

CONSUMER CONNECTION



Privacy forecast?

Cloudy

**SAFE DRIVING
AT ANY AGE**

**HOME SECURITY
RAISES ALARMS**

California's first dog
steps out

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If you have any questions or comments, please e-mail us at consumerconnection@dca.ca.gov.



MESSAGE FROM THE DIRECTOR

He's Sutter Brown, the adorable Pembroke Welsh corgi, whose human parents are Governor Edmund G. Brown Jr. and his wife, Anne Gust Brown. California's "First Dog" is an ambassador for the Spay and Neuter License Plate campaign, sponsored by the Veterinary Medical Board, one of the entities of the Department of Consumer Affairs.

We're featuring him in this issue of *Consumer Connection* magazine as a reminder that DCA's mission of protecting consumers sometimes extends to their animal families, too.

Also in this edition:

Social networking sites such as Facebook can be fun ways to connect with friends, but information (and pictures) you post can hurt your job prospects, or even leave you vulnerable to identity theft. We tell you how to keep your private information private.

Older neighborhoods throughout the State are likely to be visited this summer by door-to-door sales people hawking home security systems. Anyone who sells, services, or installs a home security system must be licensed by DCA's Bureau of Security and Investigative Services. Check out the license and the company and don't be scammed.

Pedicures are part of summertime pampering, but do you know how to make sure your salon is maintaining proper sanitation? Read these tips from DCA's State Board of Barbering and Cosmetology.

We hope you enjoy this issue of *Consumer Connection*, our award-winning quarterly publication. If you have questions about consumer issues or would like copies of the magazine, please call us at (800) 952-5210.

Denise A. Brown



Ten ways

Facebook (and other social networking sites) can hurt you

Even without its highly anticipated IPO, privacy controversies, and other newsmaking events, Facebook probably still would've become a household name due to its popularity. In fact (at least Facebook says it's fact), 10,000 Web sites add a "Like" button every day, and the ubiquitous social networking Web site boasts more than 901 million monthly active users. But while using social networking sites like Facebook, LinkedIn, Meetup, and others can be a great way to keep tabs on friends and family or promote business ventures and professionals goals, they can also wreak havoc in your personal life if you're not careful. Here are 10 ways social networking can hurt you:

1

It can hinder your job prospects.

Increasingly, potential employers are accessing online profiles of candidates to assess their reputation. According to a 2011 survey conducted by Blueocean Market Intelligence, 14 percent of people have been negatively impacted this way by the online activities of others. Of those, 21 percent believe it led to being fired from a job, and 16 percent said it caused them to be turned down for a job they were applying for.

Social networks may inadvertently reveal information jobseekers might not want to reveal about themselves. Potential employers often use whatever information they can gather about an applicant in making a hiring decision, so it's important to examine what your online presence says about you. And, although it's against California law, potential employers might discriminate based on information they see or infer. Be aware of revealing even basic information such as age, gender, race, disability, sexual orientation, political affiliations, and other groups and contacts.

Also, just like complaining about former employers in job interviews hurts your hiring chances, negative posts about a current job could keep you from getting an offer.

2

It can get you in trouble with your current boss.

According to the Privacy Rights Clearinghouse (PRC), a California-based nonprofit consumer advocacy corporation, employers are increasingly monitoring what employees post on social networking sites. In fact, many companies have social media policies that limit what you can and cannot post on social networking sites about your employer. Ask your supervisor or human resources department what your employer's policy is.

Some states, including California, have laws that prohibit employers from disciplining an employee based on off-duty activity on social networking sites, unless the activity can be shown to damage the company in some way, says the PRC. In general, negative, work-related posts have the potential to cause the company damage, as do posts with sensitive information. And something simple like calling in sick then posting photos showing you at a baseball game that same day won't help your reputation at the office.



3-10

How social networking sites can hurt you (continued)

3

Burglars see when you're not

home. Don't publicize vacation plans, especially the dates you'll be traveling. Burglars can use this information to rob

your house while you are out of town.

If you use a location-aware social network, don't make where your home is located public information because people will know when you are not there. For the same reason, be careful not to share your daily routine. Posting about walking to work, where you go on your lunch break, or when you head home is risky because it may allow a criminal to track you. Don't post photographs of your home that might indicate its location or show a house number or an identifying landmark.

4

Debt collectors can find you.

Collection agencies use social networking sites to track down or keep tabs on people they're interested in, as

well as to uncover evidence of any assets they might have, such as fancy cars or boats. It goes without saying that nobody likes hearing from them, and the debt they may be trying to collect may not even be yours.

5

Stalkers and abusive partners can

find you. Your profile might include an e-mail address, phone number, general (or even specific) address information,

birthday, legal name, names of family members, and even minute-to-minute updates on your location warns the Privacy Rights Clearinghouse. If a victim has a public profile, a stalker could easily access any information posted to the social networking account. A few minutes spent on search engines could allow the stalker to fill in the blanks. The organization offers these tips: Consider suspending your social networking accounts until the stalking has been resolved. If you decide to continue posting, set as much of your profile to "private" as settings will allow. Limit how much personal information you post to your account. Do not accept "friend" or "follow" requests from strangers. Warn your friends and acquaintances

not to post personal information about you as well. Avoid online polls or quizzes, and use caution when joining online organizations, groups, or "fan pages." Never publicly RSVP to events shown online. If you decide to connect your cell phone to your online account, avoid providing live updates on your location or activities. Use strong passwords to help avoid being hacked.

6

It can work against you in a divorce.

An overwhelming 81 percent of the nation's top divorce attorneys say they have seen an increase in the

number of cases using social networking evidence during the past five years, according to a recent survey by the American Academy of Matrimonial Lawyers (AAML). The group says Facebook holds the distinction of being the unrivaled leader for online divorce evidence with 66 percent citing it as the primary source. "If you publicly post any contradictions to previously made statements and promises, an estranged spouse will certainly be one of the first people to notice and make use of that evidence," said AAML President Marlene Eskind Moses in a recent news release. Social networking sites can also cause misunderstandings or raise suspicion if spouses don't correctly state their relationship status.

7

It can set you up for harassment.

You have little control over what others post, but the Privacy Rights Clearinghouse says most sites will

remove inappropriate material. For example, Facebook will remove content that violates its "Statement of Rights and Responsibilities." Types of content that are prohibited from Facebook include nudity or other sexually explicit content, hate speech, excessive violence, or illegal drug use. The best way to flag abusive content on Facebook is to use the "Report" links that appear near the content itself. For more help, look for the section on the site that explains what you can do about harassment. If a harasser is threatening or sexually explicit you should report the activity to the police.



8 It can send your information to others through apps. Apps – or “third-party applications” – are programs that interact with a social network without actually being part of it. These may not be covered by the social network’s privacy policy, and may not be guaranteed to be secure, among other risks. According to Privacy Rights Clearinghouse, apps may contain malware that attacks your computer, and may gain access to more information than is necessary to perform their functions, including the personal information of your contacts. For example, when you use an app, its developer can collect noncontact information from all of your friends’ Facebook accounts. *Consumer Reports* projects that 1.8 million computers were infected by apps obtained through a social network between June 2009 and June 2010. Be cautious when using apps, and protect data they’re not using by setting a privacy control.

9 Your identity could be stolen. Identity thieves pose as other people by stealing their personal information and using it for financial gain, such as opening a credit account in the victim’s name. Information you post on a social network may become fodder for these efforts. In 2009, researchers at Carnegie Mellon University published a study showing that

it is possible to predict most and sometimes all of an individual’s nine-digit Social Security number using information gleaned from social networks and online databases. Millions of people post their birthday information on their online profiles. If you can’t bear the thought of being denied annual birthday wishes, at least omit the year from your profile. Think about the kinds of information your bank’s customer service reps ask for to verify your identity when you call them, and don’t post any of that type of information online.

