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CONSUMER CONNECTION

WATER-WISE LANDSCAPING

ALTERNATIVES TO THIRSTY TURF

ALSO INSIDE:

Do home solar systems make sense?

Raising chickens in your backyard

The scourge of synthetic drugs

STATE OF CALIFORNIA
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DEPARTMENT OF CONSUMER AFFAIRS

IN THIS ISSUE

Landscaping tips during the drought 3
Is solar energy right for your home? 7
Smart options for tax refund money 9
BAR Smog Check Referee Program 10
Raising backyard chickens for eggs 11
Recycling guidelines 14
Social media scams 17
Dangers of synthetic drugs 19
Tax season scam alerts 21
Understanding prepaid cards 22
Warnings about online pet adoptions 24
Finding an assisted living facility 27
Glimpse at California's 2015 laws 29

MESSAGE FROM THE DIRECTOR

Another summer approaches, and so does another year of drought in the Golden State. On April 1, for the first time in State history, Governor Brown directed the State Water Resources Control Board to implement mandatory water reductions in cities and towns across California to reduce water usage by 25 percent. Many cities in the State are offering programs that will pay you if your lawn is unwatered. Once again this year, brown is the new gold.

So what can you do? There's plenty. Our lead story, "Landscaping for a Drier Future," has a lot of ideas that will help you cut your water usage and still have a yard you can be proud of.

April 15 has passed; that means tax refund checks will be appearing in mailboxes soon. Before you spend it all in one place, we offer a few suggestions on how to invest that check in your future. But even before that, cons will be trying to get you to part with your hard-earned money—if they haven't already—through telephone and other scams. We offer ways on how to see them coming before they get to you.

Online purchases can be dangerous for your personal security—and it's no place to buy a pet, either. Articles on pages 17 and 24, respectively, take a look at the cyber world and your safety.

Also, this issue contains articles on how to decide if you're a good candidate for a solar retrofit, how to keep a coop of backyard chickens, some ideas on what to recycle and where, the dangers of synthetic marijuana, and much more.

We hope you enjoy this issue of DCA's flagship publication; just turn the page to get started.

AWET KIDANE, *DIRECTOR*

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

LANDSCAPING *for a* DRIER FUTURE

Do warming temperatures and the prospect of spending more time outdoors in the coming months have you rethinking your home's outdoor spaces? Maybe you have thought about replacing or downsizing a thirsty lawn with landscaping that will need less water and less maintenance as California's drought concerns persist.

Outdoor landscaping projects can be daunting for novice gardeners. Where to start? Several options are available for residents who want landscaping that is more drought-tolerant and more water bill-friendly.

THIRSTY TURF

The ubiquitous lawn, a staple of California residential landscaping—and practically a given in suburban areas, requires more water than any other part of a landscape. Replacing a lawn, or reducing the amount of turf at a residence, can help slash your water bill.

Assess whether a lawn is really a requirement of your yard. Who uses it and how often? If it's just a space filler, alternatives may be beneficial both aesthetically and to cut your water use.

The Department of Water Resources' (DWR) Office of Water Use Efficiency estimates a typical 1,600-square-foot garden, with a large lawn, concrete patio, and mixture of plants needing high amounts of water, requires about 8,400 gallons of water to irrigate for the month of July in the Central Valley.

A garden of the same size with a smaller lawn, water-efficient plants and shrubs (including many native), and permeable patio, would require more than 2,500 gallons of water less than the previous example, according to DWR.

A straightforward, four-step blueprint for replacing a lawn can be found at the California Native Plant Society website **chps.org** under "Gardening."

If going without a lawn sounds too drastic, installing or switching to a warm-weather grass such as Bermuda or St. Augustine can help conserve water.

So what then, if not grass? The most eye-catching and efficient outdoor spaces combine drought-resistant plants–shrubs, grasses, groundcovers–with trees and hardscape features.

ALTERNATIVES

Hardscapes include paths, patios, steps, rock gardens, dry stream beds, and retaining walls. These features—particularly patios and paths—maximize your enjoyment of a relaxing outdoor space.

To allow excess water to soak into the ground, paths and patios should be permeable.

Pavers, which come in numerous shapes and styles; brick; and stone such as flagstone and slate are popular choices. They can be set amid pea gravel, decomposed granite, turf, or groundcover.

Stacked flagstone or slate can be used for a unique retaining wall, low wall, or bench to help define an outdoor space. Durable, weather-resistant furniture is an ideal final touch to a new patio or sitting area, as are plants in large colorful pots.

For plantings, the DWR Office of Water Use Efficiency recommends starting big first: choosing trees and shrubs. These are the foundation of any planted space, and poor choices can result in high water use, poor growing performance, and potentially costly maintenance or removal.

Evergreen shrubs and small trees can provide a lush feel to any yard, and experts say deciduous trees are best for shade while evergreen trees are well suited for screening, say, a window or sitting area. When deciding on trees and large shrubs, consider their size at maturity and be sure they won't outgrow the space in which they're planted. Properly placed trees can also provide shade during steamy summer months, reducing air-conditioning costs.

The importance of consulting experts at your local garden center can't be overstated, and neighbors and friends who have a green thumb can be valuable resources. Learn what is native to your area and what will grow best in your climate zone.

To fill in and provide contrast for trees and shrubs, perennials are a good starting point. To reduce maintenance and water use, use hearty varieties that will thrive in your area. Again, consulting a reputable nursery is key, but a good rule of thumb is planting a mix of perennials with varied blooming seasons that look healthy and colorful throughout the year.

To complement a selection of perennials, many possibilities exist, including ornamental grasses, succulents, sages, and groundcovers. (The list on page 6 is merely a sampling of varieties that thrive with little water.)

An efficient irrigation system is critical for a low-water-use yard or residence, and a system will benefit from plants being grouped by water need whenever possible. These "hydrozones" will enable you to dedicate a separate line or valve to water at the same frequency and length of time in a specific area.

IRRIGATION

Drip-irrigation systems are the most popular for good reason—they allow for measured, slow, deep soaks, with little wasted water. Other systems may be just as effective, though, such as underground, or rotary and spray heads, but avoid using sprinklers that produce a fine mist because much of that water is lost to evaporation and overspray.

A drought-tolerant yard, the Office of Water Use Efficiency says, allows you to water infrequently, and deliberate, thorough soakings promote deep rooting, which makes plants better equipped to withstand hot, dry spells. To avoid overwatering, the use of an irrigation timer is highly recommended. And to get the most out of your watering periods by minimizing evaporation, a ground-mulch such as shredded bark or straw can be very beneficial.

Let research guide your decisions on irrigation, talking to experts at garden or landscape centers, and neighbors who may have similar-size yards, soil conditions, and possibly already have done research for previous outdoor projects. Also, taking advantage of any watering classes offered by your area water district is a great option.

A good resource is *A Guide to Estimating Irrigation Water Needs of Landscape Plantings in California*, which is available on the Department of Water Resources website at: **www.owue.water.ca.gov/docs/wucols00.pdf**.

According to the California Native Plant Society, the average 1,000-square-foot lawn requires about 30,000 gallons of water per year to maintain. You could stay in the shower 24 hours a day for eight straight days and still use less water than that! A well-chosen selection of native plants can use up to 75 percent less water.

