

Consumer

CONNECTION

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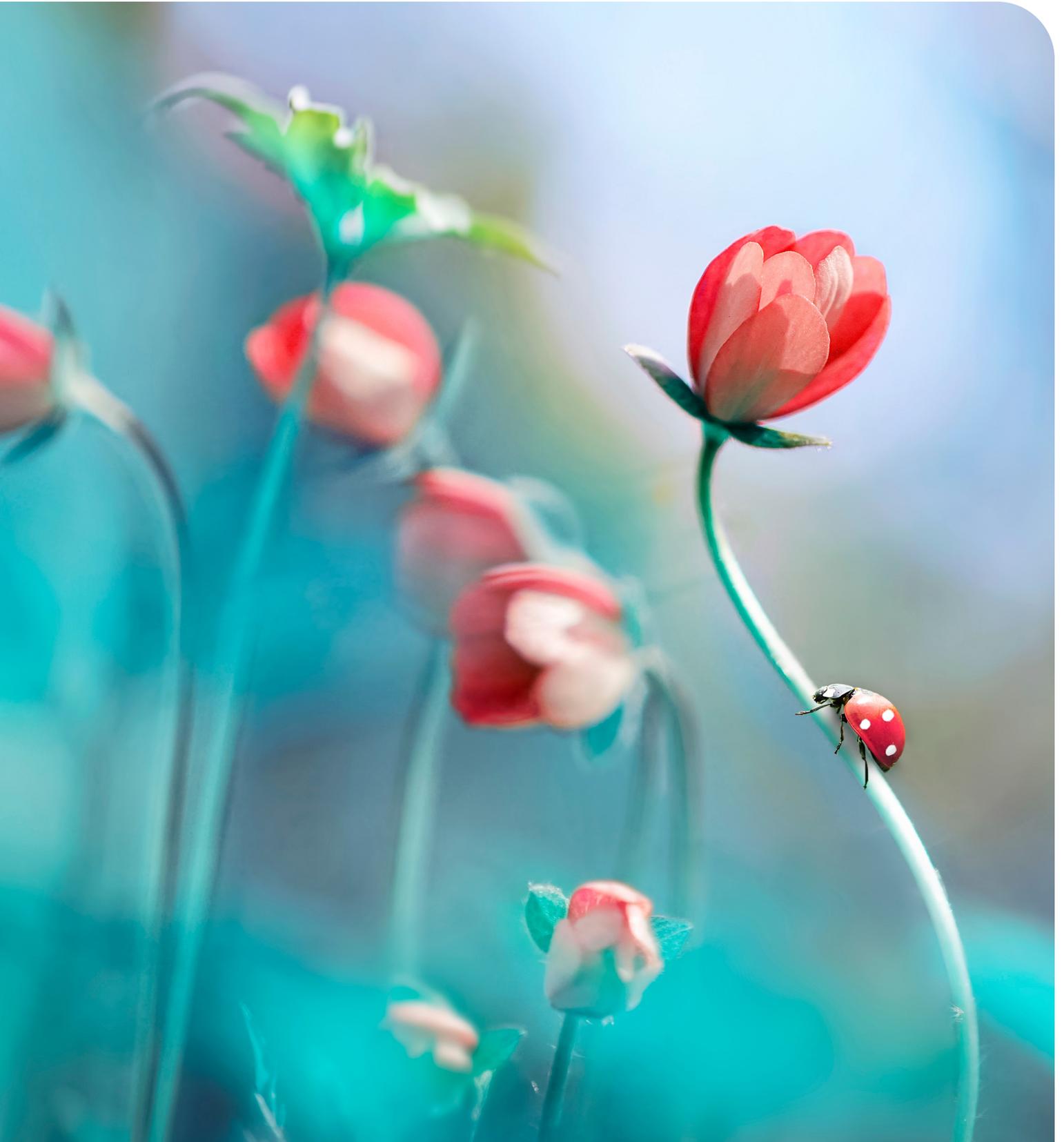
STATE OF CALIFORNIA
dca
DEPARTMENT OF CONSUMER AFFAIRS



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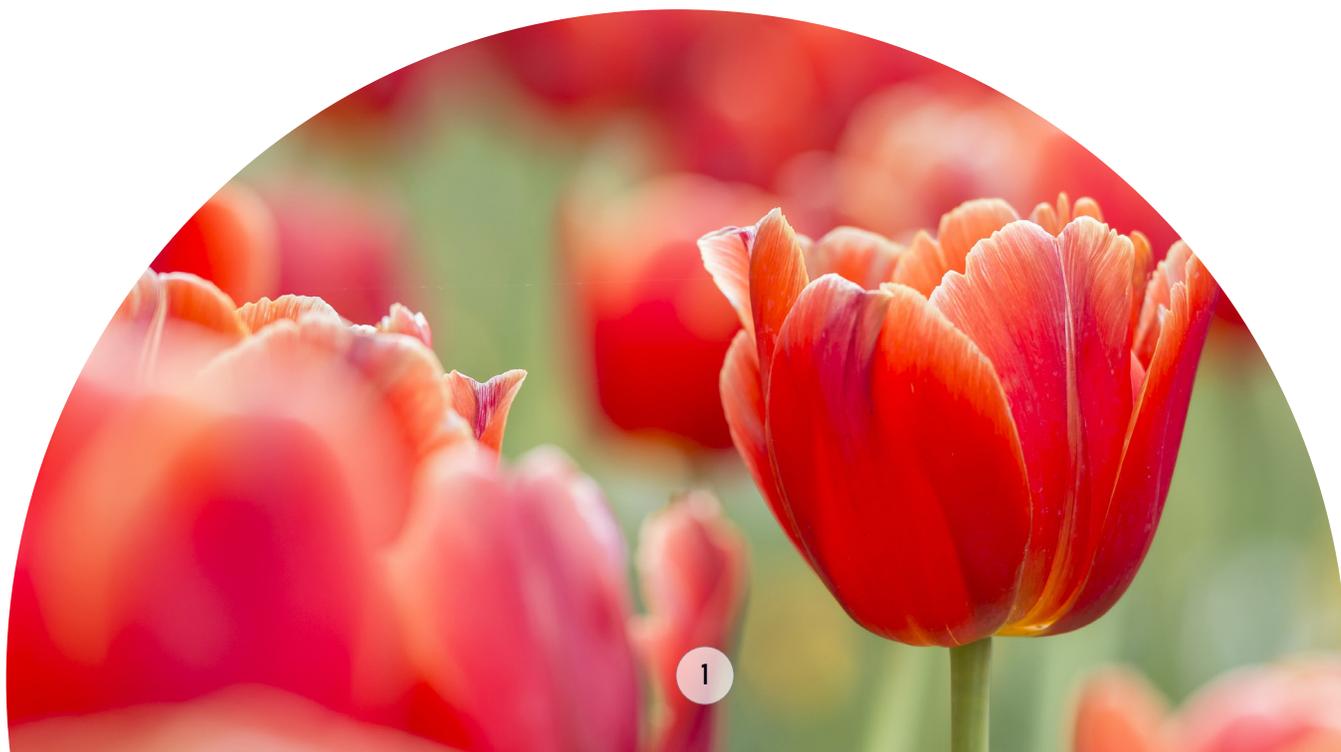
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You Have Questions?

WE'VE GOT ANSWERS!

Consumer Connection Staff

Q IF I NEEDED TO HIRE A LOCKSMITH IN AN EMERGENCY, WHAT SHOULD I LOOK FOR?

First, make sure both the locksmith company and the locksmith employee are registered with the Department of Consumer Affairs' (DCA) Bureau of Security and Investigative Services (BSIS). You can verify the license status of the locksmith company and the employee with DCA's license search tool at <https://search.dca.ca.gov>. Second, ask friends and family for referrals. If locked out of your vehicle, your auto insurance company may have a list of recommended locksmiths or offer locksmith services. Third, verify with your city or county whether a locksmith company is required to have a local business permit. If so, check with the city or county to verify that the locksmith company you contacted has the required permit. Fourth, when calling for locksmith services, be sure to ask for an estimate of the charges from the dispatcher. Finally, you can find more tips in the online BSIS brochure Consumer Guide to Locksmith Companies at www.bsis.ca.gov (click on the "Resources" tab and scroll to "Resources for Consumers").

Q I RECENTLY HAD MY HOUSE APPRAISED TO SELL, BUT THE APPRAISER SEEMED UNINTERESTED AND RUSHED. WHEN WE GOT THE APPRAISAL BACK, IT WAS VALUED WELL BELOW COMPARABLE HOMES IN MY AREA. THE SECOND APPRAISER I CONSULTED WAS MORE THOROUGH AND GAVE US AN ESTIMATE IN LINE WITH THE MARKET. HOW DO I FILE A COMPLAINT AGAINST THE FIRST APPRAISER?

