" label—and for its growing popularity. "I think this whole recent theme in the entertainment industry … of using vampire [and] Dracula themes, has caused a lot of the interest out there," Dr. Andre Berger of the Rejuvalife Vitality Institute in Beverly Hills told ABC News in a recent interview.

Selphyl procedures involve drawing a few teaspoons worth of blood from the patient. The physician then separates the platelets from the red blood cells, and blends the platelets with a fibrin (a chemical) mixture.

The mixture is then injected into the area the patient wants smoothed out. The mixture that is injected tricks the patient's skin into releasing growth hormones that activate new stem cells. In a few weeks the area is built up and voilá—no more wrinkles.

The procedure, which costs from $800 on up, can be performed during a lunch hour, and the effects last about 15 months. Because the procedure is done using the patient's own blood, there is no scarring or bruising—and no downtime.

So what happened in the case of Hamilet Suarez? She died after a visit to a person who was a licensed massage therapist—not a licensed physician. Investigators arrested Sandra Perez Gonzalez on February 13, 2014. Gonzalez was renting a room in the beauty salon to give massages, but she was doing much more than that. According to the Long Beach Police, Gonzalez also advertised that she provided vampire facelifts, butt augmentation, and lip augmentation procedures. Detectives said that inside Gonzalez's treatment room they found medical equipment and multiple vials of controlled substances which Gonzalez was not licensed to administer.

Cassandra Hockenson, Public Affairs Manager for DCA's Medical Board of California, explains that Selphyl and other procedures that are invasive (procedures that involve penetrating or breaking the skin or entering a body cavity) are not merely cosmetic procedures—they are complex medical procedures that must be performed by a licensed physician. "The Medical Board has been contacted regarding this procedure," she said, "and each time it involved a spa or clinic doing the procedure without a physician, which is 'practicing medicine without a license.' "

If you're considering getting a Selphyl or other invasive procedure, make sure the person who will perform it is a licensed physician. Check the license with the Medical Board of California online at www.mbc.ca.gov.

Vampires in the movies are eternally young; however, those who look to recapture their youth by getting a vampire facelift from an unlicensed person are not, and the results can be fatal.

What's in a Label?
Everything and Nothing

Back in 2002, when George Avalos of the U.S. Department of Agriculture's (USDA) Office of Communication designed the "USDA Organic" label, he probably had no idea how huge the organic industry would be 12 years later. Today, the label is a common sight.

Riding this organic-food wave are other food labels, such as "natural," "pasture raised," "local," and "no added hormones," to name a few. But do these labels mean the food is as healthy and wholesome as they sound, and how do they compare to "USDA Organic"?

Organic boom and label confusion

In just the past couple of years, sales of organic food items have dramatically increased. Sales of organic products in the United States jumped to $35.1 billion last year, an increase of 11.5 percent from the previous year, according to a survey on the organic industry done in April by the Organic Trade Association. In particular, organic food sales were the largest group—$32.3 billion last year, which accounted for about 92 percent of the total organic sales.

The upside for consumers is that the greater demand will likely lead to more choices of organic food products, as well as lower prices, as food manufacturers vie for a piece of the organic industry pie. The downside, however, is that as food manufacturers jostle to take control of market share, there'll be an increase in enticing-sounding labels.

Get label-savvy

As for Mr. Avalos' USDA Organic seal, this label means food companies' products must be produced under a strict set of guidelines, developed by the USDA's National Organic Program, and be at least 95 percent organic. For example, the produce is organic if no synthetic pesticides, chemical fertilizers, or genetically modified organisms (GMOs) are used. Products from farmers of organic meat, eggs, and dairy products must be produced from animals that are fed organic feed and have year-round outdoor access, and the animals cannot be given growth hormones or antibiotics. The use of the USDA Organic label is voluntary; however, a product cannot be labeled "organic" unless it follows the USDA guidelines.