The Department of Water Resources' Office of Water Use Efficiency offers a sample of water-wise plants that can thrive in California's mostly moderate climate:

Honey Locust

TREES

Madrone, *Arbutus menziesii*

Bottle Tree, *Brachychiton populneus*

Pindo Palm, *Butia capitata*

Australian Beefwood, *Casuarina stricta*

Honey Locust, *Gleditsia triacanthos*

Sweet Bay, *Laurus nobilis*

Interior Live Oak, *Quercus wislizenii*

Locust, *Robinia x ambigua*

Texas Mountain Laurel, *Sophora secundiflora*

Chaste Tree, *Vitex agnus-castus*

Australian Beefwood

Yarrow

PERENNIALS

Yarrow, *Achillea millefolium*

Columbine, *Aquilegia hybrids*

Wormwood, *Artemisia "Powis Castle"*

Italian Arum, *Arum italicum*

Cast Iron Plant, *Aspidistra elatior*

Fortnight Lily, *Dietes iridioides*

Siberian Wallflower, *Erysimum x allionii*

Blanketflower, *Gaillardia grandiflora*

Sunrose, *Helianthemum nummularium*

Crown Pink, *Lychnis coronaria*

Columbine

Blue Hibiscus

SHRUBS

Blue Hibiscus, *Alyogyne huegelii*

Coyote Brush, *Baccharis pilularis*

Barberry, *Berberis x stenophylla*

Bush Anemone, *Carpenteria californica*

Bush Morning Glory, *Convolvulus cneorum*

Smoke Tree, *Cotinus coggygria*

Euryops, *Euryops pectinatus*

Pineapple Guava, *Feijoa sellowiana*

Texas Ranger, *Leucophyllum sp.*

Pomegranate, *Punica granatum*

Bush Morning Glory

Bearberry

GROUNDCOVERS

Bearberry, *Arctostaphylos*

Carmel Creeper, *Ceanthous griseus horizontalis*

Red Spike Ice Plant, *Cephalophylum sp.*

Chamomile, *Chamaemelum nobile*

Creeping Coprosma, *Coprosma x kirkii*

Trailing Lantana, *Lantana montedivensis*

Creeping Mahonia, *Mahonia repens*

Pork and Beans, *Sedum rubrotinctum*

Wooly Thyme, *Thymus pseudolanuginosus*

Santa Barbara Daisies, *Erigeron karvinskianus*

Chamomile

Warming up to solar

A ROOFTOP SYSTEM MAY BE THE RIGHT CHOICE FOR YOUR HOME

Solar isn't necessarily just an "exotic" energy choice anymore. With increasing competition between solar companies, mass production of panels, and an improving economy, the general acceptance and interest in this renewable energy source continue to grow.

As of last year, California led the nation as the largest user of solar energy, accounting for nearly half of the nation's total installed solar power, according to the U.S. Department of Energy. We'll continue to see that number grow—especially in light of Governor Brown's January proposal to push for 50 percent of the State's energy supply to come from renewable sources by 2030.

But before you jump on the solar energy bandwagon, take the necessary steps to decide if the project is right for your home—as with any home improvement project—then do the research to choose a solid contractor and financing option.

Why go solar?

Using solar energy for your home can result in considerably cheaper energy bills. In addition, a home with solar panels can increase its value, particularly in California. According to a 2011 study by the U.S. Department of Energy's Lawrence Berkeley National Laboratory, homes with solar panels sold at a premium over a nine-year period in California. The average premium was about $17,000 for a relatively new, average-sized system.

Solar power also means clean energy, free of harmful emissions. According to Pacific Gas and Electric Company (PG&E), using solar energy greatly reduces your carbon footprint: "… by installing a 4kw [kilowatt] PV system, you can reduce the carbon emissions equal to driving more than 12,000 miles in the average passenger car, or equal to the amount of CO_2 absorbed by about one acre of trees."

Is your house a good candidate for solar energy?

Fortunately for Californians, our abundance of sunshine generally makes photovoltaic (PV) systems a viable energy solution. However, there are specific factors to consider:

- Look at your electricity usage over the past year and use an online solar calculator (go to **www.gosolarcalifornia.ca.gov**) to estimate the cost of installation and monthly bill savings.
- Do an energy efficiency audit of your home. Guidelines to analyze your home's energy efficiency can be found at **http://gosolarcalifornia.ca.gov/csi/step1.php.**
- Check your sunlight. According to PG&E, the panels work best on homes with plenty of rooftop space that has unobstructed south-facing sunlight at least six hours a day, ideally from 9 a.m. to 3 p.m.

Choose wisely

If you think a PV system is right for your home, the next step is to find a qualified and licensed contractor. According to the California Energy Commission and California Public Utilities Commission, installers must register annually with the Energy Commission's Retailers/Installers List. Except for self-installed systems, all systems must be installed by properly licensed California contractors in accordance with rules and regulations adopted by the California Contractors State Licensing Board (CSLB).

Be aware that you may not qualify for government incentives if your contractor is not licensed and does not use a proper written contract. To check a contractor's license and for more tips about hiring contractors, go to the CSLB website (**www.cslb.ca.gov**) or call (800) 321-CSLB (2752). In addition, check the Go Solar California installers and contractors database (**www.gosolarcalifornia.ca.gov**), the Better Business Bureau (**www.bbb.org**), the California Solar Energy Industries Association (**www.calseia.org**), or other consumer information websites.

It's in the numbers

The cost of buying an average residential system is between $25,000 and $30,000. According to Go Solar California—a joint-effort campaign of the California Energy Commission and the California Public Utilities Commission—the cost of a typical residential PV system "depends on the system size, equipment options (panels and inverters), permitting costs, and labor costs. Prices vary depending on other factors as well, such as whether your home is new, where the system is installed on your premise, the PV manufacturer, and other factors."

There are different financing options to choose from when considering a PV system: leasing the solar panels, buying and owning them, or going through a power purchase agreement (PPA). With PPAs, the homeowner pays for the energy and not the system and is not responsible for maintenance or repairs, but the monthly payment varies each month based on the amount of energy produced.

The option you choose depends on what you can immediately afford, but it's also important to crunch the numbers to figure out how much you can save now and later. Currently, because of the no- or low-upfront cost and the immediate reduction in your monthly electricity bill, the most common choice is leasing. However, if you decide to do a PPA, use financing, or buy the system outright, you will actually save more money in the long run and can take advantage of more tax incentives and rebates. Be sure to fully research the possible incentives and rebates available to help bring down the cost—click on **www.desireusa.org** for a database of State financial incentives.

Some encouraging news is that the average cost of a solar project is going down. The median cost of a residential PV system fell from $12 per watt in 1998 to $4.70 per watt in 2013, according to Lawrence Berkeley National Laboratory.

Buying a rooftop solar energy system can be a great money-saver—not to mention, help our environment. However, you should first fully understand the commitments and consequences. A hastily installed system, without doing the proper research and using a licensed and experienced contractor, can cost you.

INVEST IN YOUR FUTURE:

SMART OPTIONS FOR TAX REFUND MONEY

Are you looking forward to a refund check arriving in the mail after filing your taxes? Before making up your mind that the money is going toward a new TV or a vacation, consider more practical options that can improve your financial outlook.

