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CONSUMER CONNECTION

INSIDE:
Mani-Pedi Protection
Sun Safety
Your Pet and the Vet

dca

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Message from the Director

People in the Midwest and Eastern portions of the United States are starting to think about fall and winter, however, here in California we still have a few more months of summer left on the books.

Although many kids have gone back to school, the weather is still great for going to the beach or a weekend getaway. In this issue, we offer tips on sun protection, how to get your car ready for a safe road trip, what you should expect when you have your car's air conditioner serviced, and more.

Have you ever locked yourself out of the house? If this happens to you, don't call the first number that comes up on your smartphone—scammers are waiting to take your money, and the locksmith industry is one place they like to hide. The article on page 21 can help you find a licensed professional who will get you in without ripping you off.

Covered California enrollment is coming up in November—and cons will once again be poised to trick you into signing up for some plan that doesn't exist to get your personal information. Don't be fooled.

Also in this issue, we offer tips on how to make your home as wildfire-safe as possible, how to spot timeshare resale fraud, and what to do if you're the victim of predatory towing. Plus, the article on page 25 lets you know which staff members can do what procedures in the veterinarian's office.

More information on a variety of consumer issues awaits you in the following pages. We hope you enjoy this issue of Consumer Connection, our award-winning magazine. If you'd like to be added to the mailing list to receive future issues, e-mail your name and mailing address to ConsumerConnection@dca.ca.gov. If you have questions about consumer issues, call us at (800) 952-5210.

Awet Kidane, *Director*

Covered California Special Enrollment

We're Open for Business

Life happens. Whether it's the joy of getting married or having a baby or the upheaval that comes with losing a job, things can get complicated in a hurry. No matter what happens to you, Covered California will be there to help protect you and your family. Nearly 1.4 million Californians signed up for health insurance through Covered California during the first open enrollment period, and many of them received financial help in paying for their coverage. Even though open enrollment is over, Covered California's special-enrollment period allows many people to still get health care coverage with one of the name brand insurance companies Covered California offers.

If you have a major change in your life, you can still sign up for a health insurance plan to protect yourself and your family. Plus, thanks to the reforms included in the Patient Protection and Affordable Care Act, you could be eligible for financial help to reduce your costs, and you can't be turned away by an insurance company for a pre-existing condition.

During special enrollment, you can sign up for coverage as long as you do so within 60 days of a major life event. The most common reasons that would make you eligible are:

- You lose your health coverage because you've lost or changed jobs.
- You get married or enter a domestic partnership.
- You have a baby, adopt a child, or place a child in adoption or in a foster home.
- You move and gain access to new Covered California health insurance plans that were not available where you previously lived.
- You become a citizen, national, or lawfully present individual.

Special enrollment for those with life-changing events will be available to all eligible Californians until open enrollment resumes in the fall.

If you qualify for any of these opportunities, you can visit the Covered California website and click on the "Special Enrollment" button to apply. You can also contact a Covered California Certified Enrollment Counselor or Certified Insurance Agent, or you can call Covered California at (800) 300-1506.

Remember, Covered California is the only place you can go to find out if you can receive financial assistance to help pay for your health care coverage.

Scammers may also try to take advantage of the Affordable Care Act and Covered California. For more information on possible scams, visit **www.coveredca.com/consumerprotection/scammers.html** and see the article on page 2.

Upcoming Open Enrollment

Health Care Reform Scammers Back in Action

Someone's knocking on your door.
He says he works for the government
and can enroll you in Obamacare insurance—today.

He also adds this warning:
Because you didn't enroll in 2014 health care coverage,
as mandated by national health care reform,
you'll probably go to jail.

Beware of an unsolicited visit from someone with claims such as these. As we approach the next open enrollment period for 2015 health care coverage, health care reform scammers will be on the prowl, looking to get hold of your money and personal information.

Red Flags Abound

The situation illustrated highlights several warning signs that the person and the "Obamacare insurance" he's selling are not legit. For one thing, open enrollment closed on March 31, 2014, and he can no longer enroll you for 2014 coverage. You can still buy health coverage under the health benefit exchange if you qualify for a special enrollment period, however, only under very, very specific circumstances. Also, you would be the one reaching out to see if you qualify, not vice-versa. Similarly, you can enroll for Medi-Cal at any time. Go to the State's health exchange, Covered California, website at www.coveredca.com/coverage-basics/special-enrollment for more information.

Another red flag in this scenario is you absolutely, positively will NOT be jailed for not having health insurance. Starting this year, all Americans must have health insurance and there is a penalty fee if you do not carry it; however, you will not face jail time for not purchasing health insurance.

The fact that this was an unsolicited visit should also make you pause, big time. You did not contact him yourself and he is asking for personal information. Also, no legitimate government representative will come to your door or call or e-mail you, selling insurance.

Last but not least, there is no such thing as "Obamacare insurance."

The Hooks

In addition to scaring consumers about the false threat of going to jail for not having insurance, health care reform fraudsters may use the following tactics to try to steal money and/or personal information from you:

- "National health care cards" and "new Medicare cards." According to Bankrate.com, scammers have been contacting unsuspecting people with e-mails, calls, and visits regarding the need for a national health care card and a new Medicare card. Neither of these cards are actually necessary under the national health care reform law. Using this false claim, fraudsters ask you to provide personal information, such as bank account information and a Social Security number.
- Death panel insurance. Scammers tell potential customers they need to buy "death panel insurance" to protect themselves. Death panels, falsely rumored to be part of the health care reform law, would decide if seniors would live or die. This is another false claim; there is no such thing as death panel insurance and you do not need to purchase it.
- Phantom health exchanges. Phony health exchanges are set up via websites to get your personal information.

Protect Yourself

As we get closer to the next open enrollment session this fall, health care reform fraudsters will again start to surface. Here are some ways to ensure you won't be a victim of a health care reform scam:

- Understand the health care reform law and any changes coming under the law by going to www.healthcare.gov.
- Learn about Covered California, California's online health benefit exchange, by going to www.coveredca.com. You can also call (800) 300-1506 with any questions. Remember, open enrollment for 2015 coverage starts on November 15, 2014, and will run through February 15, 2015.
- Never give out your personal or financial account information to anyone who calls, mails, or e-mails you, or comes to your door.
- Be wary of the "hard sell." Anything with time pressure to act now and enroll today is not legitimate.
- Know that health exchange assisters such as navigators and certified application counselors should never ask you for money to help you enroll in an exchange plan.
- Contact the California Department of Insurance (www.insurance.ca.gov) to make sure an insurance policy is legitimate and the seller is licensed.