10 It really is like a billboard. Remember that what you share online can be seen by anybody, particularly if your privacy settings are set to “public.” Don’t discuss medical conditions, job interviews, information you were told in confidence, or anything else you wouldn’t want sprawled across an aerial banner. The California Office of Privacy Protection recommends keeping your circle of friends recognizable: If you let an unknown person join your network, his or her unknown friends can have access to your information too, so judge strangers as strangers just as you would in the real world.

Be prudent with posts. Go to www.privacy.ca.gov for more tips.

California's First Dog

promoting spay-neuter license plate

He's only about a foot tall, but has 5,000 Facebook likes, 3,700 Twitter followers, and a personal Web page. He even contributes to the State economy through sales of T-shirts, coffee mugs, and other items sporting the motto **"California Repawblic."**



He's Sutter Brown, and he was the top "dognitary" at an event held recently in Los Angeles to help save pets. The Pembroke Welsh corgi, whose human parents are Governor Edmund G. Brown Jr., and his wife, Anne Gust Brown, has charmed pet lovers at the Capitol, so it was a natural to have him lend his support to the California Spay and Neuter License Plate campaign. Being First Dog isn't just walks in the park, tummy rubs, and sniffing out people's sandwiches. There are official duties, too.

Sutter

Thousands of dogs and cats are euthanized in California shelters each year because of overpopulation. Proceeds from the license plate will be used to fund spay and neuter programs to help reduce pet overpopulation. California vehicle owners who want to show their support for the cause still have 12 months to do so thanks to legislation passed in March and signed by the Governor.

The California Spay and Neuter License Plate was falling short of its required 7,500 sign-ups in 12 months, so the Legislature passed a law to allow 12 more months to recruit at least 3,500 more supporters. The campaign is sponsored by the Veterinary Medical Board, one of the entities of the Department of Consumer Affairs.

Supporters held a press conference at a West Los Angeles pet store in early May, shortly after Governor Brown signed the legislation. Jennifer Fearing, California State Director of the Humane Society of the United States, embarked on a road trip from Sacramento down Highway 99 to deliver the four-legged star of the event.

Also attending were Governor Brown; TV's "dog whisperer" Cesar Millan, whose foundation is also a sponsor; and actor Pierce Brosnan, whose drawing of his family dog and cat adorn the plates. Cost for the specialty plates is \$50 initially, and \$40 annually to renew. You can personalize the license plate with your pet's name for \$98. For information on how to sign up for the plates or support the cause, go online to www.caspayplate.com or call (800) 390-1541.



Left, Sutter poses with Jennifer Fearing, (right) California State Director of the Humane Society of the United States, and Judie Mancuso, president of the Pet Lover's License Plate Program and member of the Veterinary Medical Board.

More on Sutter Brown

Merchandise: www.cafepress.com/sutterbrown.

Web page: www.gov.ca.gov/s_firstdog.php

Facebook: www.facebook.com/SutterBrown

Twitter: twitter.com/#!/sutterbrown



Sutter with "parents" Governor Brown and Anne Gust Brown.





***SUMMERTIME
HOME SECURITY
SALES RAISE
ALARMS***



DOOR-TO-DOOR SALES MAY BE A SCAM

Summer is the time for outdoor activities, out-of-school children, and out-of-town trips.

Summer is also the time when a young, friendly salesperson may come to your door to say there's been a rash of crime in your neighborhood, but he has just the thing to keep you safe. Just take advantage of this limited-time offer: a free home security system. Yes, that's right. A complete home security system, free. Today only, all you have to do is agree to put this little sign with his company logo on your lawn, and sign a contract for a monthly monitoring service (charged to your credit card, of course. No money down). Who wouldn't want peace of mind for \$1 a day (more or less)?

That speech, or variations of it, will be delivered on doorsteps throughout California this summer, often in older neighborhoods where residents are more likely to be elderly. The people who give that speech can be very persuasive. They can also be breaking the law. Anyone who sells home security systems door-to-door must have a license from the State of California and possibly a local business permit, too. Many of these summertime sales people have neither.

The Bureau of Security and Investigative Services (BSIS), one of the entities of the Department of Consumer Affairs, licenses and regulates alarm company operators, managers, and alarm agents. Alarm agents sell, install, and service security systems at homes and businesses. To become licensed, individuals must

meet certain requirements and pass criminal background checks by State law enforcement and the FBI. Alarm agents must carry their BSIS registration card with them and present it when asked.

“We encourage everyone who is thinking about a home security system to verify that the company and its employees hold valid licenses,” said Jeffrey Mason, Chief of the Bureau of Security and Investigative Services. “Don't be pressured into buying a system until you've checked out the company selling it.”

It's not just the lack of a license or permit that could be a problem. Sometimes these salespeople are outright frauds. They may visit homes that already have an alarm company sign on the property and claim to be visiting you to upgrade or replace your current system. In another variation of that scam, the salesperson will claim that your previous company has gone out of business and he represents the company taking over your account.

In both scenarios, the homeowner will be asked (even pressured) to sign a new contract for monitoring – as high as \$50 a month. The contract may be for as long as five years, and may contain an evergreen (or “rollover”) clause, meaning that it will automatically renew. Your option to cancel will be limited to a certain



Don't be pressured into signing a contract; Ask the salesperson to leave the information with you.

period before or after the five years are up. Under that type of contract, your credit card will be charged every month unless you cancel in writing within the time frame specified in the contract. Trying to get out of the contract may mean an early termination fee of several thousand dollars. Stop paying and you could be sent to collections.

It's important to remember that legitimate, licensed salespeople from legitimate, licensed home security companies also do door-to-door sales. The challenge for the homeowner who answers the front door is to be certain the salesperson represents a reputable company and is not a scam artist. Here are some tips from the Bureau of Security and Investigative Services (BSIS).

Before you choose an alarm company, do the following:

- Review the brochure *Consumer Guide to Alarm Companies* from BSIS. The brochure is available online at www.bsis.ca.gov, or call (800) 952-5210 or (866) 320-8652 to have a copy mailed to you at no charge.
- Get recommendations from friends or neighbors.
- Call (800) 952-5210 to find out if the business or individual has a current license issued by BSIS and if any complaints are on file.
- Ask your local district attorney's office or Better Business Bureau about the company.
- Compare the prices and services of at least three different companies.

Before signing a contract:

- Read it carefully. Be sure you understand all of it. Don't allow yourself to be rushed into signing. Review it with a friend or your attorney if you are unsure.
- Be sure you understand a "rollover" or "evergreen" clause in the contract and how to get out of it.
- Insist that the contract specifies any promises made by the salesperson.
- Have the salesperson explain your three-day right to cancel, and make sure you understand how to cancel within the three days.
- Be sure the contract states that the company will teach you how to operate the system.
- Ask what happens if the alarm goes off.

Cancelling a contract

If you change your mind about an alarm system you have contracted for at your home, you have three business days to cancel the contract and get back any money you paid. Begin counting on the day after you sign the contract. You must cancel in writing. Hand deliver your cancellation letter to the company, or mail it certified mail, return receipt requested. (Be sure to keep a copy for your records.)

If the contract negotiation is in Spanish, the company is required to give you a Spanish translation of the contract.

For help

If you have a problem with an alarm company, you can file a complaint with BSIS. To file a complaint, go online to www.bsis.ca.gov and click on "File a Complaint" on the left side of the page, or call (800) 952-5210 for assistance.

Bottom line

The most important thing to do when asked to sign a home security system contract is this: Take the time to check out the company and its services. Don't be pressured into signing a contract; ask the salesperson to leave the information with you so that you can take time to consider your decision. The security of your home – and your money – could depend on it.