Go to the Bureau of Real Estate Appraisers (BREA) website (www.brea.ca.gov) and click on the "Online Services" tab at the top of the page, then click on "File an Appraiser Complaint Online." You can also receive a complaint form in the mail by contacting BREA by phone at (916) 552-9000 or mail. Complete the form and send it, along with relevant documents, to BREA, Enforcement Unit, 3075 Prospect Park Drive, Suite 190, Rancho Cordova, CA 95670.

Q I'VE BEEN HAVING A PROBLEM WITH A MAJOR HOME WARRANTY COMPANY REFUSING TO PROPERLY REPLACE AN APPLIANCE THAT IS COVERED UNDER THE AGREEMENT I HAVE WITH THEM. I WANT TO FILE A COMPLAINT, BUT I CAN'T FIND THEIR LICENSE NUMBER AND THEY WON'T GIVE IT TO ME. WHAT STEPS SHOULD I TAKE TO ENSURE I CAN FILE A COMPLAINT AGAINST THIS COMPANY?

This is a common question. The Department of Consumer Affairs (DCA) does not license or regulate home warranties. Home warranties are considered to be "insurance" and insurance providers are regulated by the **California Department of Insurance** (www.insurance.ca.gov). DCA's Bureau of Household Goods and Services (BHGS) does license service contract sellers. Service contracts and home warranties are different products. The most common example of a service contract is when you buy an appliance, phone, or furniture and the salesperson up-sells you a service contract for the maintenance, repair, damage, or replacement of the purchased item. If BHGS receives a complaint about a service contract, the service contract's terms and conditions are reviewed to make sure the contract is valid and the obligor is following that contract. BHGS does not have jurisdiction over customer service issues or financial disputes. For more information about service contracts, visit the BHGS website at www.bhgs.dca.ca.gov.

Q WHAT CAN I DO IF I AM NOT SATISFIED WITH THE SERVICES OF A STRUCTURAL PEST CONTROL COMPANY?

Call the company and discuss your concerns. If the company does not resolve the problem to your satisfaction, you can contact the Structural Pest Control Board (SPCB) for assistance. You can also download a complaint form from the SPCB website at www.pestboard.ca.gov. SPCB licenses and regulates pest management professionals engaged in the business of structural pest control to ensure licensees meet minimum qualifications and levels of competency to provide safe and effective services to the public. SPCB staff address complaints filed by consumers through mediation and enforcement of the Structural Pest Control Act.

#AskDCA



Q I HIRED MOVERS RECENTLY WHEN RELOCATING FROM SOUTHERN CALIFORNIA TO NORTHERN CALIFORNIA. THEY TOLD ME HOW MUCH IT WOULD COST BEFORE THEY CAME TO PICK UP MY BELONGINGS, BUT BEFORE THEY DELIVERED THEM, THEY CLAIMED MILEAGE LIMITS WERE EXCEEDED AND REFUSE TO RETURN MY STUFF UNTIL I PAY MORE MONEY. IS THIS LEGAL? WHAT CAN I DO AT THIS POINT?

No, verbal estimates or estimates given online are illegal. They must be in writing and only after the movers conduct a visual inspection of the items you need moved. They must also provide a “not to exceed” price. This is the maximum amount you can be charged unless you request additional services and those changes are then detailed in a “Change Order for Moving Services.” A change order cannot be used just because a mover underestimated costs.

The Bureau of Household Goods and Services regulates and licenses moving companies that operate within California. You should immediately file a complaint against the company by calling (916) 999-2041 or by going to the Bureau’s website at <https://bhgs.dca.ca.gov>. A complaint form can be downloaded, filled out electronically, then submitted online or printed and mailed back. Additional loss or damage claims must be filed in writing within nine months after your goods have been delivered. In the future, always verify that a moving company is authorized to operate in California by visiting <https://search.dca.ca.gov>. You can find additional moving tips on the Bureau’s website.

Q DO MOTHBALLS WORK TO KILL SNAKES, SQUIRRELS, AND RATS?

Mothballs and related moth repellents containing pesticides naphthalene or paradichlorobenzene can cause environmental harm when used off-label to target other household pests, such as by scattering them around yards or attics to deter rats, squirrels, or snakes. Not only is using these products in this way not effective, they also can endanger non-pest wildlife or even your own pets, which may smell them and even eat them. In addition, moth-repellent products containing these two toxic substances must comply with strict U.S. Environmental Protection Agency (EPA) labeling and direction requirements. Any use of these products in a way that is not outlined on the EPA-approved label—including trying to use them to kill other types of pests—is illegal. For safe and effective pest help, contact a licensee of DCA’s Structural Pest Control Board (www.pestboard.ca.gov); check a pest professional’s license at <https://search.dca.ca.gov>.



CHECK A PROFESSIONAL’S LICENSE AT
[HTTPS://SEARCH.DCA.CA.GOV.](https://search.dca.ca.gov)

Q&A

Got a question about your contractor, dentist, doctor, cosmetologist, or one of the many other professionals licensed and regulated by DCA? Maybe you’d like to know more about how DCA helps consumers like you make wise purchasing decisions by informing you about the laws that protect you? Now is your chance to ask!

Submit your question via email to publicaffairs@dca.ca.gov and it may be answered in a future issue of *Consumer Connection*. **Please note:** We are not able to answer questions regarding the status of a license application, complaint, or investigation. Some questions have been edited for clarity and brevity.

DIGGING IN FOR THE BODY AND MIND

START A VEGETABLE GARDEN FOR YOUR PHYSICAL, MENTAL WELL-BEING

Ryan Jones

Consumer Connection staff

If you have outdoor yard space that's not being used or needs an update, consider starting a vegetable garden. Spring is an ideal time of year for planting, and the many benefits that come with a garden range from producing healthy food to spending quality time outdoors with family.

You may be thinking, "But I don't have much space, a garden wouldn't work for me"; however, having a large area with which to work isn't a requirement: Gardens come in a nearly endless variety of sizes and shapes. Even a few square feet of space on a patio or deck can be maximized for growing in pots or other containers.

FOOD FOR (POSITIVE) THOUGHTS

Another benefit of having a garden that has come into greater focus in this era of the pandemic: improved mental health. Several studies have shown that gardening reduces stress and can alleviate symptoms of those who suffer mental illness.

A report in the *Mental Health Review Journal* cites gardening as being able to improve mood, with a reduction in symptoms of depression.

"A review of gardening-based interventions for people experiencing mental health difficulties reported that benefits include a reduction in symptoms of depression and anxiety and an increase in attentional capacity and self-esteem," the report said. "Key emotional benefits include reduced stress and improved mood."

Reducing stress is critical for everyone. It can cause physical problems such as high blood pressure, muscle tension, and digestive issues, and long-term stress can lead to depression and anxiety.

Other healthful reasons a garden can improve your well-being include:

Physical health—Gardening builds strength, promotes restful sleep, and helps you maintain a healthy weight. Activities ranging from digging to raking to pruning and planting are excellent sources of light to moderate, low-impact exercise. And researchers at the University of Pennsylvania reported that people who garden are more likely to get seven hours of deep sleep a night.

The whole family can dig in—Gardening isn't done on a screen! It provides a great avenue to teach kids about things like soil nutrition, photosynthesis, and the tangible, direct results of a little hard work and patience combined with teamwork.

Eating clean and green—Eating vegetables is always good for your health, but eating vegetables that you grew is even better. With yard-to-fork vegetables, you don't have to worry if what you're putting on the table contains any pesticides or other chemicals. Also, your family (particularly kids) is likely to be more enthusiastic about eating home-grown vegetables.

ROLL UP YOUR SLEEVES

So you're ready to dip your toe into the dirt, but where to start? Here are the major things to consider when planning and planting your vegetable garden. Keep in mind there are many variables that will be unique to your particular garden, but growing and learning is half the battle and part of the adventure:

Placement—Determine the space you have to work with. For optimal results, several hours of direct sunlight is necessary. Most vegetables grow best with at least six hours of direct sun a day. If your yard doesn't allow for that, consider mobile containers or pots that can be placed in the sunniest areas throughout the year. Avoid out-of-the-way areas that aren't convenient and may get neglected: Out of sight often means out of mind.

Soil—Do you have the room for in-ground planting or raised beds, or does using containers or vertical trellises make the most sense? The best gardens have fertile, well-drained soil amended annually. Raised beds or containers provide more control over drainage and warm up more quickly in the spring. Consider your ground soil: Is it sandy and will drain better, or is it hard clay that will make drainage and amending more difficult? If the latter is true, raised beds or containers are likely the best options. (Raised beds are typically like sandboxes filled with soil, but any planting area raised above the surrounding ground level is a raised bed. The border should be at least 6 inches high.)