If you suspect you have been a victim of a health care reform scam, report it immediately. Call Covered California's Office of Consumer Protection at (800) 300-1506 or e-mail consumerprotection@covered.ca.gov.

2014 hasn't been called the "year of the hack" for nothing. From the Heartbleed bug and the e-Bay incident to your stolen credit card number and hacked e-mail account, data breaches have become everyday occurrences. As a result, corporations are getting the message that they need to take all measures to secure their customers' data. But that's not enough. We as consumers also must take important and available security precautions.

So what is a data breach?

Data breaches are incidents in which thieves take and use sensitive personal and/or financial information. Using someone's Social Security number, address, date of birth, credit card number, and/or bank account information, data breach criminals can steal money, goods and services, and even someone's identity.

Security hacks can happen in a variety of instances, including after paying for goods or services with your credit card, throwing out your hard copy personal documents, or dumping your personal computer or cell phone.

About your passwords ...

One of your first lines of defense against online data breaches is creating strong passwords. Passwords should not only be a mix of upper- and lowercase letters, but also include numbers and special characters. Also, never use any familiar or common words or personal information, such as your name, pet's name, or birthdate, and use different passwords for each account and change your passwords frequently—every three months.

Make sure to disable the "remember your computer" function, which would easily allow others to log

in to your accounts without a password. Set up passwords on all your devices (e.g., laptop, smart phones, desktop computers, etc.) and never, ever, share your passwords with anyone.

Don't use your e-mail address as your log-in ID or username for any financial accounts. A cyberthief can use your e-mail address as the ID and then request a new password to be sent to your hacked e-mail account.

The two-step verification process allows for further security. A sign-in will require two steps: First, you log in with your usual username and password. Next, you'll get a one-time code, which is a temporary password, through your cell phone (or other device).

Other lines of defense

There are many other measures and protections you should take to safeguard your personal and financial information. Regarding social media, do not share any personal information about yourself that can be used for identity theft; for example, do not give out your birthday, names of relatives, addresses, etc. That data can be used to open up or hack accounts in your name.

As for your computer and electronic personal devices, back up your data in case they're stolen. Make sure your devices have all the up-to-date security software and remove "malware" (malicious software) that can introduce viruses and spyware into your computer, phone, and other mobile devices. Malware can be used to steal personal information. According to onguardonline.gov, other suggestions for avoiding malware are to not open attachments in e-mails unless you know who sent it and what it is, and also use the pop-up blocker and don't click on links within pop-ups. When you're not using your computer, close your browser and disconnect from the Internet so hackers can't get into your online accounts and personal information.

Although it's tempting to do some quick online banking or shopping through a Wi-Fi hotspot at a coffee shop, airport, or store—don't do it. It's an easy opportunity for thieves to hack in and gain access to your accounts. Send information only to sites that are fully encrypted, and do not use mobile apps that require any personal or financial information.

Another huge no-no: Never give your personal or financial information over the phone, by regular mail, or via e-mail, unless you reached out first. In addition, before making the first communication, be sure you are contacting the actual business by going directly to its website.

With your credit card, check your statements carefully—that goes for your bank statements as well. Sign the back of your credit card; if you don't, your fraud liability could be higher. And if you are making an online purchase, always be sure that the web address starts with "https," which indicates it's a secure connection.

Hard docs and data disposal

Defensive measures are not just for online situations. Be sure to shred any personal or financial documents before throwing them out. Also, when discarding an old mobile device, take all steps to protect the information stored in them. For example, remove or erase SIM and SD cards on your cell phone and use the factory reset.

Before you recycle your computer, read the owner's manual or manufacturer's website to find out how to wipe your hard drive clean, or else just remove the hard drive and physically destroy it. You want to make sure that all data is completely erased or gone. Go to onguardonline.gov for more disposal tips.

Take action now

Be proactive. Don't wait until after a data breach has happened before implementing protections. In the past 12 months, *CNN Money* reported that 47 percent of all Americans have had their personal information hacked. Odds are it may happen to you sooner rather than later.

Check your credit reports every few months to make sure you're in good standing and that they coincide with your transactions. You can receive a free report every 12 months from each of the three credit bureaus—Equifax, Experian, and TransUnion. To get your report, visit AnnualCreditReport.com or call (877) 322-8228.

And, keep up-to-date on all necessary security measures. Experts warn that we need to continuously adjust and strengthen our protections since data breach criminals keep adapting and acquiring new technologies.

For more information on data breach protection, read the Federal Trade Commission's tips on computer security at consumer.ftc.gov/topics/computer-security and visit onguardonline.gov.

Sun Protection

Are You Covered?

Who doesn't love this time of year and all the opportunities it offers for fun in the sun?

But wait—there's something sinister in that sunshine. Many skin cancers are caused by excess exposure to ultraviolet (UV) rays from the sun and other sources such as tanning booths and lamps. Rates of skin cancer, the most common cancer in the United States, are increasing. The American Cancer Society (ACS) reports that more than 3.5 million cases of basal and squamous cell skin cancer are diagnosed in the United States each year. The ACS also predicts that there will be approximately 76,000 cases of melanoma, the most serious and deadly type of skin cancer, in 2014. If that doesn't get your attention, it should. Here's one more statistic that may scare you: The American Academy of Dermatology says that one in five Americans will be diagnosed with skin cancer in their lifetime.

The culprits? Ultraviolet A (UVA) and ultraviolet B (UVB) rays. UVA rays can cause skin cells to age and cause indirect damage to cells' DNA. UVA rays are mainly linked to long-term skin damage such as wrinkles, but are also thought to play a role in some skin cancers. UVB rays—the rays that cause sunburns—are slightly stronger and are mainly responsible for direct damage to cellular DNA. They are also thought to be the cause of most skin cancers.

For starters, to protect your skin you can follow the ACS ***Slip! Slop! Slap!® and Wrap*** rules:

SLIP!

Slip on a shirt—but not just any shirt. Choose comfortable clothes made of tightly woven fabrics that you can't see through when held up to a light.

SLOP!

Slop on sunscreen. Wear sunscreen with a sun protection factor (SPF) of 15 or higher on any exposed skin. Apply sunscreen 15–20 minutes before going outdoors, and be sure to reapply as necessary, especially after swimming, sweating, or toweling off.

SLAP!