Safety first in the nail salon

Sandal season is in full swing, and you may be tempted to rush to your favorite salon for a foot soak and pedicure so that your tootsies will look their best for summer. But it's important to be vigilant as you sit in the pedicure chair — your health and safety may depend on it. Spas and salons are where we go to feel relaxed and pampered — stress and worry are not supposed to be part of the picture, especially when the concern is infection, which is exactly what can happen if these facilities don't maintain sanitary conditions as required by health and safety regulations.

Lurking in the depths of that foot spa may be bacteria, fungal strains, and even far more dangerous microorganisms that typically thrive in warm, moist environments. The screens and tubes of foot spas are particularly good places for bacteria to collect and grow, often forming dense layers of cells and proteins called biofilms, which can be very hard to remove. If open sores or skin wounds are present (including insect bites, scratches, scabbed-over wounds, or any condition that weakens the skin barrier) this gives the germs a pathway into the body.

In October 2000, county health officials received complaints about a large outbreak of skin boils from customers who soaked their feet in foot spas as part of their pedicure services. It was determined that the boils were caused by contaminated whirlpool foot spas that had not been properly cleaned in a California nail salon. Officials with the Centers for Disease Control swabbed 30 footbaths in 18 nail salons from five California counties and found mycobacteria in 29 of the 30 samples, according to a CDC abstract published in 2005.

At particular risk are those with diabetes. According to WebMD, if you're diabetic you need to take extra precautions when getting foot treatments. Any break in the skin (including ones caused by callous removal or aggressive cuticle cutting) can let in bacteria, leading to infection.

The Department of Consumer Affairs' California State Board of Barbering and Cosmetology, which licenses manicurists and salons and enforces the State laws covering the beauty industry, has found multiple areas that salon owners commonly violate. These include:

- Not posting safety rules conspicuously.
- Not totally immersing tools in disinfectant registered with the Environmental Protection Agency (EPA) with demonstrated bactericidal, fungicidal, and virucidal activity.
- Not disinfecting all non-electrical instruments.
- Not covering disinfectant solution nor changing it often enough.
- Not placing used instruments in properly labeled containers.
- Not storing cleaned instruments in properly labeled containers.



Here are some tips from the Board to help insure you have a satisfying and safe pedicure experience:

- Do a visual check of the salon: Look at the general cleanliness of the salon. Floors, walls, counters, and chairs should be clean and in good condition. Are towels scattered around the salon? Soiled towels must be stored in a closed container and not used until properly laundered and sanitized. Clean towels need to be stored in a closed, clean cabinet. Is there an accumulation of waste? Avoid any salon that is visibly dirty.
- Disease and infection: If you have some sort of infectious disease, stay home. Salons are prohibited from knowingly serving clients with communicable conditions such as the flu or strep throat. If you're healthy, help stay that way by not shaving your legs at least 24 hours before a service. Also, don't get a pedicure if you have bug bites, scratches, or cuts. These steps will help prevent any possible infection.
- Foot spas: Any foot basin that holds water needs to be cleaned with liquid soap and water, and then disinfected with an EPA-registered hospital-liquid disinfectant between customers, at the end of each day, and at the end of each week according to the instructions shown on the salon's Health and Safety poster (be sure your salon has one posted on the premises, as required

by the Board). Each cleaning needs to be recorded in a pedicure-cleaning log. You, as the consumer, have the right to inspect those logs. Keep in mind that proper disinfection takes time. For example, in the case of whirlpool footspas and air jet basins, the disinfectant must circulate through the equipment for a full 10 minutes between patrons. If the salon is not doing this between customers, take your business elsewhere.

- **Illegal tools:** No razor-edged tool or other device can be used to remove calluses. Callus removal should not be performed by a nail technician, but rather a qualified medical professional. Salon technicians, while skilled and trained in cutting, trimming, polishing, coloring, tinting, cleansing, or manicuring nails, may never perform any act that affects the structure or function of living tissue of the face or body. Other tools that cannot be disinfected such as buffers, cotton pads, and emery boards must be thrown out immediately after a single use — make sure that if these tools are used on you that they are new and haven't been used before. If you have any doubt, don't be bashful about asking the manicurist.
- **Cleaning and storage:** Tools that can be disinfected, such as nail clippers and metal cuticle pushers, must be cleaned with soap or detergent and water and then completely immersed in an EPA-registered disinfectant. Containers need to be large enough so that all non-electrical items being disinfected can be thoroughly and completely immersed in disinfectant. The disinfectant solution must remain covered at all times and be changed at least once a week or whenever it is visibly cloudy or dirty. Tools that have been used on a client or soiled in any manner must be stored in a container clearly marked as "soiled" or "dirty." Disinfected tools must be stored in a clean, covered place and labeled "clean."

Finally, consider bringing your own tools – at least you'll know where they've been and how they've been handled.





Fish pedicures? Forget it!

A fish pedicure is a procedure in which a consumer places his or her feet in a foot bath or tub that contains live fish. The fish then eat dead skin cells off the consumer's feet.

The U.S. Centers for Disease Control (CDC) says that infections have been reported in the United Kingdom by people who have had a fish pedicure. The CDC also says that little is known about the types of bacteria and other potential pathogens that might be carried by these fish and the potential risks that they might pose to customers. The procedure has now been banned not only in California, but in other states and Canadian provinces as well because of sanitary concerns.

The California State Board of Barbering and Cosmetology has determined that fish pedicures are not permitted in California under the Board's health and safety regulations. This is primarily because the California Code of Regulations requires that before use on a patron, "all non-electrical instruments shall be disinfected by cleaning with soap or detergent and water and then immersing in a disinfectant registered with the Environmental Protection Agency with demonstrated bacterial, fungicidal and virucidal activity." The Board has also concluded that the use of live fish does not allow foot basins or tubs to be adequately cleaned and disinfected as required by law.

For more detail, visit the Board's Web site at www.barbercosmo.ca.gov/forms_pubs/fish_pedicures.pdf.

ON THE ROAD:

SAFE DRIVING AT ANY AGE

Just because you're getting older doesn't mean you have to stop doing certain things, including driving.



Getting older doesn't necessarily make you a poor driver. However, aging causes physical and mental changes that can affect driving skills, including the ability to see hazards, judge distances, read road signs, and adjust to the speed of traffic. Even with those changes, older drivers do not have more traffic collisions than younger drivers. In California in 2009, drivers between 20 and 24 were involved in 635 fatal collisions (the highest number of all age groups), according to the California Office of Traffic Safety. Drivers between ages 70 and 74 were involved in 80 fatal collisions during that same period.

Part of the reason for the lower collision rate is that people often cut back on their driving as they get older, opting to drive only during daylight hours, on short trips, or on familiar roads, for example.

The California Department of Motor Vehicles (DMV) does not automatically re-test drivers for their behind-the-wheel skills after they reach a certain age. However, drivers 70 and older must appear in person to renew their licenses. DMV staff will give over-70 drivers a written test based on the *California Driver Handbook* and a vision test (using an eye chart on a wall).

DMV also may re-examine an older person's ability to drive safely if it receives questions about the person's driving skills. Questions could come from several sources, including:

- Doctors and other medical personnel who are required to report to the DMV certain conditions or disorders that could affect your ability to drive.



- Family members, friends, or neighbors concerned for your safety.
- A police officer who stops you for a violation or who responds to an accident you were involved in.

DMV also has a Senior Ombudsman Program that may provide assistance. Find details online at www.dmv.ca.gov/about/senior/senior_ombudsman.htm.