Packages that state "Made with Organic Ingredients" means the product contains 70–94 percent organic ingredients. These products cannot use the USDA Organic seal and can only list the organic ingredients on the information panel of the packaging. If a product uses less than 70 percent organic ingredients, the product can make an ingredient panel–only claim and cannot use the USDA Organic seal.

According to the USDA, "natural" suggests that meat, poultry, and egg products must be minimally processed or are free from synthetic ingredients; however, natural does not mean organic, and there are no standards or regulations for the "natural" label if they do not contain meat or eggs.

Another common label is "no added hormones." This claim actually has no meaning as to poultry, pork, or goat, because Federal regulations have never permitted hormones to be used on or in the raising of these animals. However, for other meats, the term "no hormones administered" may be on the label if there is enough evidence that the producer raised the animals without added hormones.

Beware of the term "pasture raised." The USDA has not developed a Federal definition for pasture-raised products because of all the variables used within pasture-raised systems.

Also, the term "local," does not necessarily mean "organic." The word "local" suggests there were fewer chemicals used in the production process and that the product was grown in a smaller, nearby farm. However, this is not always the case. There is no USDA definition of what the distance is between "farm to fork," or production of the food and then consumption by the consumer.

So don't take food labels and seals on face value—ask questions, demand answers, and understand what they may mean and don't mean. To learn more about organic products and the California Department of Food and Agriculture's Organic Program, visit **www.takechargeca.ca.gov/besmart/green_organic.shtml** and **www.cdfa.ca.gov/is/i_&_c/organic.html**. For more information on food labels and which are USDA-regulated, go to **www.usda.gov**.

Scammed again!

Bad luck is happening around the country, but don't call a psychic to help you—they may take the money and run.

A 65 year old former business executive in Loveland, CO, received a $10 reading from a psychic con man who told her he could fix her negative aura instead, she ended up with a negative $74,000 balance in her bank account. In Milwaukee, a woman lost $20,000 after falling for an elaborate psychic scam the psychic told her to bring the money in $100 bills to be blessed; otherwise, the faker told her, bad things would happen to her family. Neither person ever saw their money again.

Psychic scams and rip off schemes are rampant online, on the phone, through the mail, and in person. The cons have a gift, but it s not the one they advertise: They have the skill to read your voice or your body language, find your vulnerabilities, then play off of your fears. Once they do, they set the hook and the con is on.

You re having bad luck or suffering from an illness? Someone put a curse on you. You want a job, more money, or a certain person to love you? They ll cast a spell for you.

The psychic scammers can do all of these things for a price, of course. Checks or credit cards are not accepted they ll ask you for cash or they will want you to wire them money via Western Union or some other money transfer service. They don t want to leave a trail.

If you think you might be a victim of a psychic scam:

- Stop all communications with that person.
- Don t give them cash or wire them any money.
- Contact your local police department and file a report.
- If you re ripped off online, contact the FBI s Internet Crimes Complaint Center at **www.fbi.gov/scams-safety/fraud/internet fraud**.

COSPLAY? OK!

But don't play with your eyesight

Whether you're engaging in "cosplay" at a convention or dressing for Halloween, you know what takes your look to the next level, don't you? Your eyes. Because it doesn't matter how cool your costume is, you can't go halfway when paying tribute to your favorite character—it's all or nothing.

It's also all or nothing when choosing costume contact lenses. Buyer beware—if you put cheap, nonprescription contacts in your eyes, you may damage your sight or lose it completely.

The bottom line is, just like their corrective counterparts, costume contacts (also known as fashion, Halloween, color, or theater contacts) require a prescription. It's the law.

Just because costume contacts are an accessory doesn't mean you should buy them at a gas station, flea market, street vendor, beauty supply store, novelty or costume shop, or other business. Businesses that sell costume contact lenses to you without a prescription are operating illegally. Even though these contacts are not used for vision correction, they still need to fit your eye correctly. According to the U.S. Food and Drug Administration (FDA), any kind of contact lens that does not fit your eyes correctly can cause:

- Allergic reactions
- Corneal abrasions—a cut or scratch on your cornea (the top layer of your eyeball)
- Infection
- Impaired vision
- Blindness

The FDA also advises that when wearing any type of contact lenses, pay attention to signs of possible eye infection, including:

- Redness
- Pain in the eye(s) that doesn't go away after a short period of time
- Decreased vision

If you experience any of these symptoms, you need to see a licensed eye doctor (optometrist or ophthalmologist) immediately. Eye infections could become serious and cause you to become blind if not treated.