Slap on a hat. Cover your head with a wide-brimmed hat, shading your face, ears, and neck. If you choose a baseball cap, remember to protect your ears and neck with sunscreen.

WRAP!

Wrap on sunglasses. Wear sunglasses with 100-percent UVA and UVB absorption to protect your eyes and surrounding skin.

Wear sun protective clothing

A measurement called UPF, which stands for "ultraviolet protection factor," is used as the standard for UV-protective clothing. The protection is added by infusing the fabric with chemicals such as titanium dioxide that absorb ultraviolet light. UPF ranges from 1 to 50, with 50 blocking the most UV light. Sun protective clothing and textile/fabric manufacturers are currently a self-regulating industry in North America, and although experts say U.S. standards (developed in 2001 by the American Society for Testing and Materials, a product-testing agency now known as ASTM International) are the strongest in the world, they are only voluntary at the moment. The Federal Trade Commission monitors marketing claims about clothing's ability to protect you.

Choose and use sunscreen wisely

New rulings by the U.S. Food and Drug Administration (FDA) went into effect in 2012 that added protections and clarifications for consumers with regard to sunscreens. All sunscreens must now include standard "drug facts" information on the container.

Read the labels on sun protection products closely. Look for a sunscreen and lip balm (lips get sunburned, too) with broad spectrum protection that protects against UVB and UVA radiation with preferably a sun protection factor (SPF) of 30 or higher. If you use a sunscreen with an SPF of 15, it means you can be in the sun 15 times longer that you can without sunscreen before burning. But be aware that SPF protection does not increase proportionally with an increased SPF number.

If you think you don't need sun protection on a cloudy day, think again. Even when the sun doesn't shine, 80 percent of the ultraviolet rays pass through clouds. Sunscreens should be used daily if you are going to be in the sun for more than 20 minutes. Most people will receive this amount of sun exposure while performing routine activities such as walking to and from the car (by the way, you can't escape UV rays there—they penetrate window glass).

Apply a generous amount of sunscreen—about a palmful or enough to fill a shot glass—to dry skin at least 30 minutes before going outdoors. Reapply every two hours and after swimming, toweling dry, or sweating.

According to the American Melanoma Foundation, UVA-screening chemicals include oxybensone, sulisobenzone, and Parsol 1789 (also called avobenzone). PABA (para-aminobenzoic acid) was one of the original UVB screening ingredients, but fell out of favor because it could cause skin irritation and stain clothing. Today though, PABA has been refined and newer ingredients called PABA esters (such as glycerol PABA, padimate A, and padimate O) are used. PABA and PABA esters only protect against UVB radiation, the sun's burning rays. Other UVB absorbers include salicylates and cinnamates.

Make sure you avoid direct exposure to the sun between 10 a.m. and 4 p.m. Use the shadow rule: If your shadow is shorter than you, the sun's rays are at their strongest—head for the shade.

Also avoid tanning beds and sun lamps—they damage your skin and can cause cancer.

'Waterproof' and other false claims

The FDA states that no sunscreens are "waterproof" because they all wash off eventually. They can only be labeled as "water resistant" if they are tested according to the required SPF test procedure, and the product label must state whether they remain effective for 40 minutes or 80 minutes when swimming or sweating. Labels must also list directions on when to reapply the product. Terms such as "sweatproof" and "sunblock" are also off-limits because they overstate the product's effectiveness.

The FDA also has new rules for use claims on labels. Only broad spectrum sunscreens with an SPF value of 15 or higher can claim to reduce the risk of skin cancer and early skin aging if used as directed with other sun protection measures. Non-broad spectrum sunscreens and broad spectrum sunscreens with an SPF value between 2 and 14 can only claim to help prevent sunburn.

Manufacturers also cannot claim that their sunscreen provides instant protection or that it protects for more than two hours without reapplication. They must submit supportive data and get FDA approval before making such claims.

For more information, visit **www.cancer.org**, **www.skincancer.org**, and **www.fda.gov**.

#SafeSandalSeason

Shape and Soak Safely

The winter doldrums are gone, the sun is shining, and sandal season is in full swing. You decide that now is the time to treat yourself to that much-deserved pedicure. But, before your next trip to the nail salon, keep in mind that being a vigilant consumer can make the difference in maintaining your health and wellness.

As part of DCA, the Board of Barbering and Cosmetology (Board) regulates the profession of manicuring in California. The Board wants to make sure YOU, as a consumer, have a safe and healthy salon experience.

So, where should you go to get that fabulous pedicure? Well, the simplest and best way to find a reputable salon is to ask your friends, family members, or coworkers for recommendations.

Whether you select a nail tech through word of mouth or by advertising, take a moment to ask your nail tech his or her experience level with the services that interest you. Seek out the nail tech's professional opinion, but don't let that be the final word. If you don't feel comfortable with what the tech has suggested, don't feel pressured to get the service. A second opinion can be just as important here as in other areas of your life.

On your next visit to a salon for a pedicure, look around to see if the salon is following the Board's health and safety guidelines. Ask yourself:

- Is the overall appearance of the salon clean?
- Is the salon's health and safety poster displayed in clear view in the reception area?
- Are the salon's, and tech's licenses up-to-date and visible?
- Does the foot spa basin look clean?
- Did your nail tech wash his or her hands before they began services on you?
- Is your nail tech throwing out items that cannot be disinfected such as emery boards, cotton pads, nail files, and buffers?

The Board's laws prohibit nail techs from working on a person with an infection or communicable disease and from massaging any person's skin if it is inflamed or infected. If you have athlete's foot, eczema, or other similar conditions, the nail tech must by law refuse the service in order to protect you and other consumers.

Safety dictates that before you receive any nail care services, you should inform your nail tech if you are diabetic, have a peripheral vascular disease (such as arteriosclerosis), or are taking any blood-thinning medication including daily doses of aspirin. This will alert your nail tech to take special precautions so that you can achieve your desired results.

Remember, as a consumer, you have the right to ask the nail tech to explain standard disinfection procedures before your service begins. Don't risk your health!

Some additional things to consider before you get that manicure or pedicure:

Are artificial nails right for you?

Sometimes, even under the best circumstances artificial nails can begin to lift around the edges, allowing moisture to get trapped under them. Left untreated, mold or fungus may begin to grow. If this occurs, your nail tech should remove the artificial nails immediately and refer you to your doctor. Do not have the nails reapplied until your natural nails are completely healthy. Without proper treatment, these conditions could result in a permanent deformity of your nail.