DMV may ask drivers (of any age) to take a driving test as part of a re-examination of their ability to drive. After the re-examination, the DMV may take several actions, including clearing the person to drive

with no restrictions, requiring clearance from the person's doctor, requiring periodic re-examination, imposing restrictions on when and where the person can drive, suspending the person's license for a period of time, or revoking the license entirely. A driver can request an administrative hearing to review DMV's

actions. See the DMV Web site for details on the re-examination process and other topics relating to senior drivers. Go to www.dmv.ca.gov/about/

[senior/senior_top.htm](http://www.dmv.ca.gov/about/senior/senior_top.htm). More information is also available in the DMV handbook *Senior Guide for Safe Driving*. Find the guide at <http://apps.dmv.ca.gov/pubs/dl625/dl625senior.pdf>.



ON THE ROAD:

KEEP ON DRIVING

Staying safe on the road means more than being able to pass written tests and eye exams. In addition to always wearing your seat belts, seniors can maintain safety on the road simply by the car they choose to drive. Features that make it easier to drive, such as power steering, power adjustable seats, a telescoping steering wheel, wide-angle mirrors, and collision warning systems can help improve safety and comfort for older drivers.

If you're not sure if your car suits you as an older driver, there's a free program that can help. CarFit is an educational program that helps senior drivers check how well their vehicles "fit" them. Trained technicians will advise you on adjusting mirrors, placing the seat the proper distance from the steering wheel, being certain you can see at least three inches above the steering wheel, among other things. CarFit clinics are free and are held throughout California. For details, go online to www.car-fit.org.

In addition, British scientists are working on a navigation system geared for older drivers. Dubbed "Granny nav," the system identifies safer routes for older drivers and uses more intuitive directions to navigate by landmarks or other visual clues. The system could also route traffic to avoid left turns which require drivers to correctly determine the speed of oncoming traffic, something many senior drivers can find tricky.

Older drivers may also benefit from driving refresher tips and courses.

Here are some resources:

Mature Driver Improvement Course for ages 55 and older covers the specific challenges of older drivers, including limitations in hearing and vision, and slower reflexes. The DMV has a list of approved course providers. There is a fee for the course. www.dmv.ca.gov/vehindustry/ol/mature_drvr.htm.

AARP has a driver improvement program for older adults, called AARP Driver Safety. The program offers a range of services including classroom and online courses to maintain or improve your driving skills. To find a class, go online to www.aarp.org/applications/VMISLocator/searchDspLocations.action. Or call 888-AARP-NOW or 888.227.7669. Classes are held throughout California. Many are held at senior centers. Classes may be offered in languages other than English. Refresher courses also available, and there's even an online version. A fee is charged. Find details at www.aarpdriversafety.org.

The U.S. Centers for Disease Control and Prevention Web site has a section on older adult drivers. Find it at www.cdc.gov/Motorvehiclesafety/Older_Adult_Drivers/index.html.

California Highway Patrol has "Age Well, Drive Smart," a program which includes a series of videos to help educate senior drivers and their families. Find the videos at www.chp.ca.gov/community/octs.html.

Seniordriving.aaa.com, sponsored by the AAA, has a variety of programs to help seniors drive safer and longer, including a self-rating tool and an interactive driving evaluation to help you evaluate your ability to drive. The Web site also has an online defensive driving course.



SAFE DRIVING AT ANY AGE



WHEN TO STOP DRIVING

Here are some warning signs from the DMV to help you decide if you or someone you know may be an unsafe driver. Find more in the DMV publication *Senior Guide for Safe Driving*.

- Feeling uncomfortable, nervous, or fearful when driving.
- Dents and scrapes on the car, fence, mailbox, garage doors, curbs, etc., caused by your driving.
- Drifting across lane markers or into other lanes.
- Getting lost in familiar places.
- Ignoring signs and signals.
- Driving too slowly or too fast.
- Frequent close calls or collisions.
- Late braking.
- Difficulty judging gaps in traffic.
- Being honked at by other drivers.
- Friends or relatives don't want to ride with you.
- Being easily distracted or having a hard time concentrating while driving.
- Difficulty turning your head to check over your shoulder when backing or changing lanes.
- Getting frequent traffic tickets or warnings from police officers.
- Having trouble finding your parked vehicle.

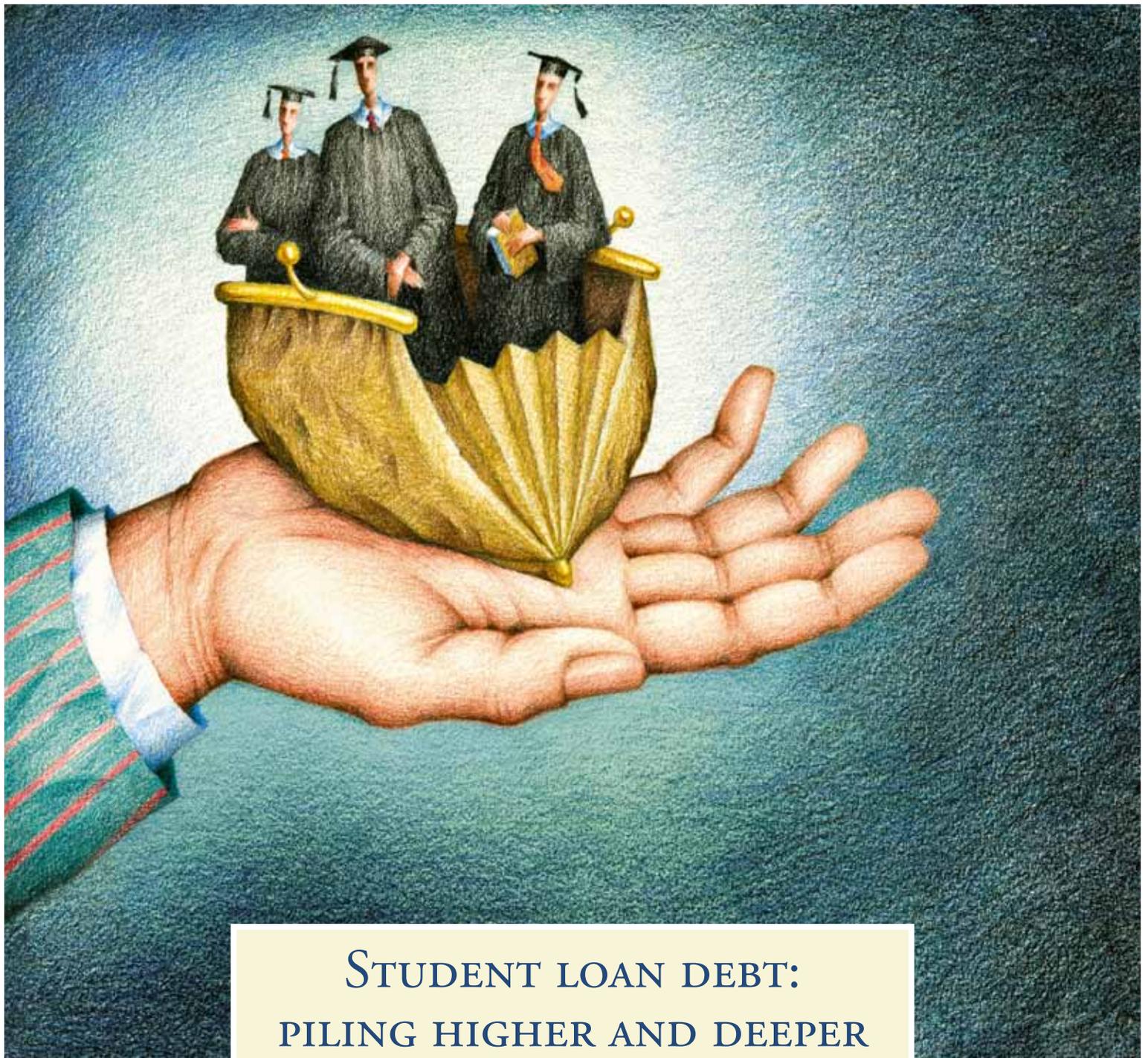
What should you do if a family member should stop driving, but won't?