Size—Even if you have lots of flat ground to work with, it's not recommended to go too big too fast. A vegetable garden that flourishes takes at least moderate daily maintenance (mostly watering). A modest 4-by-6 foot raised bed and a few containers is plenty to get started. It's better to have success starting small and graduate to a larger garden in years to come rather than find yourself stretched too thin by the upkeep of a larger plot.



WHAT TO GROW

These are recommended vegetable-growing categories from Charlie Nardozzi, an expert gardening author and radio show host:

Easy-to-grow—If you plant at the right time of the year, these items are almost foolproof: broccoli, bush beans, cucumber, eggplant, lettuce, peas, potatoes, squash, Swiss chard, and tomatoes.

Heat-loving—These can take the heat: beans, corn, eggplant, melons, okra, peanuts, peppers, sweet potatoes, tomatoes, and watermelon.

For shadier gardens—If you have a garden plot that receives fewer than six hours of direct sunlight, try these vegetables: beets, carrots, kale, lettuce, potatoes, radishes, rhubarb, scallions, spinach, and Swiss chard.



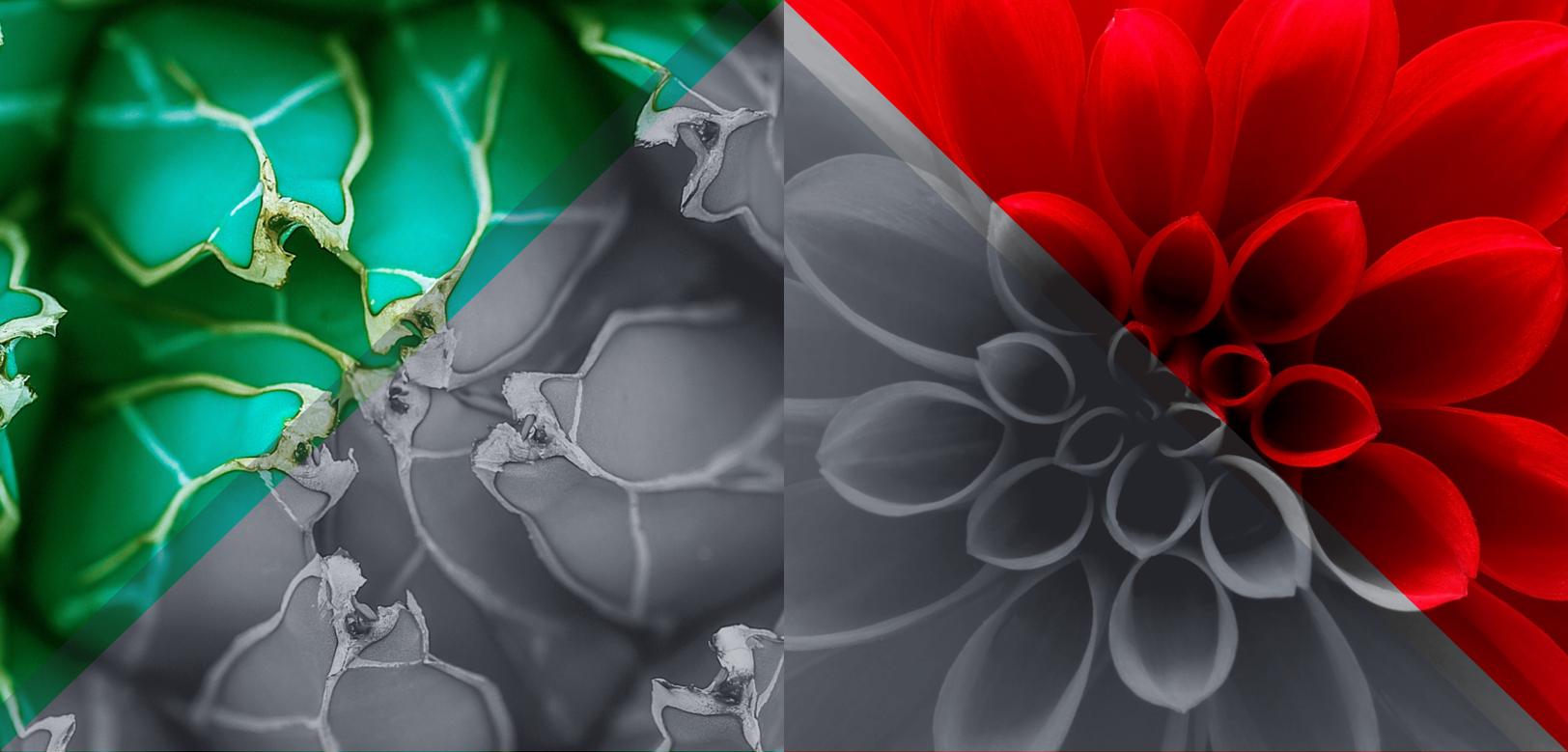
STAYING SAFE

As is true of almost any activity, gardening poses certain health and safety risks. The Centers for Disease Control and Prevention recommends you take these precautions while in the garden:

- If you chose to use any chemicals in the garden, pay close attention to product directions. Some pesticides, weed killers, and fertilizers can be dangerous if used incorrectly.
- Use bug spray and sunscreen.
- When it's hot, drink lots of water and take frequent shade breaks to prevent overheating.
- Keep a close eye on children. Sharp tools, chemicals, and outdoor heat may pose more of a threat to kids.
- Listen to your body. It's easy to injure yourself when you're toting bags of mulch and hoisting shovels full of dirt.
- Make sure you have a tetanus vaccination once every 10 years, as tetanus lives in the soil.

Selection—Don't initially bite off more than you can chew; start with easy-to-grow vegetables that are resistant to temperature fluctuations and pests. But with that in mind, grow what you want to eat! The most satisfaction from having a garden will come if you and your family enjoy eating what you grew.

For help assessing your space and planning a garden, contact a professional licensed by the Department of Consumer Affairs' Landscape Architects Technical Committee; if you or someone you know is in need of mental health services, contact one of the thousands of professionals licensed by the Board of Behavioral Sciences, Board of Psychology, or specialists of the Medical Board of California and the Osteopathic Medical Board of California. You can check a professional's license at <https://search.dca.ca.gov>. 



HEALTH

SEEING THINGS DIFFERENTLY

COLOR VISION DEFICIENCY—OR ‘COLOR BLINDNESS’—AFFECTS MILLIONS OF AMERICANS

Brady Oppenheim

Consumer Connection staff

Color vision deficiency (CVD)—frequently but inaccurately called “color blindness”—affects about one in 12 men and one in 200 women throughout the world, but misunderstanding continues to cloud this widespread vision condition.

A COMMON CONDITION

Approximately 11 million American men and 700,000 American women have CVD: a hereditary condition. According to the U.S. National Library of Medicine, mutations in the OPN1LW, OPN1MW, and OPN1SW genes cause the three main forms of color vision deficiency. The proteins produced from these genes play essential roles in color vision. They are found in the retina, the light-sensitive tissue at the back of the eye that contains two types of light receptor cells—rods, which provide low-light vision, and cones, which provide bright light and

color vision—that transmit visual signals from the eye to the brain. There are three types of cones, each containing a specific pigment (a photopigment called an opsin) that is most sensitive to particular wavelengths of light. The brain combines input from all three types of cones to produce normal color vision.

Genetic changes in these genes and their direct effects on cones cause the three major types of CVD:

- **Red-green color vision defects** are the most common form of color vision deficiency. This condition affects males much more often than females and, among populations with Northern European ancestry, it occurs in about one in 12 males and one in 200 females. Red-green color vision defects have a lower incidence in almost all other populations.
- **Blue-yellow color vision defects** affect males and females equally. This condition occurs in fewer than one in 10,000 people worldwide.
- **Blue cone monochromacy** is rarer than the other forms of color vision deficiency, affecting about one in 100,000 people worldwide. Like red-green color vision defects, blue cone monochromacy affects males much more often than females.

Why is CVD, especially the red-green and blue cone monochromacy types, much more common in men? The National Eye Institute notes these conditions are passed from parents to their children in groups of genes called chromosomes. Some of these, called X and Y chromosomes, determine if you are male or female at birth. Males have one X chromosome and one Y chromosome, and females have two X chromosomes. The genes that can give you red-green color blindness are passed down

on the X chromosome. Since it's passed down on the X chromosome, red-green color blindness is more common in men because:

- Males have only one X chromosome, from their mother. If that X chromosome has the gene for red-green color blindness (instead of a normal X chromosome), they will have red-green color blindness.
- Females have two X chromosomes, one from their mother and one from their father. To have red-green color blindness, both X chromosomes would need to have the gene for red-green color blindness.

While the genetic changes to the genes impact retinal cones and individuals' color vision and perception, they do not cause blindness or, in the great majority of cases, entire lack of color vision or vision trouble. The term "color blindness" itself is a misnomer, causing further confusion about the condition, and "color vision deficiency" more accurately reflects these hereditary conditions.