To drill or not to drill?

It has become common practice for nail techs to use electric nail drills. The drill bits on these devices must be disinfected before use. If your nail tech uses a drill bit that has not been properly disinfected, you run the risk of contracting an infection. If sandpaper nail drill coverings called sandbands are used, they must be immediately thrown away after use.

What's that smell?

Nail techs who perform artificial nail services may use a product known as methyl methacrylate (MMA). The U.S. Food and Drug Administration (FDA) discourages the use of this chemical in fingernail products. MMA can be identified by its very strong odor. It can make your natural nails very hard, allowing for breaks in your natural nails, which promotes the possibility of dangerous nail infections. Don't risk it! The Board recommends that you do not allow this chemical to be used on you. Ask your tech to only use MMA-free products on your nails.

The bottom line

Nail services should never be painful. You should report any side effects or unpleasant experiences associated with a service to your nail tech and to the Board immediately. Additionally, if you feel your nail tech has violated State health and safety guidelines, you may request a complaint form at **www.barbercosmo.ca.gov** or call DCA's Consumer Information Center at (800) 952-5210.

For more information on making informed decisions when seeking nail services, check out the Board's *Consumer Guide to Barbering and Cosmetology Services* (**www.barbercosmo.ca.gov/forms_pubs/publications/consumer_guide.pdf**) and the Board's *Pedicure Safety Tips* brochure (**www.barbercosmo.ca.gov/forms_pubs/publications/ped_broch.pdf**).

TORTURED TRESSES?

Protect Your Hair from Summer Heat Damage

Summer is officially here and you know what that means—hot days in the swimming pool, sun beaming, skin glistening, and hair soaking. Sounds like a perfect summer day without a care in the world. That is, until the next day when you notice your gorgeous locks are looking not-so-gorgeous.

Hot weather isn't always our friend. Summertime tends to put us in situations where we are more likely to be exposed to the heat, the sun, humidity, chlorinated swimming pool water, and salt water. There is a price to pay if we don't put in the extra effort to protect our hair from the elements and chemicals.

Have you ever seen someone with a green tint to his or her hair during the summer? That tint is a side effect of chlorine and is one of the most common hair problems during the summer. Chlorine is a chemical commonly used in pools to help keep the water clean. While the chlorine is doing its job to keep the pool water clean, your hair may suffer the consequences. The effects are most visible on blond hair since it is lighter, but it can still damage darker-colored hair and dyed hair as well.

The swimming pool isn't the only place where you should pay extra attention to your hair during the summer. Just being outside on a hot or humid day or being at the beach can affect your hair health because of the heat and moisture. Some people experience extra frizzy hair, while others experience oilier than normal hair—either way, it has to be managed all summer long.

While you can never predict the elements or how your hair will react to a change in seasons, the best thing you can do is be proactive, preventive, and protective. Here is some hair care advice from the experts:

- Get a fresh haircut. Healthy hair is your best starting point.
- Avoid exposing your hair and scalp to the sun. The best defense is to wear a hat.
- Manage frizz with hair products designed specifically to control frizz.
- Do not overwash oily hair; washing every other day seems to be the best recommendation. If you feel you need a wash in between shampooing, try a dry shampoo.
- Wet your hair or apply leave-in conditioner before you hop in the pool. This will give your hair some extra protection.
- Keep your hair moisturized. Use conditioners with moisturizing benefits.
- Take it easy on the hair tools and chemical hair products. Already-damaged hair makes you more susceptible to further damage.
- Ask your hairstylist for additional tips and product recommendations.

Summer should be a time of fun in the sun and not hiding your hair in a bun. Make sure to add hair-healthy habits to your summer plans.

California's hairstylists and barbers are licensed and regulated by the California Board of Barbering and Cosmetology (Board). To verify a license or learn more about the Board, visit **www.barbercosmo.ca.gov**.

Avoiding the Sharks

11 Rights and Rules
to Protect Against Predatory Towing

You're running a quick errand at a nearby strip mall and park in the lot. Within 20 minutes, you rush back to your car and find it's about to be towed. What are your rights as the car owner? Or do you have any rights?

Yes, you definitely do.

Under Assembly Bill (AB) 2210 (Goldberg, Chapter 609, Statues of 2006), when your car is illegally towed from private property, you, as the car owner, have certain rights to protect against predatory towing.

What Is Predatory Towing?

The worst cases of predatory towing involve "patrol" or "satellite" towing. That's when a tow truck driver, on a tip from a spotter, tows away a car illegally parked on private property, such as a no-parking area of a shopping mall or apartment complex. If that happens, the car owner has to pay the cost of towing, storage, and other fees to get the car back.

AB 2210 Consumer Protections

The rules under AB 2210 seek to prevent and curb illegal towing practices. Here's a summary of the law:

1. **One-Hour Rule**
   A vehicle must be parked for one full hour before being towed unless it is parked in a manner that interferes with an entrance or exit, is within 15 feet of a fire hydrant, or is in a fire lane. The curb of a fire lane must be painted red and be clearly labeled "No Parking Fire Lane."

2. **Unconditional Release**
   If a vehicle owner encounters a tower removing his or her vehicle but is not yet on a public road, the owner may demand the immediate and unconditional release of the vehicle. The law does not require the owner to provide a driver's license.

3. **Reasonable Release Fee**
   The full towing charge may only be imposed after the vehicle has been removed from the property and is in transit. If the tower releases a vehicle prior to this, the tower is entitled to no more than one half his normal towing fee. Local law enforcement can tell you what a normal towing fee is for your area.

4. **Ten-Mile Limit**
   A tower cannot take your vehicle to a storage lot that is more than ten miles from where it was parked.

5. **Written Consent**
   A tower cannot remove the vehicle without first getting written authorization from the private property owner or his employee or agent, who must be present on the property at the time of the tow.

6. **Clearly Posted Warning**
   A sign no less than 17 inches by 22 inches in size should be displayed in plain view at all entrances to the property. It should prohibit public parking, indicate that vehicles will be removed at the vehicle owner's expense, and contain the phone number of the local traffic law enforcement agency and the name and phone number of each towing company that is a party to a written general towing authorization agreement with the property owner. The sign may also indicate that a citation may also be issued for the violation.

7. **Valid Towing Permit (Photos, Records, No Kick-Backs)**
   The tower must have a valid motor carrier permit, shall make records and photos of each tow available for law enforcement, and shall not share profits from towing with property owners who call for a vehicle removal.