PAY DOWN A CREDIT CARD

Getting out from under credit card debt is not only smart—many people are saddled with interest rates in the range of 20 percent or higher—it can provide peace of mind knowing you are making progress on cutting that debt balance. A lump-sum payment is most effective in reducing your debt, but if that makes you nervous, budget for a series of payments above and beyond what you normally pay. If you have more than one card, tackle the balance with the highest interest rate.

CREATE OR INCREASE AN EMERGENCY FUND

Without an emergency fund, one costly car repair or an unforeseen medical expense could be a serious financial setback and could force you to take on high-interest debt if you have to use a credit card. Financial experts say a good goal is to have a minimum of three months' worth of living expenses that can be accessed easily from an interest-bearing savings or money market account. A tax refund provides an opportunity to grow an emergency fund beyond a small amount from each paycheck.

MAKE DOUBLE VEHICLE OR STUDENT LOAN PAYMENTS

This can be particularly beneficial if you have a high-interest car or private student loan. Budget for how many months your refund will allow you to make double payments, and you will save on interest while paying off that vehicle or student loan months ahead of schedule.

START A COLLEGE FUND FOR YOUR CHILDREN

The prospect of sending a child to college can be daunting as California State University and University of California system tuition fees continue to climb. Using your refund to start a tax-sheltered 529 education savings plan or Coverdell Education Savings Account (ESA) is a wise place to start—the sooner the better to take advantage of compounding interest and earnings on your investments.

OPEN AN ONLINE BROKERAGE ACCOUNT

If you have little or no debt and a significant emergency fund already, the stock market can be an unparalleled source for building wealth. Experts say, however, that a tolerance for risk, patience (to weather market ups and downs), and diversity (owning a minimum of five stocks, for instance) are three crucial traits for owning stocks. You should be prepared to do significant research on a company's health and future prospects before buying. Time, experts emphasize, can be the best tool for generating money.

BAR SMOG CHECK REFEREE PROGRAM:

FAIR PLAY AND CLEAN AIR

During a recent Smog Check, a consumer was told her car didn't pass the visual inspection portion of the test. The Smog Check station said it would not complete the rest of the test and also refused to give her a refund.

In a situation such as this, what options are out there to help consumers? One important option is the California Bureau of Automotive Repair's (BAR's) Smog Check Referee Program.

Working to support consumers and the California Smog Check Program, BAR's Referee Program has a Statewide network of inspection centers that not only assists motorists with unusual Smog Check issues, but also provides specialized services not available through licensed Smog Check stations. Through this program, you can dispute the results of the test and get a third-party evaluation by the Referee.

Some of the Referee Program services include:

Repair Cost Waivers

If your vehicle fails its Smog Check and you had at least $650 in emission-related repairs done by a licensed Smog Check station and cannot afford the additional repairs, there is a one-time waiver available. The waiver allows the vehicle to be registered with the Department of Motor Vehicles.

Vehicles Modified for Use by Disabled Drivers

If your vehicle has been retrofitted for a wheelchair, or the steering and braking systems have been modified in a manner that make the vehicle difficult to test at a licensed Smog Check station, you can go to a Referee station.

Grey Market Vehicles

If your car was imported into California and was not built to U.S. and California emission standards, your car is considered a "Grey Market" vehicle and will require an inspection at a Referee center.

Smog Check–Exempt Vehicles

Referee stations can inspect vehicles to verify Smog Check exemptions and issue Exempt Certificates.

Visit **www.asktheref.org** or call (800) 622-7733 to learn more details about the BAR Referee Program, find a Referee station, or to schedule an appointment. *Please note that there are vehicles—motorcycles and older gasoline or diesel vehicles—ineligible to be tested at Referee Program centers.*

Free-Rangin' WITH BACKYARD CHICKENS

Even before the price of grocery store eggs went up (see "California 2015 Laws" on page 29), raising your own chickens for egg production was a popular backyard activity. The personal poultry movement is in line with the growing desire for fresher and healthier foods—not to mention, the satisfaction people get from cultivating and producing their own food.

QUITE A FEW REASONS

After the costs of the hens, coop, feed, fencing, etc., are added together, the savings compared to buying store-bought eggs are actually minimal. However, despite this lack of monetary motivation, there are still great incentives for producing home-grown eggs.

Because you're caring for the chickens yourself and have control of what they're eating and how they're treated—your eggs are not only tastier than commercial eggs but also more nutritious. According to studies in 2007 by *Mother Earth News*, true free-range chickens that were allowed to roam freely and peck on pasture and feed on a variety of seeds, plants, insects, and worms produce more nutritious eggs. For example, the eggs have two times more omega-3 fatty acids, two-thirds more vitamin A, and seven times more beta carotene, yet only a third of the cholesterol.

Your hens also help with bug and weed control—they feed on insects in your yard, as well as eat weed seeds that would normally sprout.

Chickens' composting role is also a plus. They love table scraps, cutting down on food waste and garbage—however, keep in mind that the scraps should not be more than 10 percent of their total diet, according to Andy Schneider, the national spokesman for the U.S. Department of Agriculture-Animal and Plant Health Inspection Service Biosecurity for Birds program. In turn, you can compost your chickens' waste and use it in your garden as a nitrogen-rich fertilizer.

GETTING STARTED

If you're ready to take on chicken raising, first check with your city or other municipality to see if it's legal. You should also learn the specific rules and regulations about owning live poultry.

Next, take a good, hard look at your yard—is it large enough to house a chicken coop and a run (the space where they can roam and peck)? The recommended size is two to four square feet of space per hen in the coop, and another three to four square feet in the run. The area needs to receive a great deal of sunlight during the day and be an open space to allow hens to roam, scratch, and eat bugs, seeds, and plants.

Chickens are social creatures, so it's best to get at least three hens. Also, make sure your coop is secure enough to protect them from any predators, such as raccoons, dogs, and coyotes. Your coop should include a lay or nesting box that hens can sit in to lay their eggs; one nesting box for every four hens.

Egg production slows down as chickens get older, so it's best to start with young chicks. Most start laying eggs at about five to six months and will lay the most eggs—around four to seven per week—for the first year, depending on the season. Highest production is during the summer, and the lowest is in the winter. Chickens are most productive until about four years old, and they live to about eight years old.

When shopping for baby chicks, ask for referrals from friends and family who already raise chickens. You can also check into local farms and feed stores or a dedicated hatchery.

DAILY COMMITMENT

Backyard chicken raisers say that the overall care needed to raise chickens is minimal. However, it's important to do regular daily maintenance—this is vitally important to your chickens' health and the quality of your eggs. Your chickens must have fresh water and nutritious food every day.

As for the chicken coop, clean it frequently and do deep cleanings on a regular basis—scraping out old shavings and chicken waste. It's also important to keep nesting boxes clean and add fresh shavings often.

WASH YOUR HANDS

One of the concerns about raising chickens is salmonella. The Centers for Disease Control and Prevention (CDC) states that live poultry can have salmonella germs in their "droppings and on their bodies … . The germs can also get on cages, coops, feed and water dishes, hay, plants, and soil in the area where the birds live and roam." Go to www.cdc.gov/features/salmonellapoultry for more information on backyard poultry and salmonella.