STRATEGIES FOR CVD

A person can have a color vision deficiency and just not know it. Quite often, people—especially children—aren't aware of their condition because they've learned to see the "right" color according to their perception coupled with feedback from those around them. In addition, parents may not suspect their children have the condition until a situation causes confusion, misunderstanding, frustration, or even embarrassment, which makes early detection of CVD vital as many school and other educational materials rely heavily on color perception or color coding. That's why the American Optometric Association recommends that all children

have a complete eye examination before they begin school.

The association explains that CVD can be diagnosed through a comprehensive eye exam, including the use of specially designed pictures composed of colored dots, called pseudoisochromatic plates. The patient is then asked to look for numbers among the various colored dots. Individuals with normal color vision see a number, while those with a deficiency do not see it. Pseudoisochromatic plate testing can determine if a color vision deficiency exists and the type of deficiency, but additional testing may be needed to determine the exact nature and degree of color deficiency.

There is currently no cure for inherited CVD, and it may limit participation in some occupations, but in most cases, it is not a serious threat to vision and with time, patience, and practice, people can adapt. However, some strategies can help: Using specially tinted eyeglasses or wearing a red-tinted contact lens on one eye can increase some people's ability to differentiate between colors, though nothing can make them truly see the deficient color. On the horizon, several gene therapies that have shown promise in animal models are under development for human use.

For assistance with CVD or other eye conditions, contact a Department of Consumer Affairs licensee: California State Board of Optometry licensees focus on vision care and services, the Medical Board of California licenses ophthalmologists, plus Osteopathic Medical Board of California licensees can specialize in ophthalmology and vision-care services. To check a professional's license, visit <https://search.dca.ca.gov>. 



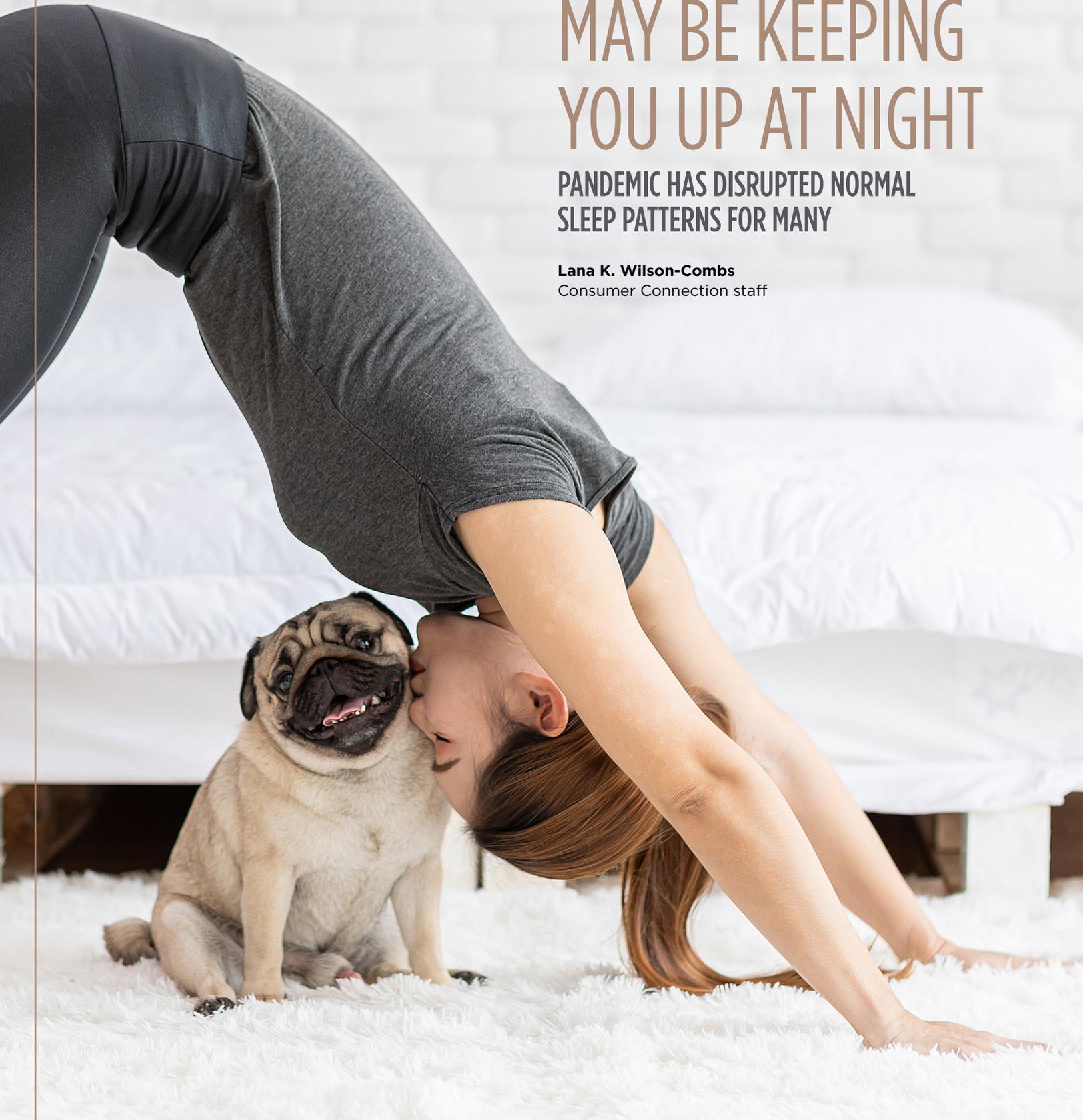
A PERSON CAN HAVE
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HEALTH

CORONASOMNIA MAY BE KEEPING YOU UP AT NIGHT

PANDEMIC HAS DISRUPTED NORMAL
SLEEP PATTERNS FOR MANY

Lana K. Wilson-Combs
Consumer Connection staff



COVID-19 has impacted everyone's life. If the pressure and anxiety from the constant barrage of COVID-19 news and other events keep you awake at night, you're not alone.

In fact, you may be suffering from coronasomnia. According to a recent article from *Psychology Today*, coronasomnia is the term used for sleeping disorders associated with the pandemic.

Since many families now are shouldering a host of new responsibilities due to COVID-19, including working from home and caring for loved ones, it has forced them to adapt to different schedules and routines, which can throw off regular sleep patterns.

Sleep has always been essential to maintaining good health, perhaps now more than ever during these tumultuous times.

The UC Davis Neurology Sleep Medicine Clinic, which specializes in evaluating adult and pediatric sleep disorders, estimates that approximately 40 million Americans have sleep disorders. In addition, the National Sleep Foundation states that insomnia also afflicts 23.8% of teens and advises that healthy adults need between seven and nine hours of sleep every night. Young children and teens need even more sleep to enable their growth and development. Experts recommend that people over 65 should also get seven to eight hours per night.

Not only does a lack of sleep disrupt your concentration and productivity, not getting enough shut-eye also can lead to other major health issues such as obesity, depression, and an increased risk of heart disease.



SLEEP RESEARCHERS AND EXPERTS SUGGEST ESTABLISHING A DAILY ROUTINE AND STICKING TO IT. WHILE THAT IS OFTEN EASIER SAID THAN DONE, WITH A LITTLE PLANNING, IT CAN WORK.



So, what can you do to restore a sense of normalcy during these abnormal times and get a restful night's sleep?

Sleep researchers and experts suggest establishing a daily routine and sticking to it. While that is often easier said than done, with a little planning, it can work. Here are a few other tips from *Psychology Today*:

- **Exercise.** It has several benefits. Even a brisk walk each day can go a long way toward relaxing the body, ease stress, and increase your ability to sleep more soundly each night.
- **At least an hour before bed, take time to wind down.** This means turning off all electronic devices and avoiding eating or drinking in bed. The goal is to prepare yourself mentally to relax and clear your mind so you can rest and fall asleep.
- **Make sure your bedroom is comfortable and conducive to obtaining a good night's sleep.** An unlit aromatic candle, a warm or cool temperature setting, along with fluffy pillows and a firm mattress can help ensure solid sleeping.
- **Try to tune out all the terrible things going on in the world.** Instead, tune in to those special moments in your life that are fun and make you happy. It's a great way to de-stress and slowly lull yourself to sleep.
- **Rise and shine at the same time each day.** It's tempting to sleep in on days off from work and on the weekends. However, waking up at the same time each day helps your body get in touch with its circadian rhythm, which is a natural internal process that regulates the sleeping and waking cycle.