8. **Credit Cards OK**
   The tower must accept credit cards in payment for towing and storage fees, which must be reasonable.

9. **Compliance within 24 Hours = One Day Maximum Storage Charge**
   If a request to release a vehicle is made, appropriate fees are paid, and documentation establishing that the person is entitled to the vehicle is presented within the initial 24 hours of storage and the storage facility fails to comply or is not open for business during normal business hours, then only one day's storage charge may be charged until after the first business day.

10. **Reasonable Gate Fee**
    The gate fee or maximum hourly charge for releasing a vehicle during non-business hours shall be one half the hourly tow rate charged for initially towing the vehicle, or less.

11. **Penalty for Excessive Charges**
    A person who charges a vehicle owner a towing service or storage charge at an excessive rate (as described in the California Vehicle Code, 2007, Division 11, Chapter Ten, Sec. 22658, subdivision (h) or (i)) is civilly liable to the vehicle owner for four times the amount charged.

A tow truck operator who violates AB 2210 is subject to a civil misdemeanor, a fine of $2,500, and/or three months in jail. Also, consumers who can prove they have been charged illegal or excessive towing or storage fees are entitled to recover four times the amount of those fees in small claims court.

If you have a dispute with or complaint about a local towing company or suspect you are a victim of predatory towing, you should contact your local law enforcement and the Better Business Bureau. Civil claims against a tower should be filed at small claims court. DCA publishes *The Small Claims Court: A Guide to Its Practical Use,* which you can access by visiting **www.dca.ca.gov/publications/small_claims/index.shtml**, or you can order a copy by calling (866) 320-8652.

Tips to Keep Your Auto A/C Chillin'

If you are doing any driving this summer, make sure your air conditioning (A/C) is working properly before you hit the road.

The California Bureau of Automotive Repair (BAR) reminds motorists that when an automotive repair facility charges for an A/C service, the service must include these 16 checkpoints without any additional charges:

1. Examine exposed hoses, tubing, and connections for damage or leaks.
2. Examine the compressor and clutch for damage, missing bolts, missing hardware, broken housing, and leaks.
3. Rotate the compressor to determine if it is seized or locked up.
4. Examine service ports for missing caps, damaged threads, and conformance with labeling.
5. Examine condenser coil for damage, restrictions, or leaks.
6. Examine expansion device, if accessible, for physical damage or leaks.
7. Check accumulator receiver dryer and in-line filter for damage, missing or loose hardware or leaks.
8. Check drive belt system for damaged or missing pulleys or tensioners and for proper belt routing, tension alignment, excessive wear or cracking.
9. Examine fan clutch for leakage, bearing wear, and proper operation.
10. Check the cooling fan for bent and missing blades.
11. Examine accessible electrical connections for loose, burnt, broken, or corroded parts.
12. Identify refrigerant in use and check for contamination.
13. Check system for leakage at a minimum of 50 pounds per square inch system pressure.
14. Check the compressor clutch, blower motor, and air control doors for proper operation.
15. Measure and record on the final invoice the high and low side system operating pressures, as applicable.
16. Measure and record on the final invoice the center air distribution outlet temperature.

BAR recommends consumers call ahead and ask what the costs are for different refrigerants because they can vary significantly in price.

To check the license status of an auto repair facility or to file a complaint, contact BAR at (800) 952-5210 or visit **www.bar.ca.gov**.

Road Trippin'

Happy and Safe Travels This Summer

Yaay, summertime! The summer season is a great time to pack up the car and take a road trip. But before you hit the road, be sure your car is ready for the rigors of hot-weather driving.

Prior to your trip, give yourself plenty of time to get a pre-trip inspection and any repairs done by a qualified auto repair technician. If you don't know of a reputable repair shop already, go to DCA's Bureau of Automotive Repair website (**www.bar.ca.gov**) for information on how to choose one.

There are a number of items both you and/or your licensed auto repair technician should review to ensure your car is in tip-top condition:

A/C maintenance

Test your car's air conditioning (A/C) system to see if it's working properly. Turn it on and let it run for a few minutes. (See article on page 15 for more details about A/C maintenance.)

Belts and hoses

Check the belts and hoses and see if there are any cracks or cuts. Hot weather can damage them, so it's a good idea to replace them now if they're in bad condition. Also make sure all the connections are secure.

Tire tread and air pressure

Inspect the tread on your tires; a good test is the Lincoln's head penny test. Put the penny on the tread with Lincoln's head upside down and facing you. If you can see the top of Lincoln's head, you should get new tires. Check also for any obvious damage on the tires and the spare tire, and that they're all properly inflated. Perform the check when the tires have not been driven on for at least three hours. Have your tires rotated if you see any uneven tread wear.

Batteries and battery cables

Inspect for corrosion, cracks, and dirt. Hot weather can shorten a battery's life, so have it tested if it's near the end of its warranty and replace it, if needed.

Brake pads and brake linings

Have a licensed brake adjuster check your brake pads and linings for wear according to the manufacturer's service intervals and specifications.

Fluid levels

Check all your vehicle's fluid levels. This includes oil, brake, transmission, power steering, coolant, and windshield washer fluids. Also, look for any fluid leaks and have those repaired.

Cooling system

During a road trip in the summer weather, your engine can overheat, so see if your car is due to have the cooling system flushed and refilled. This service should also include a check of the pressure cap.

Wiper blades

Wiper blades are vulnerable to cracking in the summer heat, so replace worn-out blades if they show signs of wear and tear.

Interior and exterior lights

Check that all lights—headlights, brake lights, turn signals, emergency flashers, interior lights, and trailer lights, if you are towing a trailer—are working properly. Also, clean the lenses to ensure maximum visibility.

Emergency kit

Just in case you do have a breakdown during your road trip, it's important to have a prepared emergency kit in the car. Here are some suggested items according to the National Highway Traffic Safety Administration:

- Cell phone
- First aid kit
- Flashlight
- Flares and a white flag
- Jumper cables
- Jack (and ground mat) for changing a tire
- Work gloves and a change of clothes
- Basic repair tools and some duct tape (to temporarily repair a hose leak)
- Jug of water and paper towels for cleaning up
- Nonperishable food, drinking water, and medicines
- Extra windshield washer fluid
- Maps

With these inspections and preparations completed, you're on your way to a memorable summer road trip.