People get infected with salmonella when they put their hands and other things carrying the germs to their mouths. Always thoroughly wash your hands and shoes after handling chickens, their eggs, and anything in or around the coop area. Keep chickens' food and water containers extremely clean as well, and be sure to fully cook the eggs from the hens.

Also, do not bring your chickens into your home. The CDC reported that, "In recent outbreaks of salmonella infections linked to contact with live poultry, ill people reported bringing live poultry into their homes."

For more information about raising chickens, check out the following websites:

www.urbanchickens.org
www.mypetchicken.com
www.backyardchickens.com
http://healthybirds.aphis.usda.gov/

Chicken Quiz

TEST YOUR KNOWL-EGGS

Q: Do you need roosters for hens to lay eggs?

No, you don't need roosters. Hens will lay eggs but they won't be fertile eggs.

Q: Are brown eggs healthier than white eggs?

No, the color of the eggshell has no effect on how healthy it is, and does not affect the taste or quality of the egg.

Q: Can chickens fly?

Yes, but breeds with smaller bodies can fly better than the heavier-built breeds.

Q: Do I need to give my chickens a bath?

No, but chickens do give themselves "dust baths," where they make a hole in the dirt and roll around in it. Dust baths help chickens protect themselves against bugs and parasites.

Q: Can you eat a fertilized egg?

Yes, it's safe to eat a fertilized egg, and there is no difference in taste from a nonfertilized egg.

Q: Are chickens noisy?

Roosters are noisy and may crow all day long. Hens are generally quiet, except when they feel threatened.

RECYCLING

REUSE. REDUCE. REPURPOSE.

ORGANIC MATTER

is now the biggest roadblock to California reaching its established goal of recycling 75 percent of the State's waste by 2020. According to CalRecycle (www.calrecycle.ca.gov), organic matter makes up more than half of California's waste stream, but organics are only one piece of the recycling puzzle. Opportunities are abundant to preserve resources and help the environment—with the chance to put some extra cash in your pocket.

ORGANICS

Organic matter consists of materials such as food scraps, lumber, paper, and landscape trimmings. A large portion of those things can be recycled or composted, and diverting organic waste from landfills is good for the environment because it produces fewer greenhouse gas emissions. Compostable organics decompose at landfills and generate methane, a greenhouse gas 23 times more potent than carbon dioxide, according to CalRecycle.

Composting green waste and food scraps is simple, and the finished product can be used on landscaping to reduce water use and produce healthier soil for plants and vegetables.

A ventilated container is necessary to start composting, and a basic one that simply holds the contents together is all that's needed. Chicken wire, old sections of wire fencing, old fence posts and 2-by-4s, or wooden crate pieces are some of the items that will work. A container should sit on the ground and doesn't need a bottom, but it should ideally get a lot of sun to promote bacteria to break down plant matter. A combination of green and food waste is best (avoid meat and fish that attract animals), and every week or two the compost bin should be churned-up with a pitchfork or shovel for oxygen infusions. Moisture is also essential to a good compost mix.

BEVERAGE CONTAINERS

Get paid! California Redemption Value (CRV) provides consumers with an incentive to recycle bottles and cans—5 cents on smaller containers and 10 cents for containers 24 ounces or larger. Recycling cans and bottles also conserves natural resources and provides valuable raw resources for new products.

There are more than 2,000 certified recycling centers in California where aluminum and glass can be recycled over and over. Find a local recycling center at **www.calrecycle.ca.gov/BevContainer/Recyclers/Directory** or call 1-800-RECYCLE. By law, you can bring up to 50 each of aluminum, glass, plastic, or bi-metal CRV containers in one visit and request to be paid by the count, 5 or 10 cents for each item, if you let the site attendant know that's how you want to be paid. In addition, non-CRV containers—for example those used for milk, wine, and distilled spirits—can be recycled for scrap value.

MOTOR OIL

Motor oil never wears out—it just gets dirty and can be recycled, cleaned, and used again. Motor oil poured on the ground, into storm drains, or tossed into the trash (even in a sealed container) can pollute soil, groundwater, streams, and rivers. Used-oil recycling center locations can be found at **www.calrecycle.org.**

Additionally, the old rule of thumb for vehicle oil changes—that they are necessary every 3,000 miles—is antiquated and no longer accurate. Engine and oil formula advances make an oil change necessary for most vehicles, even older ones, only every 5,000 to 10,000 miles under normal driving conditions. A vehicle may need fresh oil more often if driven under stressful conditions such as extreme heat or cold, or carrying or trailering heavy loads. Consumers should consult their owner's manual for guidelines or use CalRecycle's Check Your Number program (**www.CheckYourNumber.org**) to look up specifications for your vehicle.

ELECTRONICS

We own more electronic products now than ever before. The Consumer Electronics Association estimates the typical American household has two dozen electronic products. Selling or donating used electronics for reuse extends the lives of products that have potentially hazardous materials and keeps "e-waste" out of the State's waste stream. Additionally, it's illegal in California to throw away some electronic items because of the environmental risk the parts pose.

Many manufacturers and retailers offer options for consumers to donate or recycle electronics. Using the search tool at **www.calrecycle.ca.gov/Electronics/Collection**, consumers can find a reputable e-waste recycler in their county that participates in the State's Covered Electronic Waste Recovery Program. Cities and counties also often sponsor free e-waste drop-off events, as do community groups and schools as a fundraising tool.

Before donating or recycling your electronic products, be sure to erase any sensitive or personal information from memories and hard drives, and take out any batteries for recycling.

DID YOU KNOW?

- Approximately 1 billion trees' worth of paper is thrown away every year in the United States.
- Americans use 85 million tons of paper a year, about 680 pounds per person.
- A used aluminum can is recycled and back on the grocery shelf as a new can in as little as 60 days.
- Americans use 2.5 million plastic bottles every hour, and most of them are thrown away.
- The energy saved from recycling one glass bottle can run a 100-watt light bulb for four hours or a compact fluorescent bulb for 20 hours.
- A modern glass bottle would take 4,000 years or more to decompose.
- The United States is the No. 1 trash-producing country in the world at 1,609 pounds per person per year. That means 5 percent of the world's people generate 40 percent of the world's waste.

Source: Recycling-revolution.com

SOCIAL MEDIA

SOME CONNECTIONS CAN COST YOU

At some point, most of us have received an e-mail like this one: A friend says he's vacationing in a foreign country, was robbed, and now immediately needs money wired to him to get home. The best response? Delete the e-mail immediately.

Over decades of information technology use, we have become more adept at spotting suspicious e-mails. But, just as we have become more tech-savvy, unfortunately, so have cyber scammers. They've moved on from using basic e-mail messages to using social media for criminal purposes. Sites such as Facebook, Twitter, LinkedIn, and Instagram have become the avenues of choice to grab your financial information, steal your identity, or even burglarize your home.

According to security company Symantec's *2013 Norton Report*, 50 percent of online adults have been victims of cybercrime and/or negative online situations in the past year, and more than 1 million adults become cybercrime victims every day—or 12 victims every second. The report also states that 41 percent of adults online were victims of cyber attacks, such as malware, viruses, hacking, scams, fraud, and theft.