If you are still having trouble falling asleep, contact a licensed medical professional who will be able to identify any additional underlying problems and provide treatment if necessary. Many of the licensing entities under the Department of Consumer Affairs license professionals that may assist you, including the Board of Behavioral Sciences, Board of Psychology, Osteopathic Medical Board, and the Medical Board of California.

To check a medical professional's license, visit <https://search.dca.ca.gov>. There are also numerous support resources available at <https://covid19.ca.gov>. 

DEMAND FOR PETS IS WAY UP— AND SCAM ARTISTS KNOW IT FRAUDSTERS PREY ON FEELINGS OF ISOLATION, LONELINESS AMID PANDEMIC

Ryan Jones

Consumer Connection staff



The isolation and drudgery of the pandemic has an unprecedented number of people looking to add a pet to their household. And because those looking to cheat people out of their money through fraud are quick to develop strategies based on cultural trends, adopting pets online has become the latest frontier exploited by scammers.

The Better Business Bureau (BBB) reported in December that online pet scams during the pandemic more than doubled, and that figure jumps to a nearly 500% spike going back to 2017. Further, the monetary losses in 2020 compared to the previous year roughly tripled, from \$1 million to an estimated \$3.1 million (4,300 cases).

This latest scam preying on people wanting to add a friend to the family—the overwhelming majority of which are puppies, but also includes kittens and parrots—starts with a legitimate-looking website loaded with photos of cute animals or a similar listing with a link promoting a website. The second part involves the seller insisting the buyer use their (fake) shipping company to extract more money in fictional fees.

BBB said anyone searching for a new pet online is “extremely likely” to encounter a scam website.

“COVID-19 has made for a long and uncertain year, and a ‘quarantine puppy’ or other pet has proven to be a comfort for many people, but it also has created fertile ground for fraudsters,” said Michelle L. Corey, BBB president and CEO. “People currently shopping for pets online are prime targets for fraudsters trolling the internet looking for want-to-be pet owners.”

People are routinely defrauded out of thousands of dollars, but BBB said the average loss is \$750.

A woman from Fairfield, on the outskirts of the Bay Area, reported to the BBB’s Scam Tracker that she wanted to purchase a Yorkshire terrier puppy from an online seller who would only accept payment via mobile apps or gift cards. She initially paid \$600 for the puppy by purchasing a pair of \$300 vanilla (generic) credit cards and sending photos of them to the seller. Two days later, she was asked to use the same method to pay another \$750 for “reimbursable pet insurance.” When she was asked the next day to similarly pay \$850 for a “regulated crate,” she told the seller she wasn’t going to spend any more and to stop the purchase. The seller promised to refund her by gift card but never contacted her again.

In December, Amanda Coppola told KCAL Channel 9 in Los Angeles that she and her husband wanted to buy a puppy for their daughter. After settling on a pug and contacting a breeder online, Coppola was told a puppy was headed her way—if she sent \$850 via online payment app Zelle. On the day the puppy was due to arrive, Coppola was asked by the “shipping company” for a \$1,200 deposit for a temperature-controlled crate, \$980 for travel insurance, and \$880 for a change of ownership.



The scammers claimed that if the family didn't comply, the dog would be stuck at the transport facility and Coppola could be charged with animal cruelty. In the end, the family was scammed out of \$4,000 and there was no puppy.

Victims of this scam almost never get their money back because perpetrators insist on getting paid with hard-to-trace gift cards or mobile payment apps (both Zelle and CashApp have issued warnings about pet scams).

To avoid being scammed when looking for your next puppy or kitten, BBB recommends:

- **See the pet in person** before paying any money. In light of the COVID-19 pandemic, consider a video call with the seller so you can see the seller and the actual pet for sale. Since scammers are not likely to comply with the request, this may help avoid a scam.
- **Do a reverse image search** of the photo of the pet, and search for a distinctive phrase or section of text in the description that you can then use to search for replication on other websites or listings.
- **Do research to get a sense of a fair price** for the breed you are considering. Think twice if someone advertises a purebred dog for free or at a deeply discounted price—it's likely a fraudulent offer.
- **Check out a local animal shelter** online for pets you can meet before adopting.

BBB notes that Petscams.com, which tracks and exposes fraudster operations, says dummy pet delivery services may be the scammer just using a different email address, but increasingly scammers are impersonating genuine pet delivery carriers. The site says a fake pet shipping service will consist of three things:

- Images taken from a search engine.
- Text plagiarized and modified from a genuine delivery company.
- A simple web form that allows you to “track” your pet.

If you suspect you've discovered a pet scam or have fallen victim to one, report it to both BBB (www.bbb.org) and the Federal Trade Commission (www.ftc.gov). If you have any questions regarding adopting or purchasing a new pet, it's always a good idea to contact a professional veterinarian licensed by the Department of Consumer Affairs' Veterinary Medical Board (www.vmb.ca.gov). 

STARTING FROM SCRATCH

HOW A PANDEMIC-RIDDLED CAREER LED TO BETTER THINGS FOR ONE CALIFORNIAN

Cheri Gyuro

Consumer Connection staff

A terminally ill parent, dwindling economic status, and a pandemic—Zachary Harvey has been taking on these obstacles one by one as he strives to reach a long-term goal to become a business owner.

The struggle began as a teen when Harvey, from Northern California, found he had to fend for himself while still in high school.

“My mother who I was caring for passed away from stage-four cancer, so I had to begin providing financial support for myself,” he said with a passion. “I hit the ground running and applied to [a grocery store], and I quickly realized being in front of people and making their day better was something I wanted to pursue in whatever way I could. I live to serve, as they say.”

There’s no better reward than landing a dream job that fulfills your career goals, but that doesn’t come without hard work starting from the ground up. For Harvey, that dream was to someday own a grocery and restaurant business. Getting the proper training and experience sweeping floors and bagging groceries started to pay off. He received praise for a job well done and was comfortable at the grocery store, but it wasn’t enough: He was ready to experience the other half of his career goal. Complacency played no role in Harvey’s ambition as he set off to a new career in the food industry waiting on tables.

“I found myself mesmerized by how efficient the chef and his cooks were,” he said. “As the front of the house was stumbling over their words explaining their mistakes and mentally collapsing from a busy night, the chef orchestrated his kitchen with the utmost confidence and precision.”

He moved up the ranks in the restaurant industry waiting on tables at a country club and eventually at a high-end restaurant, all while keeping his eye on the prize of someday owning his own establishment. Everyone needs to eat, right?

“Balsamic reductions playfully painted on plates, poached eggs doused with hollandaise, ingredients thoughtfully constructed and molded into art—I had no idea food could be such an elegant and beautiful vehicle that chefs use to express themselves,” he said. “I further fell in love with food and service, and I kept this train rolling!”

Harvey was well on his way to a career path that excited and inspired him, when bam! The COVID-19 pandemic “kicked me out of the kitchen.”

WHAT NOW?

Like many people, Harvey’s job loss was unexpected, giving him the feeling of instability.

Christina Wong, a Northern California licensed clinical social worker, said that when people lose a job, the challenge is not just about finding a new career path, it’s also realizing the loss of a dream.

“When people like Harvey lose a job, not only does it mean he might not be able to support himself financially, but also it is a major roadblock to fulfill this career dream,” said Wong. “Harvey might experience the sense of loss, anger, anxiety, or depression. It is important to be kind to yourself. Keeping a positive and hopeful attitude matters.

“Mental health professionals can help process emotions and thoughts associated with the changes and stress stemming from the loss of a job.”

At 23 years old, Harvey took the optimistic route. With an exceptional attitude, he utilized his people skills and kept going. On the advice of a friend and mentor, he took an opportunity that went in a different direction as an insurance agent, but he still kept his eyes on the prize.

“I have to build capital soon to work on those businesses I want to own one day,” he said. “Understanding the ins and outs of an industry so much so that owning your own business or agency becomes a tangible and realistic thing also piqued my interest.”

The sauce Harvey buried his whisk and his ambition into has now been replaced with property, casualty, life, accident, and health insurance licensing training.

“My career goals of owning businesses are the same: The businesses are just no longer limited to restaurants,” he said.

For individuals starting over with a new job, seeking out support services other than mental health can also help kick-start a career. Local and county government offices often offer employment services and provide job tips. Wong also suggests connecting with others for resources like family and friends to help open some doors.

As for Zach Harvey, making lemonade out of lemons with a dash of positive attitude seems to be his signature specialty.

Licensees of the Department of Consumer Affairs’ Board of Behavioral Sciences and Board of Psychology can assist you with personal and professional mental-health and goal-setting needs. Licensees of the Medical Board of California and the Osteopathic Medical Board of California who specialize in mental health can help as well. Check a professional’s license at

<https://search.dca.ca.gov> 

“

MY CAREER GOALS OF OWNING
BUSINESSES ARE THE SAME:
THE BUSINESSES ARE JUST NO LONGER
LIMITED TO RESTAURANTS.