Buy your contacts—including the decorative ones—from an optometrist, an ophthalmologist, a registered dispensing optician, or from a reputable online vendor that requires a prescription. Make sure you're buying FDA-cleared or -approved contacts lenses. Also, the person or company that sells you the contacts must get your prescription and verify it with your doctor. The FDA says that if they don't ask for the name and phone number of your doctor, they are breaking Federal law and may be selling you illegal contacts.

If you do not have a prescription, you will need to get an eye exam; if you wear contacts now, ask your eye doctor for a copy of your current prescription. And, when you get your contacts, make sure you follow the directions for cleaning, disinfecting, and wearing the lenses. If you don't receive directions, ask for them!

Check the license!

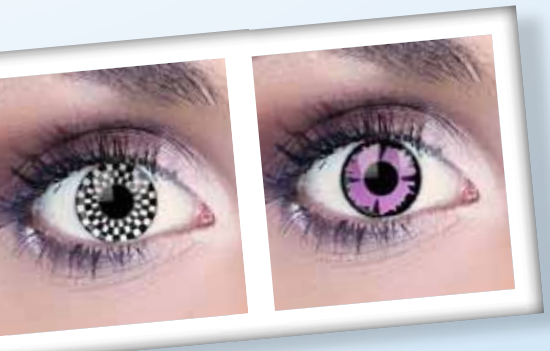
Ophthalmologists are eye surgeons who are licensed by DCA's Medical Board of California. They perform surgeries for problems caused by diseases such as cataracts, glaucoma, and macular degeneration, and also treat eye diseases and prescribe corrective lenses.

Optometrists are licensed by DCA's State Board of Optometry. They conduct examinations to determine the overall health of the eyes, screen for diseases, and also prescribe corrective lenses.

Registered dispensing opticians are also licensed by DCA's Medical Board of California. They run businesses that fill prescriptions for eyeglasses and contact lenses. They cannot prescribe corrective lenses.

You can check Medical Board licensees' records online at www.mbc.ca.gov, and State Board of Optometry licensees' at www.optometry.ca.gov.

Make sure you're doing the right thing for your eyes; you might be dressing up for one night or one day, but your vision is forever.



Credit Card:

Beef Up the Strip with a Chip

It's become a regular weekly news story—a data breach at some giant corporation like Home Depot, Target, Neiman Marcus, eBay, P.F. Chang's. Who's next?

Thankfully, instead of waiting for the next shoe to drop, some merchants and credit card companies are taking steps to stop the data-hack bleeding by adopting new technologies and systems that can help secure sensitive customer information.

Tokenization and virtual vaults

Because of these high-profile intrusions, the credit card industry is speeding up its efforts to adopt "tokenization" technology. Using this system, a unique code to verify a customer's identity will take the place of credit card account numbers and expiration dates.

Currently, merchants store their customers' account information in their own databases. However, with tokenization, the merchant won't manage customers' payment information at all; instead, the card data is stored by the card issuer. The card information will be stored in "virtual vaults." Although at first glance it does seem easier to hack one storage system vs. numerous retailers' storage systems, one system will actually be simpler to protect and manage than many. Plus, a credit card issuer will gain more control over security since they will manage their own vault.

And then there are the microchips

Another important improvement to help secure customers' payment data is the adoption by American credit card companies of EuroPay, MasterCard, and Visa (EMV) chips technology. This technology has already been in use in Europe, Asia, and Canada for years, and has shown to drastically reduce the amount of payment-card fraud.