TOP SOCIAL MEDIA SCAMS

Social media scammers' big advantage? Users' online behavior. They take advantage of how we share huge amounts of personal information online, yet don't take precautions to keep that content private. According to the FBI's *Internet Social Networking Risks* publication, "Humans are a weak link in cyber security, and hackers and social manipulators know this. They try to trick people into getting past security walls. They design their actions to appear harmless and legitimate."

Here are some common ways cyber scammers exploit social media connections:

Clickjacking: Hyperlinks are concealed under legitimate-looking clickable content. Clicking on what looks like a Facebook "like" or "share" button actually downloads malware or launches spyware that can allow direct access to your computer or mobile device.

Quizzes: Everyone likes online quizzes, right? Cyber crooks like them, too. A social media site has a post: "Which 'Frozen' character are you?" After completing the quiz and entering in your personal information and cell number, you notice your cell phone bill has an unauthorized charge on it.

Phishing requests: An e-mail lures you to a fake Facebook, LinkedIn, or Twitter page, where you enter your login. As a result, the cybercriminal now has your account information.

Shortened URLs: Clicking on shortened links, which are often used on social media sites, can unknowingly direct you to a website that installs malware on your computer.

Suspicious e-mails: Other scams involve e-mails luring you to go to your social media account. Some examples of bait are free products or gift cards, celebrity gossip, free apps, extra storage for your e-mail account, or a security issue fix. Once you've clicked on the link, you've exposed your computer or mobile device to spyware or malware.

"Following" with ill intent: Burglars may use Twitter to "follow" your tweets; if you announce you're not home (e.g., on vacation, out to dinner), it's the perfect time for a burglar to know when to break in.

PRIVATE IS PUBLIC

Cyber experts say many of us aren't following basic measures to keep ourselves safe online. The Norton report states that one-quarter of social media users share their social media passwords with others, 31 percent of social media users connect with people they don't know, and that 39 percent of social media users don't log out after each session.

One of the best lines of defense for protecting yourself from online threats is a strong Internet security software suite from a reputable company. Next, set up your privacy settings, don't share your account details, and keep your software updated.

Understand the common social media scams and ways of baiting you—then don't fall for them. Be wary of e-mails that urge you to act immediately on anything. Also, avoid clicking on ads, suspicious links, and attachments; accepting followers and friends you don't know; and downloading unknown apps. Know that social media sites will never ask you for financial information, and in general, avoid using social media sites to purchase items and services.

As with your other online accounts, use strong passwords and take advantage of the two-step verification process if it's available. Be careful when using free public wi-fi or public computers, such as at libraries. Public wi-fi networks are unsecure and open and are generally unsafe to use. Hackers can easily access and intercept users' computer communications and information. To protect your data while using a public wi-fi, use a virtual private network, or VPN.

That all being said, even if you feel you've taken every possible precaution to be safe when using social media sites, understand that online privacy is far from private. If one of your social media friends' accounts is compromised, your content, photos, and other personal information can be exposed. Rule of thumb is to only post information and photos that you don't mind being public—think of what you're OK with a total stranger knowing, and go from there.

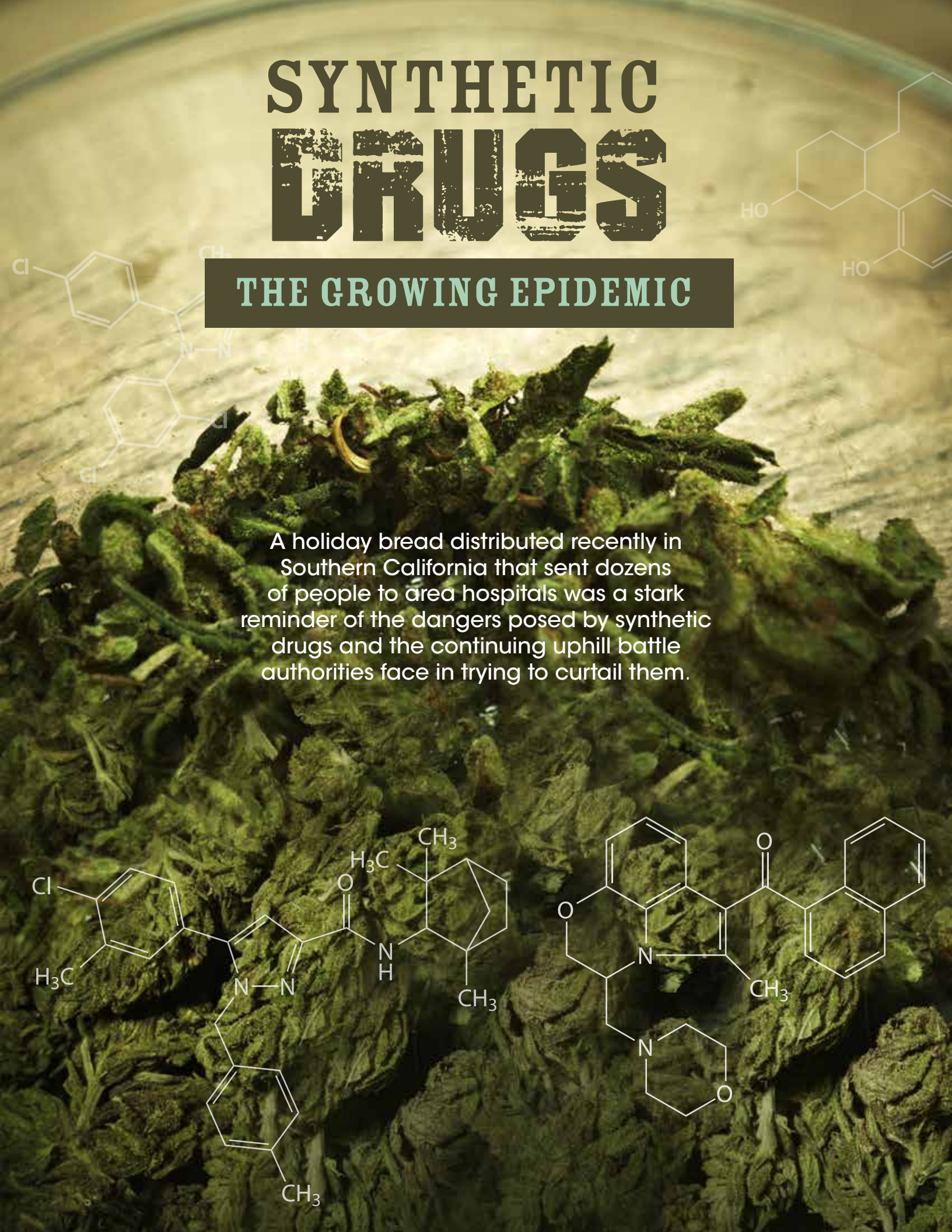
Here are more resources on social media protections:

- **www.LooksTooGoodToBeTrue.com**
- **www.OnGuardOnline.gov**
- **www.us-cert.gov/ncas**
- **www.dhs.gov/how-do-i/protect-myself-cyber-attacks**

SYNTHETIC DRUGS

THE GROWING EPIDEMIC

A holiday bread distributed recently in Southern California that sent dozens of people to area hospitals was a stark reminder of the dangers posed by synthetic drugs and the continuing uphill battle authorities face in trying to curtail them.