Saving Gas (and Money) While on the Road

Choosing driving over flying as your means of transportation this summer? Driving is usually the less-expensive option. Not to mention, it's fun and interesting to see the sites along the way. But don't let the amount of gas you use offset any cost savings.

Here are some tips to help you save money on gas while on the road:

- **Slow down.** Not only is it safer to drive at the speed limit, but you'll use less gas. According to Cartalk.com, for every 10 miles per hour you floor it, you lose as much as 15 percent in fuel economy.
- **Remove the roof rack.** This also includes anything else that sits on the top of your car, such as a cargo box, bike rack, and ski rack. These objects use up to five percent in miles per gallon (MPG).
- **Use the air conditioning (A/C) sparingly.** Running the car's A/C forces the engine to work harder, plus you use about 20 percent more fuel.
- **Don't drive with the windows down.** Although in general using the A/C makes your engine run harder, at highway speeds, driving with the windows down isn't the best choice. The aerodynamic drag can cut the MPG.
- **Avoid braking hard and accelerating quickly.** Speeding up then braking sharply over and over again can cut highway mileage by 33 percent, according to fueleconomy.gov.
- **Properly inflate your tires.** Make sure your tires are inflated to the recommended inflation level for fuel savings and safety.
- **Change the car's air filter.** A dirty air filter lowers gas mileage and also reduces engine performance.
- **Avoid heavy loads.** Travel light and your car won't have to work as hard.
- **Use cruise control.** Drive at a steady pace on the highway over long distances and save gas.
- **Choose the right oil.** Check your owner's manual for the recommended oil viscosity, and ask for it when you get your oil changed. It takes more energy to get the oil through the engine if you use oil that's thicker than required.
- **Download an app.** Handy apps, such as Gas Buddy and iGasUp, give information on nearby gas station locations and pricing.

Don't let your gas consumption take a toll on your vacation budget—follow these tips to save on gas and be safe during your summer road trip getaway.

Homebrewin' It:

FERMENTING WITHOUT FEAR

You know an activity has hit the mainstream when even the White House is doing it. Homebrewing—making beer from scratch at home—is more popular than ever. Now legal in all 50 states, this hops-driven hobby has grown to more than 1.2 million American homebrewers making more than 2 million barrels per year, according to the American Homebrewers Association.

What's the appeal? It's satisfying, for one thing. You can reap the tasty, frothy benefits of something you made from scratch. Homebrewing is also touted as a simple process. But don't let its simplicity lull you into complacency—there are potential dangers. Remember, you're dealing with glass, hot liquids, carbonation, and, of course, alcohol.

Here are some potential homebrewing hazards and how to avoid them:

BOTTLE BOMBS: Use only fresh ingredients and make sure the fermentation process is finished before bottling. According to Beersmith.com, older liquid and dried malt extra ferment more slowly than all-grain wort, and yeast also has a limited shelf life. Slow or incomplete fermentation (and thus increased carbonation pressure) can lead to exploding bottles of homebrew. Also, adding too much sugar makes more fermentation and carbonation. If you're using a glass carboy (a large bottle with a narrow neck), be extremely careful; a shattering carboy can cause serious injuries. Use a proper carboy handle or other specially designed carboy-carrying equipment. Or better yet, switch to a BPA-free, plastic carboy specially made for homebrewing.

BURNS: Purchase industrial-grade brewing gloves. Wearing durable, thick gloves will reduce the risk of burns and also protect you from strong chemicals and any possible broken glass. Be extra careful when heating wort—it foams and can easily boil over. Make sure that your workspace is clear of any obstructions, like buckets and electrical cords, that could lead you to spill hot liquids. You should also wear goggles or a face mask to protect your eyes and face against splattering liquids and/or exploding glass. And never leave any pots of homebrew ingredients unattended on the stove.

MICROBES: Clean your bottles and equipment thoroughly—it's worth the extra time. Unclean bottles can affect the taste and quality of your homebrew, and lingering microbes on the bottles can increase the chance of getting sick after you drink the beer. Since oils and soaps can also affect the taste and quality of your beer and bleach requires many rounds of rinsing, homebrew experts suggest sanitizing with iodophor. Iodophor is an iodine-based product and when used at the correct proportions, evaporates and does not require rinsing.

INJURIES: Get help from someone when lifting heavy bottles and when possible, use gravity or a pump to transfer liquids. You may also want to invest in some steel-toed shoes. They will provide stability when you're lifting heavy, large bottles and protect your feet if you spill hot liquid or drop or break a bottle.

DRUNK DRIVING: Last but not least, be a responsible homebrew drinker and don't get behind the wheel after drinking.

As you homebrew that perfect summer ale this season, always remember to be smart and safe. Then once you're ready and prepared, it's brew time!

Locked Out

If you've ever uttered the words, "Oh, no, I can't find my keys!" then you know how stressful it is. When those keys are nowhere to be found, the first thing you may do is an Internet search to direct you to someone who can help you with the lockout. But don't necessarily count on just the Internet—if you aren't careful, you might just find yourself facing a hefty bill with an unlicensed locksmith.

The DCA's Bureau of Security and Investigative Services (BSIS) is responsible for regulating locksmith companies and locksmith employees in California. By law, a locksmith company must hold a BSIS locksmith license and an employee of a locksmith company must hold a BSIS locksmith employee registration. Both a registered locksmith employee and a licensed locksmith company owner can provide locksmith services. However, registered locksmith employees must work for a licensed locksmith company to legally provide locksmith services. Individuals who possess a locksmith employee registration, but do not work for a licensed locksmith company are operating illegally.