ZACHARY HARVEY

MAKE PLANS TODAY FOR YOUR AFTER-DEATH DIGITAL IDENTITY

PREPARE NOW FOR FUTURE NEEDS

Michelle McVay-Cave

Consumer Connection staff

Planning for one's death is an act of love—albeit an unpleasant one. Planning now so your loved ones aren't left with the burden of tying up the loose ends of your financial affairs, retirement, and insurance benefits, and deciding what to bequeath and to whom, will be appreciated by those you leave behind.

Creating an estate plan that includes a will is an excellent first step. In California, three types of wills are recognized:

- **Attested will**—This is a will that is typed out and signed by witnesses who do not have any interest in the will present.
- **Holographic will**—This will is handwritten by the testator and typically does not have signatures of witnesses.
- **Statutory will**—This will is a fill-in-the-blank form provided by a state and must be signed under penalty of perjury by a minimum of two witnesses.

But a growing consensus among caregivers and estate planners exists that a fourth type of will—a digital (electronic) will or digital asset plan—should be included in estate planning.

Many states have enacted laws that allow access to a person's family or executor to manage the decedent's digital devices and information. In California, the Revised Uniform Fiduciary Access to Digital Assets Act (UFADAA), became law in 2017. The UFADAA allows an individual to give an executor, trustee, etc., authority over their digital assets upon incapacitation or death.

The terms "digital will" or "electronic will" are not one-size-fits-all terms. This article does not seek to explain the differences between electronic wills or other electronic testamentary instruments. It aims to provide information about why and how you should leave clear and detailed instructions for your family or executor



TIPS

to resolve your electronic “digital identity” or “digital footprint” on online accounts and platforms should you become incapacitated or after your death.

According to a 2019 article from AARP, one in three caregivers say a top caregiving challenge is locating passwords and accounts, and 49% don’t have legal authorization to ask online platforms to disclose information or provide access to known accounts. Criminal and data privacy laws prevent online providers from giving access to anyone without proper paperwork (i.e., death certificate). Thorough planning outlining your wishes for your digital assets will save your caregivers and dependents time and money.

First, without a detailed inventory list of all of your digital assets, how else would anyone know they exist? Ideally, a digital will should include instructions for your loved ones or caregiver about what to do with all active email addresses, websites owned, blogs, photos and videos, social media accounts, financial accounts (e.g., banking and investments), life and health insurance accounts, employer benefits, and utilities up to and including streaming services. The list must include current passwords and website login information, and digital devices such as computers, tablets, and smartphones.

Next, you should review the list and determine what, if any, public-facing accounts are obsolete, and if the digital contents should be deleted or downloaded, and if the account should be closed (in the case of social media) or shut down (like personal websites or blogs).

Find out how each digital platform addresses access to accounts or pages after the owner has become incapacitated or has died. Social media accounts are aware of the issue of account owners dying and it is important to become familiar with each platform’s process because they are all unique.

For example, Facebook and Instagram allow users to memorialize the decedent’s account and preserve the space for friends and families to share memories or request removal of the account after providing a copy of the decedent’s death certificate and providing the requestor’s proof of authority via birth certificate, last will and testament, power of attorney, or an estate letter. Twitter allows immediate family members to deactivate the account when proof of death—a death certificate—can be documented. Finally, Google has an Inactive Account Manager service that allows the account to be transferred to a designated person after a certain period of account inactivity, or the content will succumb to the default settings for Google services; if your account is inactive for two years in Gmail, Google Photos, or any of the several Google Drive apps or connected services, your content may be deleted.

PROTECT ACCOUNTS, PREVENT THEFT

Your digital identity that is left behind can fall victim to post-mortem identity thieves if you do not leave behind instructions for a designee or “digital executor”

HERE ARE SOME ADDITIONAL DIGITAL PLANNING TIPS FROM AARP:

- **Ensure that all your documents (wills, powers of attorney, and trusts) authorize somebody to be your “agent”** for your digital life and your executor for your digital estate. For example, your documents may include language giving your chosen person authority to “access, control, use, cancel, deactivate, or delete Digital Accounts and Digital Assets, and to access, control, use, deactivate or dispose of Digital Devices.” This makes sure your caregiver would not be essentially hacking into your accounts by using your password and login information, but truly has legal consent to do so.

- **Write a letter of instruction for your future caregivers** and executors and say how you want your digital life handled. Should assets be transferred to a colleague, friend, or family member? Are there accounts you’d prefer to be deleted or memorialized? Don’t leave room for doubt: Write it out and remove the guesswork.

- **Revisit your business shareholder or operating agreements.** If you have a corporation or an entity like a limited liability company, write a succession plan that addresses business digital assets.

- **Back up your data frequently.** Have an automatic backup on your files scheduled regularly. Keep a storage account with an online custodian. Store important items on external devices as another layer of preservation.

- **Make an inventory list with passwords.** Don’t keep that list in a document on your computer titled “passwords.doc” or in your email account. Consider creating an online vault for such sensitive information. If it’s too much to manage an updated list on your own, use one of the excellent password management tools that automatically create, remember, and fill in passwords.



THIEVES CAN APPLY FOR NEW CREDIT CARDS AND LOANS, TAKE OVER FINANCIAL ACCOUNTS, AND FILE FRAUDULENT TAX RETURNS.

to access your online accounts and manage closing or moving them to a new strategy.

Post-mortem identity theft or “ghosting” is a form of identity theft that occurs when a deceased person’s personal information is stolen and used for financial gain. For example, thieves can apply for new credit cards and loans, take over financial accounts, and file fraudulent tax returns. Months can pass before any damage is discovered. It can take months for all entities, such as the Internal Revenue Service, the Social Security Administration, and credit reporting agencies, to disseminate or register death records.

The websites for the Office of the Attorney General of California (www.oag.ca.gov) and the National Institute on Aging (www.nia.nih.gov) provide information and resources on how to avoid post-mortem identity theft plus the entities to notify within a few weeks of death:

- **The Social Security Administration**—Stop check distribution if the deceased received Social Security benefits.
- **Life insurance companies**—You will need a death certificate and policy numbers to make claims on any policies.



- **Credit agencies**—To prevent identity theft, you will want to send copies of the death certificate to three major firms (Equifax, Experian, and TransUnion) and request to flag the decedent’s file with a “deceased” notation.
- **Banks and financial institutions**—If your loved one left a list of accounts and passwords, it will be much easier to close or change accounts. You will need a copy of the death certificate if the person did not leave a list.

With the advent of online obituaries, the information provided, including the comments from well-intended friends and family, may inadvertently divulge enough information for bad actors to create an identity and take advantage of processing time delays. Many obituaries provide a brief synopsis of the decedent’s life, detailing their place of birth, birth and death dates, names, and locations of immediate and extended family members, maiden names, cities or countries lived in, and more. Consider reducing the amount of details in the obituary as another tactic to help guard against post-mortem identity theft.

There are many resources available with or without cost to help you prepare for your digital life after you are no longer able to.

The California Department of Consumer Affairs licenses accounting, fiduciary, and funeral professionals you may encounter during a loved one’s debilitated state or death, or who can help you make plans for the future. To verify a professional’s license, visit <https://search.dca.ca.gov>.



EXECUTIVE SPOTLIGHT



ROZANA KHAN PHYSICIAN ASSISTANT BOARD

Rozana Khan was appointed to the role of executive officer of the Department of Consumer Affairs’ Physician Assistant Board (PAB) in December 2020, but the holidays were no time to slow down for Khan, who has been serving as the interim executive officer since the retirement of former Executive Officer Lynn Forsyth in August 2020.

Prior to her appointment, Khan served as an Associate Government Program Analyst for PAB from 2017 to 2020. She was responsible for analyzing consumer complaints pertaining to licensed and unlicensed activities of physician assistants, and acted as the liaison to the staff at the Medical Board of California (MBC) and the Department of Consumer Affairs’ Division of Investigation.

We caught up with her to get to know her a little better.

WHAT ARE SOME OF YOUR BEST MEMORIES OF YOUR JOBS PRIOR TO THIS ONE?

Q Prior to working with PAB, I started my professional career with the Medical Board of California working in the discipline unit. MBC provided me a great foundation, but I have to say that my best memories have been with PAB—I love working with this team! I started working here four years ago and I am very proud of all the things that we have already accomplished. My promise to PAB is to continue to make sure we adhere to our mission, which is to protect and serve consumers through licensing, education, and objective enforcement of the physician assistant laws and regulations.

WHAT IS YOUR VISION FOR PAB?

Q My vision for PAB is to continue its mission of consumer protection and find creative ways to streamline the Board’s approach to the enforcement cases it handles on behalf of consumers. We need to efficiently deal with each case in the most effective way, while staying true to our mission of consumer protection.