The DMV handbook *Senior Guide for Safe Driving* has a section on how to talk to a family member about safety concerns and giving up driving. Find the guide at <http://apps.dmv.ca.gov/pubs/dl625/dl625senior.pdf>.

AARP offers a free online seminar called “We Need to Talk” that will help you determine how to assess the driving skills of your loved one. It includes tips on how to talk to your loved one about giving up driving.

Your auto insurance company may also have guidance for you. Hartford Insurance, for example, offers tips on how family members can talk to seniors about their driving. Go to <http://hartfordauto.thehartford.com>.

Because driving represents independence, giving it up can be difficult. A senior who must rely on others for transportation may become homebound and socially isolated. The senior's health could even suffer. With 10,000 baby boomers turning 65 every day in this country (the so-called “silver tsunami”), the issue is likely to escalate. Steps we take ahead of time can help us adapt to the physical and mental changes of aging and keep the roads safer for all of us.



STUDENT LOAN DEBT: PILING HIGHER AND DEEPER

Would you take out a loan for thousands of dollars knowing that if you didn't pay it back your salary, your tax refund, or even your Social Security might be taken to cover it; that bankruptcy or even death might not eliminate it; and that your ability to repay it might depend on a career you don't even have yet?



WELCOME TO THE WORLD OF STUDENT LOANS.

It may sound risky, but 7.4 million people took out student loans last year (averaging \$28,000 per person), according to the U.S. Consumer Financial Protection Bureau (CFPB). And more people than ever are borrowing money to attend college. In fact, about 86 percent of students earning bachelor's degrees from public or private colleges in 2007-08 borrowed money to pay for their education, according to the U.S. Department of Education (as reported on FinAid.org). That total includes Federally guaranteed student loans and loans from private companies.

CFPB estimates that the total amount owed on student loans in the United States has hit a record \$1 trillion. That's higher than the nation's credit card debt, according to Rohit Chopra, student loan ombudsman for the CFPB. "Unlike other consumer credit products, student debt keeps growing at a steady clip," he said in a 2012 report on the subject. "Students borrowed \$117 million in just Federal loans last year."

There are several reasons for the staggering total: More students are going to college; tuition and fees continue to hit record highs; and options such as home equity loans that were used in the past for tuition are not available. In addition, layoffs and high unemployment have spurred middle-aged people to return to college.

Experts disagree about what the student debt load means to the nation's recovery and to the nation's economic health. Common sense tells us that young people burdened with student loans as they start their careers may have to put off buying homes or cars or making other purchases that drive economic growth. Some experts, however, say that the situation is not as bleak as it seems. After all, they say, education is an investment in your future, and most student loans are paid back.

Of the 37 million people who had student loan balances as of third-quarter 2011, only about 10 percent have a past due account, according to a report by the Federal Reserve Bank of New York. That rate of past-due accounts is about the same as for other kinds of

household debt such as mortgages, credit cards, and auto loans. In addition, student loans, like home mortgages, are considered "good debt," a long-term investment that pays off in multiple ways.

The student loan picture is a little different for students who attend for-profit private, postsecondary colleges (sometimes called vocational or career colleges). Nearly all of those students have loans, and their loan amounts are higher. For students graduating from private, for-profit colleges with a bachelor's degree, 96 percent of them have loans, with an average of \$33,000, according to figures cited on FinAid.org.

We don't know if the nation's mountain of student debt will be a financial crisis, but we do know that college tuition is beyond what some families and students can afford. Parents and their college-bound children face difficult financial decisions that they'll have to live with for many years. The average student loan has a lifespan of 12 years, but some last even longer. The fact that the Federal loans have a program to forgive a loan after 25 years of on-time payments shows that some students need that long to get out from under the debt. Taking out a large student loan is clearly not a decision to be taken lightly.

Here are some resources to help you at different steps in the student loan process.

BEFORE COLLEGE

The first step is to submit the Free Application for Federal Student Aid (FAFSA). Fill it out online at www.fafsa.ed.gov. This Federal application is the starting point for all student loans, grants, and scholarships. You must resubmit a FAFSA every year you are in college.

Apply for Federal loans first; they will have a lower interest rate and more flexible repayment plans, including an income-based repayment plan and some options for loan forgiveness. The drawback is that there are limits on how much you can borrow. For example, a freshman could be limited to \$5,500 in 2011-12. Annual fees/tuition at



California State University campuses run about \$6,490; at University of California campuses it's about \$13,200, according to CaliforniaColleges.edu. Those figures don't include books, transportation, or living expenses, which will push the cost thousands of dollars higher.

Understand what you're getting into before you sign. A March 2012 report from NERA Economic Consulting showed that about 65 percent of high-debt student borrowers misunderstood or were surprised by aspects of their student loans or the loan process. (The report *High Debt, Low Information: A Survey of Student Loan Borrowers* can be viewed on line at www.nera.com/nera-files/PUB_Student_Loans_0312.pdf)

Here are some resources for more information about student loans, what they cover, and the application process.

- Studentaid.ed.gov, the Federal government's Web site, has extensive information on the various types of Federal financial aid and how to apply for it. Go to www.studentaid.ed.gov.
- FinAid.org has information on private loans (from banks and other lenders) if you want to borrow more than a Federal loan allows. Interest rates and terms will not be the same as a Federal student loan. Go to www.fnaid.org.

Research your college costs before you decide which college to attend. The U.S. Department of Education has a College Affordability and Transparency Center that includes information about tuition and net prices at private and public postsecondary institutions. Go to <http://collegecost.ed.gov>.



Know the future costs of your loan. A new tool from CFPB will help you calculate how much you could owe in student loans after graduating from a particular college. The site also has a military benefit calculator to help vets understand how much they would owe after using the GI Bill benefits. Go to www.consumerfinance.gov/payingforcollege/costcomparison.

AFTER COLLEGE

Understand your repayment plan. The Federal government offers several options for repayment including graduated repayment, income-based repayment, and even loan forgiveness. See <http://studentaid.ed.gov/PORTALSWebApp/students/english/OtherFormsOfRepay.jsp>.

Consider consolidating your loans. A consolidation loan pays off all your small loans and leaves you with one larger loan with a fixed interest rate. Visit the Federal student aid Web site to help you decide if consolidation is a good option for you, <http://studentaid.ed.gov/PORTALSWebApp/students/english/loanchecklist.jsp?tab=repaying>. Remember, you cannot combine private loans with Federal loans. Contact your private lender for information about consolidating multiple private loans.

Take advantage of financial counseling. Federal law requires colleges to provide financial counseling shortly before graduation. In many cases, the counseling is provided through an interactive Web site. Finaid.org has details. www.finaid.org/loans/loancounseling.phtml.