The Three Kings Day bread made by a Santa Ana bakery and sold at 10 other stores in the region was laced with synthetic marijuana and made about 40 people ill, causing heart palpitations, dizziness, numbness, and hallucinations, the *Orange County Register* reported.

Synthetic marijuana—a synthetic cannabinoid often called spice, K2, blaze, or incense, among other things—is a mixture of herbs or other plant materials that have been sprayed with artificial chemicals that are supposed to mimic the effects of THC (tetrahydrocannabinol), the psychoactive ingredient in marijuana. But those side-effects can be more severe and dangerous than those produced by actual pot.

Experts say parents should be particularly alarmed by the proliferation of spice, which is marketed toward teens with catchy names and packaging. And because many varieties are legal and can be seen on store shelves, young people often underestimate its potency, mistakenly thinking it's a "natural" product, according to the National Institute on Drug Abuse.

It can be many times more powerful than actual pot, experts say, and the perception by young people that spice is simply a legal marijuana equivalent is a dangerous one.

The Newport Beach family of Connor Eckhardt was left grieving in July 2014 after Eckhardt, 19, died from allegedly smoking spice. The family spoke with several media outlets in an effort to raise awareness about the drug.

Small, square packets of spice can be bought at specialty smoke shops and head shops and on the

Internet. It can be classified as legal or illegal depending on its chemical composition. The Drug Enforcement Agency (DEA) in 2011 classified five synthetic cannabinoids as illegal. But lawmakers and law enforcement say the battle against spice is so difficult because manufacturers are constantly making slight changes to the chemical components of the drug, staying a step ahead of authorities.

"The chemical companies are altering the compound ever so slightly to avoid our laws here in the United States. Once they alter that chemical, it is no longer a controlled substance," the DEA's John Scherbenske told CNN in December.

The majority of chemical companies manufacturing synthetic drugs are in China, according to the DEA. They are sold online in bulk and imported into the United States, where they are repackaged for resale. The packets are often labeled "Not for human consumption" in an attempt to skirt drug laws.

Other synthetic drugs include those that emulate amphetamine and ecstasy, including cathinones known as "bath salts."

In July 2013, a year-long DEA investigation into the sale of spice and bath salts in Bakersfield culminated with the DEA raiding seven smoke shops, a warehouse and two homes, KBAK reported. The DEA said the warrants served in Bakersfield and Fresno produced nearly $6 million worth of synthetic cannabinoids in hundreds of seized packets.

Adding to the dangers of synthetic marijuana, medical experts say, is that the origins of the product and its chemical composition are mysteries. One sample could be significantly more potent than another, and the long-term effects on the body are unknown because it is relatively new.

The Partnership for Drug Free Kids says parents should be aware of several signs of synthetic marijuana abuse: Loss of physical control, lack of pain response, increased agitation, pale skin, seizures, vomiting, heavy sweating, and elevated blood pressure and heart rate. It also reports that the paranoia associated with spice is closer to the psychological reaction to PCP or angel dust than to marijuana.

RESOURCES

National Institute on Drug Abuse: **www.drugabuse.gov**

Partnership for Drug Free Kids: **www.drugfree.org**

American Association of Poison Control Centers: **www.aapcc.org**

Office of National Drug Control Policy: **www.whitehouse.gov/ondcp**

TAX-SEASON SCAM ALERTS

The Internal Revenue Service (IRS) annually warns consumers about the surge in scam activity during tax season. These are among the most common tax scams to guard against, the IRS says.

PHONE SCAMS

Topping the IRS' annual Dirty Dozen list of tax scams for 2015, "aggressive and threatening" phone scams have proliferated in recent months. Scam artists often use fake agent names and badge numbers, telling victims they owe money or are entitled to a huge refund that can be claimed by providing personal information. Victims are often threatened with arrest or a driver's license revocation—unless a fee is paid via prepaid debit card or wire transfer. Phone scam tricks include an "IRS" caller ID label, follow-up calls from people pretending to represent a law enforcement agency or the IRS who confirm the initial call, and fake IRS e-mails confirming bogus calls.

IDENTITY THEFT

Long a popular scam because of its simplicity, in this scam a name and social security number are all that's needed to file a false return and claim a refund. Victims are often in the dark until they file their actual return. The IRS website, **www.irs.gov**, has a special section dedicated to identity theft issues, and taxpayers with questions can call the agency's Identity Protection Specialized Unit at (800) 908-4490.

PHISHING

This is a scam usually executed with an unsolicited e-mail or fake website that lures potential victims into providing personal and financial information that is used for ID theft or a financial crime. An unsolicited e-mail that appears to be from the IRS or an agency linked to the IRS, such as the Electronic Federal Tax Payment System, can be reported by sending it to **phishing@irs.gov**. The IRS stresses that it does not initiate contact with taxpayers by e-mail or through social media channels for personal or financial information.

RETURN PREPARER FRAUD

About 60 percent of taxpayers will use a professional to prepare their tax return, the IRS says, and some dishonest preparers take advantage of taxpayers. It's important to choose a professional who signs the return and has a tax identification number from the IRS. Be sure to check on any fees up-front, and never sign a blank or incomplete return. The IRS publication *Tips for Choosing a Tax Preparer* at www.irs.gov/uac/Tips-for-Choosing-a-Tax-Return-Preparer can help consumers make a wise selection for professional assistance.

DOLLARS + SENSE

What you should know about prepaid cards

Some consumers use reloadable cards because they don't have access to a traditional checking account, while others choose to avoid the banking system or just want to curb spending habits.

The use of prepaid debit cards is growing at a remarkable rate, and the explosive growth of these cards is good news for consumers.

Once considered a fringe product loaded with hidden fees targeting immigrants or those with a murky credit history, prepaid debit cards are now a staple of mainstream personal finance. There are dozens of options for consumers, and experts say heightened competition among companies wanting to cash in has lowered prepaid card fees and made terms and conditions of use more transparent.

Consumers loaded an estimated $71.6 billion on general-use prepaid cards in 2013, up from $56.8 billion in 2011, according to Mercator. The research firm predicts that number will jump to $98 billion by 2016.

And while a low-cost checking account and traditional debit card are still a better long-term financial option for most, experts say, prepaid cards—which can be purchased at banks and a wide range of retail outlets—are clearly here to stay.

The terms and fee structures of prepaid debit card offerings vary widely.

Most card issuers charge a monthly fee, although some will waive that fee based on how much is loaded onto the card. Typical monthly fees range from $1 to $6. A one-time activation fee of less than $10 is also common, as are $1 or $2 fees for out-of-network ATM withdrawals and ATM balance inquiries.

Those small amounts can add up, particularly on an annual basis, but experts say many of the fees can be avoided if consumers shop for a card with good terms, such as one that doesn't charge a minimum balance or inactivity fees, or one that won't ding you for paper statements or cash deposits.