Using EMV, credit cards and debit cards will have, in addition to the magnetic strip, an embedded microchip in which card information is stored. The chips will be read at point-of-sale (POS) machines by inserting the cards into machines (instead of swiping), and the customer

will enter a personal identification number (PIN) code. The chips will also be encrypted, making it difficult to make identical counterfeit cards.

Visa and MasterCard have been pushing this new technology in the United States for years and have now set an October 2015 deadline as the point when they will no longer accept liability for fraudulent transactions involving cards using old magnetic strip technology. According to Aité Group, by the end of 2015, 70 percent of U.S. credit cards and 41 percent of U.S. debit cards will have EMV chips.

So why didn't we do this years ago?

In short, the cost. Ramping up to adopt EMV technology isn't cheap—making chip-enabled cards is much more expensive than manufacturing regular magnetic strip cards. In addition, merchants that accept these cards will have to pay for new POS systems. Target Corp. has stated it is spending $100 million to switch to chip-enabled technology in its stores.

Because of all the massive and high-profile breaches, not to mention lost customers and decreased customer confidence in many of the retailers, credit card companies and merchants are beginning to see how the higher costs and security investments are worth it.

They're on their way

So heads up—EMV-enabled credit cards are coming. You'll likely see more and more information about these new cards and systems in the mail, on websites, and in the news very soon. Get informed and be ready—using them should save you headaches, time, and money in the long run.

Until the cards arrive, however, and even after you receive your microchip card, continue to protect your sensitive information by taking all necessary precautions, including strong and complex passwords, two-step verifications, and paper shredding.

But bear in mind, tokenization, virtual vaults, and EMV don't mean the end of credit card fraud—they still won't protect you when using your card for online purchases. Stay tuned.

BPPE Relief for Students

You've decided to attend a private postsecondary school to pursue your dream career. After months of researching and weighing options, you select the school you feel best enables you to reach your career goals. After months of attending—and despite all your due diligence—you discover your school is closing.

While a school closure can be a frustrating, and even scary, event for students, the Bureau for Private Postsecondary Education (BPPE) may be able to help. If you have attended a BPPE-approved school, you are entitled to certain protections. So although you may not be able to get back the time and effort you spent at the school, you may be able to get your money back.

If enrolled at the time of a school closure (or within 60 days of the school's closure), students may be eligible for reimbursement through the Student Tuition Recovery Fund (STRF). STRF can relieve or mitigate economic losses suffered by a student at a qualifying institution. STRF can be a glimmer of hope to students who suddenly feel at a loss when faced with a school closure.

Students may file a STRF claim application (also available in Spanish) by downloading it from the BPPE website, **www.bppe.ca.gov**. If you have questions regarding eligibility, you can contact the BPPE's STRF Unit at (888) 370-7589 and press "5" when prompted, or e-mail questions to **STRF@dca.ca.gov**.

Knowing that you could receive a reimbursement can give students some peace of mind as they ponder their next moves.

If you are facing a school closure, follow these first steps:

- Get your student academic records
- Obtain your student financial records
- CAREFULLY REVIEW ALL PAPERWORK BEFORE YOU SIGN!
- Get copies of ALL paperwork the school is providing you or asking you to sign
- Make copies of your enrollment agreements and all receipts
- Create a folder to keep all the documentation

For more information on what students should do when faced with a school closure, visit BPPE's website at **www.bppe.ca.gov**.

PRLS:

Prepaid Rental Listing Service …
or Prepaid Rental Listing Scam?

Searching for a rental home or apartment can be a daunting and time-consuming task. So to save time and energy, you decide to have a company take care of the search for you. You do some quick online research, and then tell the prepaid rental listing service (PRLS) company representative what you are looking for in a rental, pay them a fee for a list of rentals matching your criteria, and find that dream rental in no time.

Sounds easy enough. The problem? There is more to the PRLS business than meets the eye, and scams are common. To avoid getting scammed and to get in the door of the rental you've been looking for, consumer education is the key.