Unfortunately, there are individuals and companies that operate illegally and leave consumers with damaged property, unfinished services, and a big bill; locksmiths are no exception. Being an informed consumer is your best defense against shoddy unlicensed work. Here is some must-know information to help protect you from unlicensed locksmith activities:

- Identify a licensed and reputable locksmith in advance of needing a service. Ask friends and family you trust for recommendations.
- Check the company license! You can check online at **www.bsis.ca.gov** or by calling (800) 952-5210. Local governments may also require a business permit in addition to the State license.
- Go to the Better Business Bureau website (**www.bbb.org**) to find out if the locksmith company is an accredited business and to read any customer complaints and reviews.
- Make sure you are given an estimate of the charges before you authorize the work.
- When the locksmith arrives at your location, check the business name and license number on the vehicle. If there is no such information or if the information differs from the business you called, ask the locksmith for confirmation of his or her business or employer. For example, the work order to provide you an estimate must contain this information.
- Ask the locksmith to provide proof of his or her BSIS license or registration. Remember, the locksmith employee must be registered and the locksmith company must be licensed by BSIS. Locksmiths, whether a licensee or registered employee, are required by law to carry a pocket version of their license or registration as well as some other form of identification (e.g., a driver's license) when performing locksmith work.
- If the locksmith is not able to provide confirmation of his or her business or employer or if something doesn't seem right, do not authorize the work to be started. If the work has already started, advise the locksmith to stop the work immediately. If the locksmith threatens you or insists on a charge for showing up, call the police immediately.
- Always get a receipt for any work completed. Make sure the receipt is itemized and accurate and includes the company name, local address, and phone number. Remember, this name should be the same as the business name.
- If you encounter a locksmith who is not following the legal requirements necessary to operate, do not have him or her complete any work for you and report the individual to the BSIS Unlicensed Activity Action Unit. See information at the end of this article on how to report unlicensed locksmith activities. The informant may remain anonymous, but if there is not enough information provided, BSIS may not be able to pursue the matter. Anonymous activity lead forms will be kept confidential.

Keep in mind, a contractor's license is also required (C-28/C-61/D-16) if the company performs work that exceeds $500 at a single site. For more information on contractors' license requirements, contact the Contractors State License Board (CSLB) at (916) 255-3900 or (800) 321-2752 or visit CSLB online at **www.cslb.ca.gov**.

BSIS licenses and has jurisdiction over private patrol operators and security guards, proprietary private security employers and officers, private investigators, alarm companies, alarm company employees, locksmith companies, locksmith employees, and repossession companies and their employees. BSIS also has jurisdiction over firearm and baton training facilities and instructors. It is the mission of BSIS to protect and serve consumers while ensuring a competent and fair marketplace. To verify a license and/or to report unlicensed activity, visit **www.bsis.ca.gov** or call (800) 952-5210.

Taking Your Pet to the Vet

What You Should Know

We love our pets and consider them members of the family, so we want to give them the best medical care we can, right? One way to do that is to learn the roles of the different professionals who care for your pet at the hospital.

Although only licensed veterinarians can diagnose an animal's condition, perform surgery, and prescribe medications, registered veterinary technicians (RVTs) and other staff have important jobs in helping pets heal from injuries and in maintaining good health.

What to know before you choose a veterinarian

When choosing a vet, always check the license with the California Veterinary Medical Board (Board). You can do this online at www.vmb.ca.gov using the "License Verification" link on the home page. You'll find information about licensees, including addresses, license issue dates, and any disciplinary charges pending or completed against the licensee.

Veterinarians and RVTs are required to post their licenses in public view; look for these before you agree to any treatment. In addition, all veterinary facilities must display their premise (including mobile unit) permits in public view. Veterinarians and RVTs who provide veterinary services away from a hospital should carry a pocket version of their license to show you.

Ask about office hours—evening and weekend hours can offer a lot more convenience. Also ask about costs for office visits and services, emergency care after hours, payment plans, and if they accept pet insurance. Ask about preventive care, vaccines, feeding, and grooming.

California Veterinary Medical Board

What It Does for Consumers

The Veterinary Medical Board (Board) licenses and regulates veterinarians, registered veterinary technicians, and veterinary premises. As a consumer, your rights are protected by the Board with input from the Registered Veterinary Technician Committee. The two groups work together to regulate the delivery of veterinary care and to ensure that minimum standards are met. The Board protects you and your pets by:

- Ensuring the competency of licensees.
- Validating its qualifying examinations.
- Conducting criminal background checks before licensure.
- Inspecting veterinary care facilities.
- Investigating consumer complaints.
- Enforcing the laws governing veterinary medicine.

Who does what at the vet's office

The establishment's licensed staff includes Doctors of Veterinary Medicine (DVMs or veterinarians); they lead the animal health care team. DVMs are the only people qualified to diagnose medical problems, prescribe medication and treatment, and perform surgeries on animals. Registered Veterinary Technicians (RVTs) are animal nursing professionals. RVTs perform a variety of specific veterinary medical tasks, some which may be performed under direct and indirect supervision of a veterinarian.

Unlicensed staff may administer medications and provide other medical treatment under the supervision of a veterinarian or an RVT, but are not allowed to perform tasks restricted to veterinarians or RVTs. They may not treat your pet outside a hospital setting.

Additional staff at veterinary hospitals may include office managers, receptionists, and other administrative staff.

If you have a problem

If you are unhappy with the care your pet received, the conditions at the veterinary hospital, or other related matters, you should first discuss your concerns with your vet. Many problems can be resolved at that level. If you are not satisfied, you may file a complaint with the Board.

Remember: The Board has no control over fees charged for veterinary services, payment plans, or pet insurance.

For more information, to check a license, or to file a complaint, visit www.vmb.ca.gov.

To find out more about what licensed and unlicensed staff can or cannot do when treating your pet, read *Who's Who … in the Veterinarian's Office* at www.vmb.ca.gov/forms_pubs/vmb_whoswho.pdf and *What You Need to Know* at www.vmb.ca.gov/forms_pubs/vmb_needtoknow.pdf.

Veterinary Dentistry

Who Can Clean Your Pet's Teeth?

You've probably seen ads for "anesthesia free dentistry" for pets in a store window, on a postcard, online, or in a magazine or newspaper. There are some big differences between licensed and unlicensed teeth cleanings—and it's not just the price.

A proper and thorough dental cleaning on your pet involves use of a dental scaler—a curved pick with a sharp point—used to scrape the teeth clean. The law states that dental cleanings using this type of tool can only be performed by a licensed veterinarian.

In anesthesia-free cleanings, which are performed by an unsupervised, unlicensed person, the only items allowed to clean an animal's teeth are cotton swabs, gauze, dental floss, dentifrice, or toothbrushes, as stated in Section 2037 of Title 16 of the California Code of Regulations.

If you opt to try an anesthesia-free cleaning and the person is using dental scaler, they are operating in violation of the law. To read the law, go to www.vmb.ca.gov/laws_regs/dental.shtml.

Wildfire Season

Are You Ready?

It's here.

Actually, it's been here for months now.

This current wildfire season is proving to be one of the worst. With California's extreme drought this past year, and the two previous years, grass and brush are dry and brittle—the perfect tinder and fuel for wildfires. The California Department of Forestry and Fire Protection (CAL FIRE) reports that it responded to more 1,200 wildfires that burned nearly 2,700 acres between January 1 and May 3 of this year. In an average year for the same time period, it would typically respond to less than 600 wildfires. More recently, wildfires blazed across Southern California, fanned by Santa Ana winds, burning about 2,700 acres and destroying numerous homes in its path.