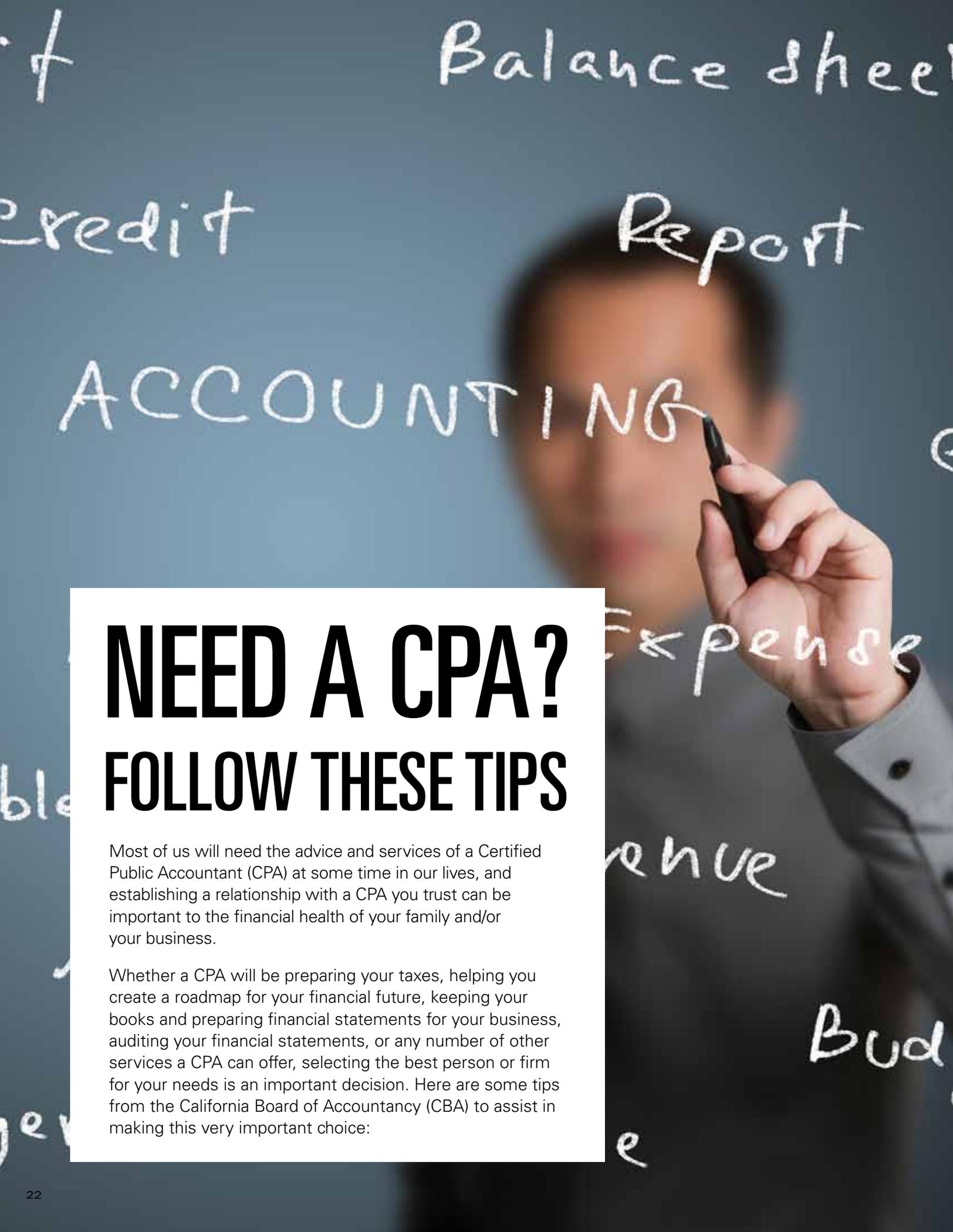
Get help if you can't pay. The National Consumer Law Center has tips at www.studentloanborrowerassistance.org. Also, StudentLoans.gov has tips at www.studentloans.gov (click on managing repayment).

Here are some other online resources about student loans.

- California-specific information:
 - CaliforniaColleges.edu has information on career planning and finances for California public and private colleges and universities.

- Calgrants.org has information on grants and scholarships, which don't have to be paid back. Apply online.
- Overall information about financial aid for college students is available from the California Student Aid Commission, www.csac.ca.gov.
- *Smart Money* magazine has a series of articles and videos on student loans with tips, news, and guidance. www.smartmoney.com/borrow/student-loans/?link=SM_topnav_borrow.
- *U.S. News and World Report* also has a collection of articles on student loans, including descriptions and tips. www.usnews.com/education/best-colleges/paying-for-college/student-loan.
- The Project on Student Debt has several reports on the subject, plus advice to borrowers, tips for recent graduates, and a list of resources for students having problems with their loans. www.projectstudentdebt.org
- Nolo.com, the legal reference site, has advice on dealing with student loan debt, including what happens if you default on your loans. Find details at www.nolo.com/legal-encyclopedia/student-loan.
- The Consumer Financial Protection Bureau, which oversees student loans, has launched a student debt repayment assistant to help borrowers navigate their repayment options. Find it at www.consumerfinance.gov/students/repay/.
- The Federal government has a publication, *Your Federal Student Loans: Learn the Basics and Manage Your Debt*. Find it at <http://studentaid.ed.gov/students/attachments/siteresources/11-12YFSL.pdf>

A final thought: Student debt is not just a problem for 20- to 30-year-olds. Americans older than 60 still owe \$42 billion in student loans, according to a report by the Federal Reserve Bank of New York. Some of the loans were taken out later in life by people in their 40s and 50s returning to college. Other loans are held by people who co-signed or took out loans for their children, or even their grandchildren.



NEED A CPA? FOLLOW THESE TIPS

Most of us will need the advice and services of a Certified Public Accountant (CPA) at some time in our lives, and establishing a relationship with a CPA you trust can be important to the financial health of your family and/or your business.

Whether a CPA will be preparing your taxes, helping you create a roadmap for your financial future, keeping your books and preparing financial statements for your business, auditing your financial statements, or any number of other services a CPA can offer, selecting the best person or firm for your needs is an important decision. Here are some tips from the California Board of Accountancy (CBA) to assist in making this very important choice:



1. GET RECOMMENDATIONS FROM FAMILY AND FRIENDS.

Ask for recommendations from people you trust who have had similar accounting needs. Here are some considerations:

- Do you have a small business? Are you looking for someone to help keep your books and prepare monthly financials? Are you looking for an annual audit and periodic advice? Are there other areas in which you need an accountant's help?
- Are you looking for an accountant to assist with financial planning, estate issues, tax returns, or IRS matters?

Your search should begin, not end, with recommendations. Once you have several recommendations, be thorough in checking out the candidates. Be aware that in recent years there have been several high profile cases of "affinity fraud," in which an unscrupulous individual takes advantage of people connected by religion, group membership, or other "affinity" in order to easily gain access and trust to sizable groups of people.

2. VERIFY THE LICENSE OF THE PERSON OR FIRM.

Visit www.cba.ca.gov and click on the License Lookup tab at top of the page. You can search for a licensee by the name of the CPA or firm, or by license number. License Lookup will allow you to see if the CPA you are considering has a current and active license, and if there have been any disciplinary actions or license restrictions. If the CPA or firm is licensed in another state, you can confirm that by visiting www.CPAverify.org. Although populated by official state regulatory data received from participating State Boards of Accountancy and the CBA, you may want to verify the accuracy of the information with the applicable state licensing board.

3. MEET THE CPA.

Now that you have recommendations and have verified licenses, the next step is to find out if you are a good match. Because you will be trusting someone with your financial information, being comfortable that he or she can meet your needs is important to a good long-term relationship. The best way to determine that is through an interview, preferably in person, or at least by phone. Here are some questions to ask:

- What type of accounting work do you typically perform? Compare the CPA's experience to your needs.
- What office hours do you keep? Determine whether the office is open year-round; inquire if the CPA is available to take phone inquiries. Ask what type of continuing education the licensee has taken recently.
- Have you been disciplined?
- Are you licensed in another state? If yes, you may check www.CPAverify.org to review the status of that license.
- If the services you require include either reviewed or audited financial statements, ask the CPA if he or she participates in a peer review or quality review program. If yes, ask the date of the most recent review.
- You may also want to ask if the CPA carries professional liability insurance. This helps protect consumers if a claim is made for damages arising from a CPA's failure to perform tax or other services satisfactorily.