The key for consumers, experts agree, is to take the time to compare card terms and fees, and choose one that suits your financial-transaction needs. Will you be using ATMs or making teller withdrawals? How much will you be depositing a month? Do you need checks for paying bills? Will you be adding sub-accounts for a spouse or child, possibly a college student?

Prepaid debit cards can provide a level of security for traveling or buying online products if a card is stolen or used fraudulently, keeping a consumer's entire account from being drained. Many cards are covered by deposit insurance and some offer a no-liability policy, but they typically don't have the same fraud protections as credit cards or even debit cards linked to a checking account.

For free spenders, prepaid debit can help consumers avoid racking up credit card debt, and chronic overdraft fees can be eliminated.

Experts warn, however, a major drawback for prepaid debit cards is the inability to improve a consumer's credit score. For someone intent on establishing a credit history or repairing it after a divorce, job loss, or major illness, a secured credit card is the better option.

Easier to qualify for than regular credit cards, secured credit cards require a deposit—often $300 or $500—as collateral against your limit, which is often equal to your deposit or a percentage of that amount. Secured cards allow you to establish a payment history, which may improve your credit standing.

In order to utilize a secured card as an effective credit-repair tool, it is important consumers check that the card issuer reports to the three major credit bureaus. Many issuers will offer regular unsecured cards to consumers who can demonstrate responsible use of a secured card over an extended period of time, often a year. They want to keep you as a customer, after all.

Most secured cards come with annual fees and higher percentage rates than unsecured cards, most don't offer rewards for spending, and some may have maintenance or other hidden fees. It's also important to find out how long an issuer will hold on to your deposit after the account is closed. Again, it's important to comparison shop.

RESOURCES

Bankrate.com | Credit.com | Creditcards.com

Network Branded Prepaid Card Association

ONLINE

No Place for Pets

A common strategy for scam artists is to take advantage of people's kindness, and, unfortunately, no difficult or heart-wrenching situations go untouched.

From natural disasters to gravely ill individuals, con artists use these scenarios as online ruses to steal money from generous people wanting to help. Another growing trend and proven way to our hearts and wallets? Pets ready to adopt. Online ads of adorable pets in desperate need of homes spur our emotions, tempting us to act hastily, even carelessly. But be warned. Without taking the proper and necessary precautions, good intentions can lead not only to the adoption of a sick pet or no pet at all, but also getting conned out of a great deal of money.

Don't buy online

Most consumers today understand that buying an animal from a pet store may not be a good choice. For example, dogs sold at pet stores may come from puppy mills, where the living conditions and care are poor.

Similar to pet stores, buying a pet online is a bad choice.

According to the Humane Society of the United States, when you purchase an animal online, you're likely supporting the breeding of animals "stuck in factory-style operations, churning out babies to be sold off for a quick profit." Also, you're most likely buying a pet that was shipped to the United States from a foreign country. Because of the lack of health care given to the pet at the animal mill, you're then left with a pet that has health problems, or even dies, once adopted.

In an alternative scenario, online purchasing of a pet may involve "pet flipping." With pet flipping, scammers steal pets and sell them online, or scammers reuse online ads or photos of pets, sell the animals as if the scammers themselves are the owners, then collect the money.

Use caution

When looking to adopt a pet, keep in mind that many responsible breeders and sellers do not sell animals online and ship animals, or do not send out mass e-mails advertising pets for sale.

Here are some tips to avoid getting scammed when adopting a pet:

- Do not send a money order, use prepaid cards, or do a money transfer. Scammers use these methods to get your cash easily and quickly.
- Do not deal with a distant seller; more often than not, you are dealing with an animal-mill operation.
- Buy directly from the breeder, not a broker, and be sure to meet them in person.
- Visit where the animal was born so you can see the living conditions.
- Pick up your animal at the kennel, not a random location.
- Be wary of the "free puppy in need of a home—just pay shipping" type of scenario. You'll likely get requests for additional money to take care of customs, insurance, or medicines before adoption.

Also, be on high alert when dealing with particularly desperate-sounding situations; for example, the pet owner says they need to immediately leave the country for a particular reason and need to find a home for their pet, or the pet owner is in a foreign country and no longer has time or money to care for their animal. These are all common scam stories.

- If an ad indicates “no refunds for sick puppy,” you’re most likely dealing with a puppy mill, according to the American Society for the Prevention of Cruelty to Animals.
- Check references.

Adopt from a local shelter

Ads for purebred animals are often the bait for online pet adoption scams; English bulldogs and Yorkshire terriers, in particular, according to the Humane Society, are often mentioned in puppy money order scams because those breeds are popular and expensive. If you’re interested in a purebred animal, you should actually consider adopting from a shelter. Twenty-five percent of pets in U.S. shelters are purebreds. Plus, 6 to 8 million pets end up in shelters each year—half of which will probably never be adopted.

In addition to rescuing an animal and not supporting puppy mills, your choice to adopt from a shelter is an inexpensive option. Typically, when you adopt a pet from a shelter, your low-priced adoption fee includes the costs for shots, spay/neuter surgery, microchip, heartworm test, flea and tick treatment, and other necessities. According to Petfinder.com, when you buy from a breeder, you’re usually only paying for the pet and not those initial veterinary costs, which can add up to anywhere from $425 to $880.

Another plus to adopting from a shelter: Most shelters and rescue groups do a behavioral analysis to make sure the pet fits in well with your family, according to the Humane Society. Some shelters maintain a waiting list and can contact you if an animal comes in that matches your preferences. Check out the Shelter Pet Project (**theshelterpetproject.org/**) or Pets 911 (**www.pets911.com**) websites to find nearby shelters and rescue groups.

Once you have adopted your pet, protect yourself and your animal from being victims of an online scam. Pet advocates recommend getting your animal spayed or neutered so it can’t be used for breeding purposes. Also, have your pet microchipped so that if it is stolen, it can easily be identified as your pet when found.

For more information about adopting a pet and protections from online adoption scams, visit:

The American Society for the Prevention of Cruelty to Animals
www.aspca.org

The Humane Society of the United States
www.humanesociety.org

Aging and moving out of your home. Two life changes that can be very difficult.

To make these transitions easier—and more positive—many seniors are opting for assisted living. Is assisted living the best choice for yourself or your loved one? Possibly. But before you sign a contract/admission agreement, it's important to find out if the residence meets your budget and provides the necessary level of care; and then if so, which facility is the right one.

ASSISTED LIVING

FINDING THE RIGHT FIT FOR LONG-TERM CARE

What are they?

There's likely one in your neighborhood, or at least nearby. The number of assisted living residences—growing with our aging population—is rapidly increasingly. According to the Centers for Disease Control and Prevention, approximately 1 million seniors reside in assisted living.

Assisted living residences, or residential care facilities for the elderly, are licensed and regulated by the California Department of Social Services' Community Care Licensing Division (CCLD)—there is no federal oversight of assisted living. They're considered nonmedical facilities and provide people age 60 and older with daily care, supervision, and assistance. Services can also include housekeeping, laundry, recreational programs, exercise classes, transportation services, and assistance with personal activities, such as bathing and grooming.

They may also provide other medical services under special care plans, such as administering or managing medications, or dementia or hospice care.