Watch for red flags

Unfortunately, not all PRLS businesses are on the up and up. Here are some common problems and scams to be aware of:

- ✔ Unlicensed companies
- ✔ False advertising
- ✔ Lists of rentals that are not available as advertised
- ✔ Lists contain properties that are not for rent or do not exist
- ✔ Lists do not meet a consumer's requested specifications
- ✔ Failure to provide refunds

Before handing your money over to a PRLS company, it's best to understand whom and what you're dealing with. A PRLS provides prospective tenants with listings of residential real property for tenancy while collecting a fee at the same time or in advance of when the listings are supplied. In order to legally conduct business in California as a PRLS, the company must be licensed by DCA's California Bureau of Real Estate (CalBRE). Always check the license to verify to make sure the company you're dealing with is in good standing. If the company is not licensed, do not conduct business with them!

Look before you sign

Before any PRLS company accepts a fee for rental listings, it must provide you a written contract that includes detailed information, including:

- ✔ The amount of the service fee
- ✔ A description of the services to be performed in exchange for the fee
- ✔ Specifications for the rental unit that you want the service to find for you
- ✔ The expiration date of the contract, which is no more than 90 days from the date it is signed
- ✔ The small claims court remedy available should any issues arise

If you have a problem with a PRLS company, you may not be able to recover all of your money or time, but you do have rights and should fully understand them. Keep in mind it is always good consumer practice to do research before conducting business with any company. Ask friends and family you trust for recommendations of companies they have had good experiences with. It is also a good idea to research the company online and check with the Better Business Bureau.

Refunds

You are entitled to a full refund if you have not received within five days of signing the contract three available rental listings that meet the property specifications listed on the contract. You are entitled to all fees you paid, minus $50, if the service does not locate a rental for you or if you find housing on your own within the timeframe of the PRLS contract. You will have to provide documentation in order to receive a refund. If the service failed to locate a rental property for you, you will need to provide documentation proving that you have not moved and still reside at the same address. If you found a rental on your own (without the assistance of the PRLS), you will need to provide documentation of your new address. If documentation cannot be provided, a statement of the facts should be prepared and submitted to the PRLS company. If the PRLS company does not issue a refund, a court of law can award you the refund, plus additional damages, up to $1,000 (Business and Professions Code section 10167.95). The quickest way to obtain a judgment in these cases is through small claims court.

The mission of CalBRE is to safeguard and promote the public interests in real estate matters through licensure, regulation, education, and enforcement. To check a license, file a complaint, report unlicensed activity, or for more information about PRLS, visit **www.calbre.ca.gov** or call (877) 373-4542.

Additional Resources

Prepaid Rental Listing Service Information:
www.calbre.ca.gov/Licensees/PRLS.html

Prepaid Rental Listing Service Consumer Alert:
www.calbre.ca.gov/files/pdf/ca/2012/ConsumerAlert_PRLS.pdf

List of unlicensed PRLS companies that have been issued orders to desist and refrain from engaging in further prepaid rental listing service activities:
http://secure.dre.ca.gov/publicasp/prlsdnr.asp

Smog Check Program's New Test

This winter, something different is going on inside your local smog check station. Depending on your vehicle, the smog check it receives may be completed with a new, different type of test.

Instead of testing a vehicle using the traditional tailpipe emissions inspection, the smog check will be done with the Bureau of Automotive Repair (BAR)–certified data acquisition device, which is plugged into the vehicle's On-Board Diagnostics II (OBDII) system to gather information and determine if the emission control systems are operating correctly. It essentially uses your vehicle's own computer system to check if it's running efficiently. This test will be done on 2000 and newer model-year gasoline vehicles and light-duty diesel vehicles that are subject to the Smog Check Program.

This new test will be more efficient and will help BAR achieve the goal of the Smog Check Program—to reduce air pollution by bringing vehicles into compliance with emission standards. The new test will take less time and should be more convenient since it will be offered at more establishments.

For more information about the Smog Check Program, visit **www.smogcheck.ca.gov**. Look for more information on this new test in the next issue of DCA's *Consumer Connection* magazine.

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NACAA Awards
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