"This winter we began experiencing conditions that we would usually see in August," said Chief Ken Pimlott, CAL FIRE Director. "In Southern California we never really transitioned out of fire season, and in Northern California we began hiring seasonal firefighters several months earlier than normal. …"

Surprisingly, many of the fires were caused by a spark from power equipment such as lawn mowers and weed trimmers.

"Most wildfires are preventable and we need residents and vacationers to be extra cautious outdoors, because one less spark means one less wildfire," said Chief Pimlott.

Take all precautions to avoid causing and spreading a fire, and understand the steps necessary to protect yourself, your property, and your family during a season primed for wildfires.

Create defensible space. To best protect your home from a wildfire, create a buffer between your home and the grass, trees, shrubs, or any nearby wild land area. This defensible space, according to CAL FIRE, can either help slow or stop the spread of a fire, as well as protect your home from catching on fire. Two zones of 100-feet total create the defensible space:

Zone 1 extends 30 feet out from buildings, structures, decks, etc. Some suggestions for this zone include removing dead plants, grass, and weeds; clearing dry leaves and pine needles from your yard, roof, and rain gutters; trimming trees regularly to keep branches a minimum of 10 feet from other trees and from the chimney; and removing or pruning flammable plants and shrubs near windows.

Zone 2 extends 100 feet out from buildings, structures, decks, etc. In this zone, cut or mow grass down to maximum height of 4 inches; remove fallen leaves, needles, twigs, cones, etc., to no more than a depth of 3 inches; trim branches 6 feet from the ground; and keep wood piles and flammable materials at least 30 feet from your home.

Harden your home. Make your home less vulnerable to wildfires by "hardening" your home. For example, homes with wood or shingle roofs are particularly susceptible to catching fire during a wildfire. It's best to re-roof with materials such as composition, metal, or tile. For fences, consider ignition-resistant or noncombustible materials. Windows can break from the heat of a wildfire and allow burning embers to enter your home.

Source: CAL FIRE

Single-paned and large windows are particularly vulnerable, so install dual-paned windows with one pane of tempered glass to reduce the chance of breakage during a fire and limit the size and number of windows that face vegetation. Other items to review when hardening your home include decks, rain gutters, chimneys, and garages.

Choose fire-safe landscaping. With fire-resistant landscaping, you won't have to spend a lot of money, you can possibly increase your property value, and you'll save water, to boot. Create fire-safe zones with stone walls, patios, decks, and use rock, mulch, flower beds, and ground cover for bare spaces. Although there is no such thing as a 100-percent fire-proof plant, you can select high-moisture plants and plant species that resist ignition such as rockrose, ice plant, and aloe; fire-resistant shrubs such as hedging roses, currant, and shrub apples; and trees such as hardwood, poplar, and cherry trees, which are less flammable than fir, pine, and other conifers.

Make an action plan. After you create a wildfire action plan, thoroughly discuss it with your family. Your plan will vary, depending on where you live, but here are some basic guidelines to keep in mind:

- Choose a designated meeting place that is outside the fire or hazard area.
- Familiarize everyone with different escape routes from your home and community.
- Create an evacuation plan for pets and large animals such as horses and other livestock.
- Have a family communication plan, designating an out-of-area friend or relative as the single point of contact for all the family members, in case you're separated.

Find out more about preparing and protecting against wildfires at the CAL FIRE site: **www.readyforwildfire.org**.

Avoid Timeshare Resale Fraud

It has been said that owning a timeshare is like having a vacation home without the responsibility of home ownership. However, unlike selling a home, selling a timeshare can be difficult at best. And unfortunately, this is exactly what con artists looking to take advantage of unsuspecting or desperate owners are counting on.

Timeshare resale scams are on the rise. The California Bureau of Real Estate (CalBRE) issued its first consumer alert on the subject of timeshare resale fraud back in March 2012 because of a growing number of scams against timeshare owners in connection with resales. CalBRE updated that alert in February 2013, when a new timeshare resale scam was brought to its attention. This scam involved fraudsters operating out of Mexico who used the names of California companies or individuals for the sole purpose of tricking timeshare owners into wiring money to Mexico.

Timeshare resale scams have become so prevalent that law enforcement agencies at every level across the country are joining forces to combat the problem. In California, CalBRE, the California Attorney General, district attorneys, and the Federal Trade Commission (FTC) are all actively pursuing perpetrators of timeshare resale fraud.

There are almost endless variations on timeshare resale fraud. Oftentimes, it involves a scammer who will solicit timeshare owners and falsely tell them that they have buyers lined up to purchase their timeshare, or they will offer to market the timeshare for sale. All the owner needs to do is wire upfront fees to the company or individual in exchange for the service. Once the money is wired, however, the scammer usually disappears, and the owner is out a substantial sum of money with no recourse to get it back.

If you are a timeshare owner, beware of unsolicited offers to sell or market your property. Some warning signs to watch for include:

- An offer that sounds too good to be true.
- Requests for upfront payments before any services have been provided.
- Requests that you pay only in cash, by wire transfer, by money order, or by a certified bank or cashier's check.
- An unwillingness to meet in person.
- An unwillingness to give you a business phone number, an actual physical business office address, or a business card.
- Guarantees or promises that the timeshare reseller can get your timeshare sold (often within a certain period of time).
- Offers of a "money-back" guarantee with respect to those monies you are asked to pay upfront.
- Requests for personal financial information, such as bank account numbers or credit card information.

"Owners must remain skeptical, proceed cautiously, ask probing questions, and do their homework, and only work with licensed and legitimate professionals," warned Wayne Bell, California's Real Estate Commissioner. "CalBRE recommends that you check out the company before you agree to pay any money, deal only with a licensed real estate broker, get all the terms in writing before you agree to anything, only pay after the timeshare is sold, and be alert for a repeat scam. If you were scammed once by a resale scammer, you could be scammed again by someone promising to get you a refund—for a fee, of course."

If you have been scammed or if you become aware of a timeshare scam, report the fraud and file a complaint with CalBRE and the California Attorney General.

For more information on how to protect yourself from becoming a victim of timeshare resale fraud, visit CalBRE at **www.bre.ca.gov** or the FTC website at **www.ftc.gov**.

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