If your CPA prepares your tax return and offers you a Refund Anticipation Loan (RAL), the CPA must comply with disclosure requirements specified in the California Accountancy Act and CBA regulations. A RAL, also called an "instant tax refund," is in



reality a short-term loan that will often have very high costs. CPAs offering RALs are required to make specified written disclosures to you, including the dollar amount the CPA will receive for facilitating the loan. These disclosures must be made at or before making the referral to the lender or performing other activities to facilitate the loan, regardless of whether you actually accept the loan.

SOME FINAL ADVICE ON SELECTING A CPA

Before any work is done by the CPA, make certain you receive an engagement letter detailing the work to be performed for you. The engagement letter should detail who will be performing the work, including whether the work is outsourced, confirm that all private and personal information is secure, and specify the cost of the services.

CPAs are required by law to ensure that none of your confidential information is disclosed without your permission. Therefore, you should ask whether the CPA discloses any of your confidential information to people or entities in connection with outsourcing any services provided by the CPA on your behalf. While other people or entities may

provide you with financial services, including tax preparation, it is important to be aware that this regulation pertains only to California-licensed CPAs.

The best time to choose a CPA is when you are beginning a business venture, planning for your financial well-being, or well before “tax season,” not when you have a crisis. This approach gives you the opportunity to gather the documents and make other preparations to launch a successful professional relationship.

Please consider the California Board of Accountancy a resource as you and your accountant work together to meet your financial goals. Our Web site, www.cba.ca.gov is filled with important and helpful information. From there you can also sign up for E-News, an e-mail subscription service that alerts you to a variety of news and information from the CBA. We’re also on Facebook and Twitter. Hope to see you there!

This article was provided by the California Board of Accountancy. For a copy of CBA’s Consumer Assistance Booklet, go online to www.dca.ca.gov/cba/publications/pamphlet.pdf or call (866) 320-8652 to have a copy mailed to you.

Updated California Tenants Available Soon

One of DCA's most popular publications, *California Tenants: A Guide to Residential Tenants' and Landlords' Rights and Responsibilities*, has been updated for 2012.

The booklet is a practical resource for both tenants and landlords. It provides information about rental applications, unlawful discrimination, security deposits, repair responsibilities, rent increases, termination of leases, and eviction notices. An inventory checklist for use before moving in and again when moving out is also included.

If you need more help, the guide also lists other resources in communities throughout California.

The guide also covers new laws affecting landlords and tenants, including the following:

Smoking Bans

(SB 332) As of January 1, 2012, a landlord of a residential dwelling unit can prohibit the smoking of tobacco products on the property, in a dwelling unit, in another interior or exterior area, or on the premises on which the dwelling unit is located. For new tenants on or after January 1, 2012, the areas where smoking is prohibited must be stated in the lease or rental agreement. For preexisting tenants, a new provision prohibiting smoking is a change in the terms of tenancy that is subject to Federal, State, and local requirements governing changes to rental agreements.

Political Signs Allowed on Rental Properties

(SB 337) Effective January 1, 2012, a new law in California gives renters the right to display political signs dealing with elections or legislative votes, initiatives, referendums, recalls and other issues going before a public body for a vote. Tenants must comply with the time period allowances established by local ordinances or by the landlord if there are no ordinances. The new law allows a landlord to restrict the size of a political sign to six square feet. A landlord can also restrict signs that violate any Federal, State, and local laws, or homeowners association agreements.

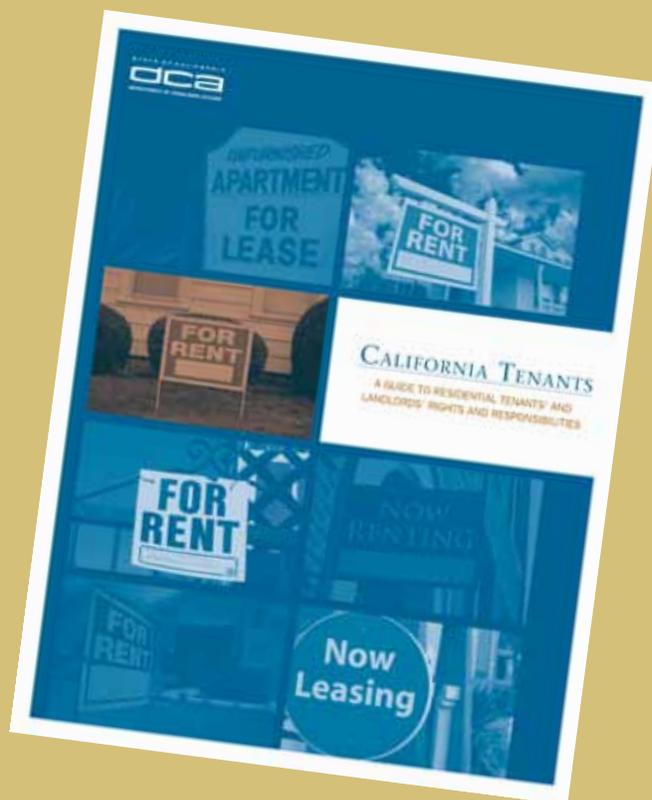
Carbon Monoxide Detectors in All Rental Units

In accordance with the Carbon Monoxide Poisoning Prevention Act of 2010, landlords must install a carbon monoxide device in each dwelling unit that has a fossil fuel burning heater or appliance, fireplace, or an attached garage. For all existing single-family homes, devices were required on or before July 1, 2011. For all other existing dwelling units such as, apartments, they must be installed by January 1, 2013.

Domestic Violence and Effect on Leases

(AB 588) This law provides that a victim of domestic violence and members of the household have the right to terminate a lease when they provide specific documentation within 180 days of receipt to the landlord that demonstrates he or she was a victim of domestic violence. The documentation can be a copy of a temporary restraining order, emergency protective order, or a report by a peace officer.

If you're a landlord or tenant, stay on top of your rights! Order DCA's landlord/tenant resource guide today by calling (800) 952-5210 or (866) 320-8652 or find it online at www.dca.ca.gov/publications/landlordbook/index.shtml.



SCAM ALERTS

A ROUNDUP OF CURRENT CONS, FRAUDS, AND SCHEMES TO WATCH OUT FOR

They come by e-mail, smartphone, mailbox, television, or home phone and come anywhere from your neighbor's house to halfway around the world. You can throw a rock in any direction and hit one. Why? Con artists are getting smarter—and they're getting more desperate. They have no morals when it comes to getting between you and your money. Here are some current scams.

ONLINE PHARMACIES: THE GOOD, THE BAD, AND THE UGLY

Buying drugs on the Internet is not illegal, but you could be taking a risk when you do it. Even some trusted Canadian pharmacies have been found to be shipping unregulated drugs made in third-world countries and passing them off as legitimate.

There are lots of illegal pharmacies online, but there are legitimate ones as well. DCA's State Board of Pharmacy reminds consumers to look for the Verified Internet Pharmacy Site, or VIPPS seal, which is issued by the National Association of Boards of Pharmacy when you shop online for prescription drugs. You can also check the safety and price of a pharmacy Web site on the physician-run www.PharmacyChecker.com.

The DEA has also reported that some consumers have been receiving fraudulent charges on the credit card they used to buy the drugs online. Remember to check your monthly credit card bills for any unauthorized charges.



SWEETHEART SCAMS

Yep, they are exactly what you think. Sweetheart scam operators latch on to someone, usually an elderly man, pretend to be in love with him, then ask him for money for various needs, which the victim gladly shells out. One woman operating a sweetheart scam in San Jose was busted in April of this year; she took an elderly man for \$236,000. www.mercurynews.com/crime-courts/ci_20516847/psychic-sweetheart-scams-net-san-jose-woman-5

But the elderly aren't the only victims. Cons pretending to be lonely service members on assignment in Iraq or Afghanistan are trolling the Internet, trying to make a love connection with someone who will buy his or her story. They will ask for money to be wired to them for a fake "emergency."