WHAT IS YOUR BIGGEST CHALLENGE?

Q I think we can all agree that our biggest challenge right now is the impact that the COVID-19 pandemic has brought to all organizations. DCA’s services are essential to consumer protection, and it was a big challenge to figure out how to keep my staff safe while continuing to provide essential services. One of the goals I have after facing this is to implement paperless processes where feasible.

WHAT WOULD YOU LIKE CONSUMERS TO KNOW ABOUT PAB?

Q I would like consumers to know that we exist and we are here for them. As our mission states, we are a consumer protection agency. One of PAB’s goals is to focus on educating our consumer population and that will be done through outreach. We are hoping to reach our consumer population through trending social media outlets and revamping our website, as well as making it more user-friendly.

WHAT WAS THE LAST BOOK YOU READ THAT WASN’T WORK-RELATED?

Q *The Underground Girls of Kabul: In Search of a Hidden Resistance in Afghanistan*, written by Jenny Nordberg. The book documents the bacha posh of Afghanistan. Bacha posh translates from Dari as “dressed up like a boy.” It is a term used in Afghanistan and in this book to describe children who are born as girls but are dressed up, raised, and treated as if they were boys. The girls will usually serve as a son for the family until they hit puberty. However, the book also delves deeper into those bacha posh that remain boys even after puberty.

WHAT ADVICE WOULD YOU GIVE TO YOUR YOUNGER SELF?

Q Believe in your abilities, and don’t question whether you belong in the room—you belong!

MONEY MATTERS

KEY FINANCIAL MANAGEMENT TIPS IN GOOD TIMES AND BAD

Laurel Goddard

Consumer Connection staff

Managing your money is key throughout life, but it's especially critical in times of economic downturn and uncertainty, like those resulting from the COVID-19 pandemic. Learn the top money moves financial experts agree you should always focus on, and how professionals licensed by the Department of Consumer Affairs (DCA) can help.

SAVE EARLY AND OFTEN

When it comes to saving, the earlier the better. Forming good financial habits like budgeting, saving, and investing wisely will help you reach your financial goals more quickly. Compounding interest is a wonderful thing: You make money without doing anything. The same goes for investing. When you invest early, you are able to benefit from growth over a longer period of time and recover from any stock-market losses.

FUND YOUR RETIREMENT

Aim to invest 15% of your household income in retirement. An easy way to start investing is to contribute to your employer's 401(k) plan and take advantage of their matching offers when available. If you contribute the amount needed to obtain the full match, you are already earning a 100% return on your investment. Your contributions come out of your paycheck pre-taxed, and they grow tax-deferred until you take out the money for retirement.

If you don't have a 401(k) plan, consider contributing to a tax-deferred plan, such as a traditional or Roth IRA (individual retirement account).

MAKE A BUDGET

You can use available budget apps and spreadsheets, or an old-school pencil and paper version. A monthly budget helps you define, track, and control income and expenses, and will be a key tool in reaching your financial goals. For simple budget-building tips, visit www.thebalance.com and click on the "Budgeting" tab. Many other online resources can help, including your bank's website. The main goal? Make sure your spending doesn't exceed your income.

PAY OFF DEBT

For those times when your spending does exceed your income, resulting in debt, you should work to pay it off as soon as possible, particularly high-interest loans and credit card balances. Remember that you can often negotiate with creditors for lower interest rates, late fee waivers, and payment plans. Many people turn to the strategies often exhorted by financial guru Dave Ramsey—the debt avalanche and the debt snowball.

With the avalanche method, you'll pay off your accounts in order from the highest interest rate to the lowest. Every time you pay off an account, you'll free up more money each month to put toward the next debt. And since you're tackling your debts in order of interest rate, you'll pay less overall and get out of debt faster.

With the debt snowball, you'll pay off your debts in order from the smallest balance to the largest. Once the smallest debt is paid off, take the money you were putting toward it and apply it to your next smallest debt. Continue the process until all your debts are paid. Many people love this method because it brings small successes at the beginning, providing motivation to keep going.



AIM TO INVEST 15% OF
YOUR HOUSEHOLD INCOME
IN RETIREMENT.

BUILD AN EMERGENCY FUND

Most financial experts advise keeping a rainy-day fund covering three to six months of expenses to get through times of unemployment or underemployment. Consider putting away a small portion of every paycheck, or windfall or unexpected money such as tax refunds.

HOW CAN DCA HELP?

California has been licensing certified public accountants (CPAs) since 1901. A California-licensed CPA is a professional who has passed the Uniform Certified Public Accountant Examination and met the education and experience requirements of California state law, and has been issued a license to practice public accountancy by the California Board of Accountancy (CBA). CBA requires CPAs to complete continuing professional education to maintain or enhance their professional competency. CBA also enforces professional standards by reviewing consumer complaints and conducting investigations of its licensees. Tasks CPAs can be hired to do include:

- Computing taxes owed, preparing tax returns, and ensuring taxes are paid in the proper amount and on time.
- Organizing and maintaining financial records.
- Financial planning for individuals and businesses.
- Retirement and estate planning.

CBA offers a *Consumer Assistance Booklet* with more information and tips on how to choose a CPA on its website, www.cba.ca.gov. Check a CPA license at <https://search.dca.ca.gov>. File a complaint against a CBA licensee at CBA's website: Click on the "Consumers" tab, then "Complain About a Licensee."

Consumers might also benefit from hiring a professional fiduciary. These are independent third parties who serve as conservators, guardians, power of attorney, trustees, or decedent estate administrators and provide critical services to seniors, people with disabilities, and children. They manage matters for clients that can include daily care, housing, and medical needs. They also offer financial management services. These services can range from basic bill paying to estate and investment management.

Having to care for an incapacitated family member or close friend can be an emotional and daunting experience. However, hiring a professional fiduciary can help alleviate some of the stress. A professional fiduciary can be hired to handle a client's estate and other affairs while the client is alive, and can continue in this role after their client has lost decision-making capacity or passes away.

DCA's Professional Fiduciaries Bureau helps protect consumers through licensing, education, and enforcement of the Professional Fiduciaries Act, which ensures that ethical standards are maintained throughout the industry.

The Bureau's online guide, "What You Should Know Before Hiring A Professional Fiduciary," provides consumers with a list of helpful questions when choosing a professional fiduciary. You can download it at www.fiduciary.ca.gov under "Forms and Publications." When you're ready to hire one, ensure the individual has an active license at <https://search.dca.ca.gov>.

MONEY MANAGEMENT AND STRESS

It's no secret that times are tough financially for many people due to the COVID-19 pandemic and resulting job losses, pay cuts, and economic hits. Our financial health can often affect our mental health. If you or someone you love is having trouble with financial responsibilities and needs assistance with the emotional side of money management, contact a licensed mental health professional. DCA licenses many of these professionals including therapists (through the Board of Behavioral Sciences), psychologists (through the Board of Psychology), psychiatrists (through the Medical Board of California), and specialists through the Osteopathic Medical Board of California.

You can check a California professional's license anytime at <https://search.dca.ca.gov>. 



Managing your money well can help prevent the debt collector from calling, but if you get contacted, keep these things in mind:

- **You have rights.** Debt collection companies in California are regulated by the Fair Debt Collection Practices Act (FDCPA), which is enforced by the Federal Trade Commission, California's Rosenthal Fair Debt Collection Practices Act, and California's new Consumer Financial Protection Law, all of which protect you from abusive, misleading, and unfair debt collection practices. The newest law, Assembly Bill 1864 (Limon, Chapter 157, Statutes of 2020), creates the California Department of Financial Protection and Innovation, which will further protect consumers through additional regulation of the industry by licensing, examining, and regulating debt collectors. Visit www.dfpi.ca.gov for more information and consumer finance tips and brochures.
- **These laws also give you the right to specify when and how you can be contacted** (for example, in writing only), and to dispute a debt.
- **The FDCPA requires third-party collection agencies to provide a written notice** with the debt amount and the name of the creditor to whom it is owed within five days after its initial contact with you about it.
- **A new rule finalized by the federal Consumer Financial Protection Bureau** in 2020 and becoming effective in late 2021 will let debt collectors contact consumers not just by phone, but also by email, text message, and even social media platforms.
- **Respond immediately to debt collectors**, and work to resolve the issue. Even if you refuse to communicate with them, they can still sue you in court for the debt.



DCA LICENSEE'S INVENTION MAKES PLUGGING IN SAFER

GROUND-FAULT CIRCUIT INTERRUPTERS PREVENT INJURIES, FIRES, AND FATALITIES

Brady Oppenheim

Consumer Connection staff

Those electrical outlets with little buttons on them mean a big difference for your safety: Ground-fault circuit interrupters (GFCIs) are the difference between life and death in certain circumstances, so find out more about their important purpose, their California connection, and how to make sure your home is up to current safety standards.