Different from nursing homes, assisted living facilities allow residents to maintain a higher level of independence. Because assisted living residents are in overall good health and thus need less care, these facilities have fewer staff than nursing homes and are generally not equipped to provide skilled nursing care. Assisted living residents also have more privacy—they will have either a single room or small apartment that they can set up, decorate, and maintain themselves. In addition, with the regular in-house classes and recreational programs and activities usually available in assisted living facilities, residents enjoy more socialization than at a nursing home.

Less expensive … but still expensive

Although assisted living is a less costly option than nursing homes, it's still pricey. The base rate for a one-bedroom assisted living unit is $3,500 per month in California, according to a 2012 Genworth Financial cost of care survey. This does not include possible additional fees for services such as medication management or dementia care. Be aware that there are no limits on assisted living rates; however, facilities must issue 60-day written notice to increase rates, except when due to a change in level of care.

Most residents pay privately for assisted living. There is some public funding available through the Supplemental Security Income (SSI)/State Supplementary Payment Program (SSP), which pays for some nonmedical custodial long-term care. The federal government pays for SSI and California pays for SSP.

In addition, some California counties offer the Assisted Living Waiver (ALW) program. According to the Department of Health Care Services (DHCS), which developed and implemented the program, ALW provides specific benefits to eligible seniors and persons with disabilities, and Medi-Cal reimburses for the services. For more information on ALW, go to the DHCS website (**www.dhcs.ca.gov**).

Is it the right choice?

Assisted living is an ideal choice for those whose health is starting to decline and who should not live alone, but are in overall good health. You can consult your doctor or a geriatric care specialist to help assess whether assisted living is a good option.

When beginning a search for an assisted living residence, start by looking in a desired neighborhood. You may want to consider a residence that's close to loved ones, making it easier for frequent visits. Check out multiple assisted living facilities several times—and make some unannounced visits. Speak with administrators, eat a meal or two while there to check out the food quality and service, and chat with current residents to get their feedback. If you're researching for a loved one, be sure to bring them on the visits.

When talking with assisted living residence administrators, here are some questions to ask:

- Is the facility licensed?
- Is it close to a hospital?
- What are the monthly and annual costs?
- What services does the base rate include?
- Does the facility offer any specialized care services?
- What is the aid-to-resident ratio?
- What is included in the room?
- Are pets allowed?

For an extensive list of possible questions, go to the Assisted Living Today website to ask potential facilities (**www.assistedlivingtoday.com**).

Be sure to ask for and review the most recent inspection report and copies of any complaints. You can also use the CCLD website (**www.ccld.ca.gov**) to do a search for a particular facility and to find out general information; however, for more specific information about a facility, you'll need to contact your State Licensing Regional Office.

As with any contract, read the admission agreement carefully before signing. You should know exactly what your fees include and your rights will be as a resident and/or family member. Other information that should be in the agreement includes eviction conditions, terms for rate increases, house rules, complaint procedures, termination terms, possible fees if a resident dies, and theft and loss policies. You may even want to consider reviewing the contract with an attorney. Online checklists of what to ask when researching residences are available on the AARP (**www.aarp.org**), National Center for Assisted Living and the American Health Care Association (**www.ahcancal.org**), and California Advocates for Nursing Home Reform (**www.canhr.org**) websites.

Above all, care is the top priority

As mentioned in the "California 2015 Laws" article on page 29, new laws are going into effect this year and next year that will help strengthen oversight of assisted living facilities. The laws range from increasing certification training hours and qualifications to increasing the top fine for regulation violations from $150 to $15,000. These laws will help regulate what has become big business in the State; according to KQED's *The California Report*, "more than 7,500 licensed facilities provide care for more than 175,000 people statewide."

Unfortunately, what can come along with big business is greed, and even neglect. Make sure the facility you pick doesn't prioritize the bottom line over high-quality care and service.

CALIFORNIA 2015 LAWS

Hundreds of new laws—930 to be exact—go into effect this year. Most took effect on January 1; however, some laws, such as the smartphone kill switches requirement, increase in assisted living fines, mandatory sick days, and pet insurance consumer protections won't go into effect until July 1. The following are some of the bills Governor Brown signed into law.

HEALTHY FOOD ACCESS

AB 2413 creates the new California Office of Farm to Fork to promote access to food and make more agricultural products available to schools and underserved communities.

SMARTPHONE KILL SWITCHES

Senate Bill 962 requires all smartphones sold in California to have theft-deterring technology that allows owners to remotely disable their stolen devices.

BITCOIN

Under AB 129, digital currencies including Bitcoin are legal for transactions in California.

MILITARY SPOUSES

AB 186 requires the Department of Consumer Affairs to provide military spouses and domestic partners licensed to practice professions in other states a 12-month temporary license to practice in California when their spouses are stationed in the State.

MANDATORY PAID SICK DAYS

AB 1522 requires almost all California employers provide a minimum of three paid sick days to employees who currently receive no sick time. Employees can use the sick days starting on the 90th day of employment.

BAN ON PLASTIC BAGS

SB 270, which would ban supermarkets and large pharmacies from using single-use plastic bags, is on hold. The Statewide ban will be put to a public vote in November 2016.

DOGS AT RESTAURANTS

Under Assembly Bill 1965, restaurant owners can decide whether to allow dogs in their outdoor dining areas, and local jurisdictions retain the ability to prohibit the practice or add restrictions.

PET INSURANCE

AB 2056 requires that pet insurance policies clearly disclose details, including coverage limitations, reimbursements, waiting periods, and deductibles.

FINES FOR ASSISTED LIVING HOMES

Under AB 2236, the top fine for violations of State regulations of State-licensed assisted-living homes increases from $150 to $15,000. This law is part of a package of bills that tightens California's oversight of the State's 7,500 assisted-living homes.

CHICKENS

With the backing of 2008's Proposition 2 and then 2010's AB 1437, every egg laid or sold in California must come from hens with enough space to stand up, turn around, lie down, and stretch its wings.

RIDE-SERVICE INSURANCE COVERAGE

AB 2293 requires that drivers for ride-service companies, such as Uber and Lyft, must be insured during the time they have their app open but have yet to accept a call. The bill also calls on insurance companies to offer policies tailored specifically for ride-service drivers.

ONLINE MUG SHOTS

SB 1027 makes it a crime for websites that publish mug shots (typically from an arrest) to charge people to remove them.

GUNS

Under SB 199, manufacturers must make toys brightly colored so that police officers can easily distinguish them from real firearms. Also, AB 1591 states that courts must report to the State Department of Justice within one business day when a person is barred from having a firearm. These laws are part of a host of other new laws related to firearms and gun control.

FURNITURE LABELING

SB 1019 follows a 2013 administrative action saying furniture-makers no longer must use toxic flame-suppressing chemicals, and goes a step further mandating that upholstered furniture carry labels of whether they contain flame retardants.

REVENGE PORNOGRAPHY

SB 1255 extends the State's revenge porn law that made it unlawful to distribute nude or explicit photos or videos of someone without their consent. SB 1255 now includes selfies and makes it a crime regardless of who created the image.

ONLINE REVIEWS

AB 2365 makes nondisparagement clauses in consumer contracts for goods or services in California unenforceable; businesses cannot use them for civil lawsuits against Californians offering opinions or reviews on Internet sites such as Yelp.

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