The Better Business Bureau warns consumers to always be suspicious of situations in which you are asked to purchase something or to transfer money. If you suspect that a family member or loved one has been paying out a lot of money lately, or has been making frequent trips to the bank, you may want to investigate.



THE VOTER REGISTRATION SCAM

Welcome to another big election year, which brings with it more opportunities for cons to try and force your private information into their eager hands! The Federal Trade Commission (FTC) reports that consumers are receiving calls from people pretending to represent their local elections board or other group. These pretenders ask for your Social Security number or credit card number to confirm you are registered to vote. Don't fall for it!

If you receive a call like this, report it by filing a complaint with the FTC online at www.ftc.gov, or call (877) FTC-HELP. If you have given out your personal information to someone you do not know over the phone or via e-mail, file a complaint, then visit www.ftc.gov/idtheft.

TRAVELER SCAM: IDENTITY THEFT

Travel season is prime time for pickpockets and other cons; it's important to protect your identity and your money both on the road and at the house while you're gone. The AARP has nine tips to help you :

- Call your credit card companies and let them know when, where, and how long you're going to be gone. This can help the companies spot "unusual activity"—if you're traveling to Texas and they receive a charge for a purchase in New York, a red flag goes up.
- While you're away, stop your mail at home, or have someone you trust collect it for you. An overstuffed mailbox is a beacon for home break-ins and an easy mark for someone to grab your mail and run away with your credit card statements and other personal information.
- Take only what you need: Only keep the essentials with you, such as a passport, driver's license, and one or two credit cards. That's it. Leave the rest at home. And never carry your Social Security card with you. Men can carry their wallet in an inside coat pocket or front pocket of their pants for safety; women who carry a purse should use one that has an across-the-body strap.
- No checks, please: Leave your checkbook at home; you already have your credit cards with you.
- Think about going into a freeze: If you put a temporary freeze on your credit, you can still use your cards but thieves cannot open an account in your name. This may cost you, and it is time-consuming

to contact the big three credit reporting bureaus, Experian, TransUnion, and Equifax, but may pay off if you're going away for a long trip.

- Carry a fake: Carry a throwaway wallet in addition to your real wallet. Stuff a few one-dollar bills and old hotel card keys (they feel like credit cards) in it. If you're asked to hand over your wallet, give them the fake; the thief may fall for your con and run with it.
- Don't log into hotel Wi-Fi networks or public hotel networks to access financial data; hackers are waiting for you with identity-stealing software.
- Avoid front desk fraud: If you receive a late-night call from the front desk asking for your credit card number, don't fall for it. It's probably a scam. Go down to the desk, or hang up and call the front desk yourself.



TRAVELING CONTRACTOR SCAM

If someone comes to your door promising you a great deal on painting, roofing, or paving your driveway, don't take the bait. These are traveling contractors, and they want to take your money and run. They especially like to target senior citizens and immigrants.

DCA's Contractors State License Board (CSLB) says to look for these red flags:

- Demands payment in cash.
- Solicits door-to-door.

- Has out-of-state license plates.
- Uses toll-free phone numbers.
- Has no street address for the business.

More information about these types of scams is available in the *Traveling Contractor Scams* tip sheet on the CSLB Web site at www.cslb.ca.gov/Resources/GuidesAndPamphlets/TravelerTips.pdf. Remember to check the license first at www.cslb.ca.gov.

DCA connects!

Check out our revised Web site and new publications

Knowledge is power, and DCA wants California's consumers to be as powerful as possible. Here are more ways to do that.

Our redesigned Web site improves access to services and programs. The site boasts a simplified structure and easy access to tasks such as verifying a license or filing a complaint.

New publications from various units within DCA help consumers be informed. All are available online, or, you can call 866.320.8652 to have a printed copies mailed to you at no charge. Consumer groups can place bulk orders, subject to availability.

DCA's Web site gets a new look

On April 10, DCA unveiled a redesigned Web site to improve access to our services and programs. The site boasts improved navigation, clean and uncluttered design, simplified structure, and easy access to tasks such as verifying a license or filing a complaint. The link to *Consumer Connection* magazine, for example, takes you to a list of past issues and an archive of past stories by topic.

The design echoes the "look and feel" of the State's main Web page (www.ca.gov), and the Web sites of many other State department and agencies.

A slideshow of images across the top highlights DCA's major areas of responsibility:

- Consumer education.
- Building and construction trades.
- Allied health professions.
- Professional services.
- Licensing and enforcement.
- Consumer assistance.

Check it out at www.dca.ca.gov



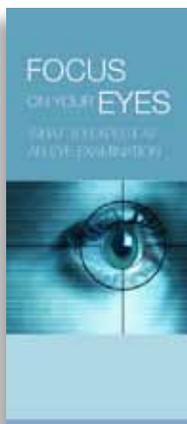
DCA presents new publications for consumers



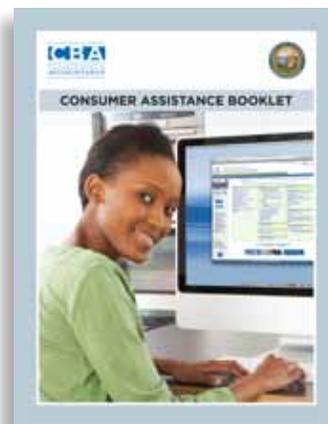
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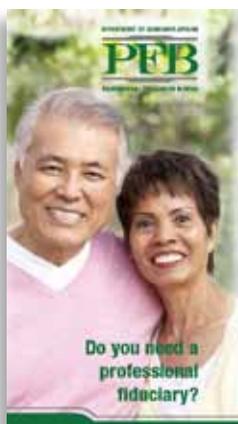
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1. **Focus on Consumer Protection** is all about what optometrists do and the special certifications they may have. It also covers how to get copies of your prescription, access to your medical records, and how to file a complaint about an optometrist. From the State Board of Optometry.

2. **Cosmetic Contacts: Change the Look of Your Eyes Safely and Legally** describes cosmetic contacts and reminds consumers that all contact lenses, even those that do not correct vision, must be prescribed by a licensed optometrist or ophthalmologist. Selling contacts without a license is unsafe and against the law. From the State Board of Optometry.

3. **Focus on Your Eyes: What to Expect at an Eye Examination** discusses what happens at a routine eye exam, what your prescription includes, and the importance of regular check-ups. From the State Board of Optometry.

4. **Consumer Assistance Booklet** offers tips on how to select a Certified Public Accountant, including how to verify a license, questions to ask the CPA, and how to file a complaint. From the California Board of Accountancy.

5. **For Your Peace of Mind...Funeral and Cemetery Arrangements** discusses the benefits of planning ahead for funeral and cemetery arrangements, and ways to pay for services before they are needed. From the Cemetery and Funeral Bureau.

6. **Do You Need a Professional Fiduciary?** Explains the role of professional fiduciaries, why they are important, and how to find a licensed fiduciary. From the Professional Fiduciaries Bureau.

7. **Do You Provide Fiduciary Services and Need to be Licensed?** Offers information for people who provide professional fiduciary services and students who may be interested in a career as a professional fiduciary. From the Professional Fiduciaries Bureau.

**Department of Consumer Affairs
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1625 N. Market Blvd., Suite N-112
 Sacramento, CA 95834

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CREDITS

OFFICE OF PUBLICATIONS, DESIGN & EDITING

HAZEL ALIG	LAUREL GODDARD	JIM PYERS
ARIS BAJAR	RAMONA GODOY	CAROL STOVER
JEAN BRICARELLO	LISA KINETZ	JUNE VARGAS



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