GFCI FYI

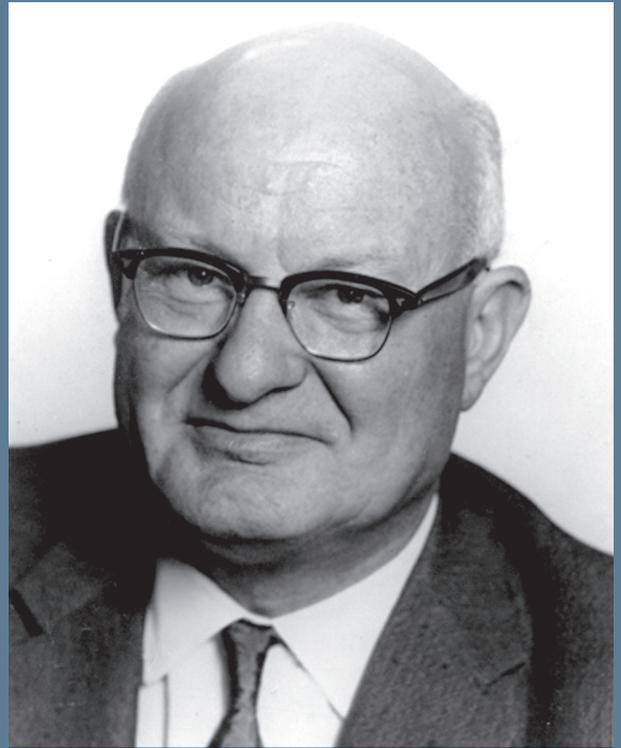
As described by the U.S. Consumer Products Safety Commission, GFCIs are devices that can either be installed in your electrical system or built into a power cord to protect you from severe electrical shocks, and can also prevent some electrical fires and reduce the severity of other fires by interrupting the electrical current's flow.

A GFCI constantly monitors current flowing through a circuit. If the current flowing into the circuit differs by a very small amount from the returning current, the GFCI kicks in and interrupts the power faster than a blink of an eye to prevent a lethal dose of electricity, specifically before the electricity can affect your heartbeat.

That click you hear from a GFCI outlet switching off may just be the sound of your life being saved: Since their introduction, GFCIs are credited with preventing thousands of fatalities and for cutting the number of home electrocutions in half.

INVENTED BY LONGTIME CALIFORNIA LICENSEE

This everyday safety item was invented by Charles Dalziel, who was a DCA Board for Professional Engineers, Land Surveyors, and Geologists (BPELSG) licensee for nearly 40 years.



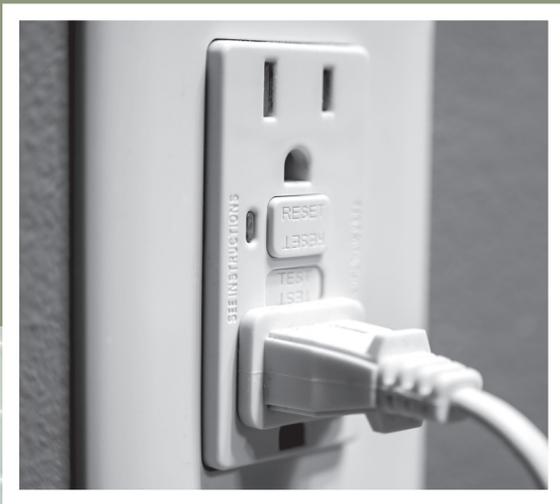
Charles Dalziel. Courtesy of UC Berkeley Department of Electrical Engineering and Computer Science

Dalziel was an internationally recognized expert on electrical shock who worked with General Electric, the San Diego Gas and Electric Company, and the National Defense Research Committee, as well as in academics as an electrical engineering alumnus and professor at University of California, Berkeley. According to UC Berkeley, with the publication of his groundbreaking research papers on electrical shock, Dalziel became an in-demand lecturer, committee member, and reviewer of specific cases of death or injury.

"From the [case] reviews, he came to realize that the commonest cause of such deaths came from ordinary household circuits under the malfunction known as 'ground fault,'" the university wrote in his obituary. "His research objective then became to create a device which would interrupt a ground-fault current before it was large enough to cause human physiological damage."

It was a tall order: The problem-solving item needed to be sensitive, speedy, reliable, small, and cheap. Nevertheless, Dalziel was up to the challenge: He filed for and received a patent for the ground-fault current interrupter in 1965. Based on a magnetic circuit plus a then-newly developed semiconductor device, his GFCI did the job safely, reliably, and inexpensively.

The National Electrical Code (NEC)—which outlines standards for all 50 states—began calling for Dalziel's invention to be used in various areas, especially those involving water as it is a main cause of ground faults. Starting with underwater swimming-pool lights in 1968, the NEC was updated throughout the years to recommend GFCIs in many places around the house like bathrooms, kitchens, and laundries, as well as for a wide range of other locations and items like commercial garages, decorative and drinking fountains, elevator-maintenance areas, and heating and air conditioning units. Portable GFCI units also are available for on-the-go electrical-safety needs.



Already renowned in his field, Dalziel was further lauded for his lifesaving invention, receiving a commendation from the state of California plus numerous honors and awards from professional organizations such as the international Institute of Electrical and Electronics Engineers.

EVERYDAY ELECTRICAL SAFETY

Do you have Charles Dalziel's invention in your house? If your home is of newer construction or has had major reconstruction, you should, according to NEC GFCI standards. However, if you have an older home and want to make sure your electrical system is safe, or if you have a newer or remodeled home and need help installing, checking, or fixing GFCI outlets or other system components, California's licensed electrical contractors can answer your questions, perform repairs and improvements, and make sure everything's working safely.

For more information on California licensed engineers like Dalziel, visit BPELSG at www.bpelsg.ca.gov; for information about licensed contractors like those specializing in electrical work, visit the Contractors State License Board at www.cslb.ca.gov. To check a professional's license, visit <https://search.dca.ca.gov>. 



BRIEFS



HOW MUCH IS THAT TREE WORTH?

They provide shade, shelter, and beauty: Trees enhance our lives and communities in so many ways that it's difficult to calculate their true value for ourselves and our world.

However, there's a way you can find out how much that tree in your yard is worth, not just in terms of money, but also in the bigger picture. The free, online National Tree Benefit Calculator (www.treebenefits.com) lets you enter details—location, species, and size—about individual trees around you, giving you an idea of both the economic and environmental value your trees provide on an annual basis.

For example, according to the calculator, a single 10-inch-diameter London planetree at the Department of Consumer Affairs' (DCA) headquarters provides an annual overall monetary benefit of \$94, factoring in property-value and curb-appeal increases, energy-use reduction, air-quality improvements, stormwater and erosion reduction, and pollution decreases. And that's just one tree!

Because of these many benefits, several local governments and utility districts have created free-tree programs, so inquire about availability in your community. To incorporate trees and other outdoor elements to their—and your—best advantage in a landscape, contact a professional licensed by the Department of Consumer Affairs' Landscape Architects Technical Committee; for assistance with tree pruning and upkeep, contact a tree service contractor licensed by the Contractors State License Board; to check a professional's license, visit <https://search.dca.ca.gov>.

BRADY OPPENHEIM



PHYSICAL THERAPY BOARD OF CALIFORNIA: NEW LOOK, NEW LOCATION

The Physical Therapy Board of California (PTBC) has moved! If you need to visit PTBC's office, the new address is 2005 Evergreen St., Suite 2600, Sacramento, CA 95815. The phone number is still the same: (916) 561-8200. The office is open Monday through Friday, 8 a.m. to 5 p.m., and is closed on state holidays. Along with PTBC's new address comes a new look. The Board has launched a new logo that represents the importance of what physical therapists do and why PTBC is here to protect consumers. So look for this logo when you are looking for PTBC, and find out more at www.ptbc.ca.gov, and connect with PTBC at www.facebook.com/PTBCnews or <https://twitter.com/PTBCnews>.

CHERI GYURO





EATING HEALTHY WITHOUT CUTTING TASTE

The next time you're craving a salty snack, ditch the chips and crackers and go nuts. Walnuts, almonds, and even flax seeds are unsaturated fats that nutritionists and the American Heart Association (AHA) acknowledge are an important part of a healthy diet.

According to AHA, replacing as little as 5% of saturated fats with nonsaturated fats—often referred to as “good fats”—can help reduce the risk of heart disease and even lower cholesterol.

There are two main types of cholesterol: high-density lipoprotein and low-density lipoprotein. Lipoproteins are made of fat and proteins. Both saturated fat and dietary cholesterol are found in animal foods such as meats, poultry, and dairy products.

Swapping out saturated fats like butter, cheese, and red meat and replacing them with heart healthy choices such as walnuts, salmon, mackerel,

avocadoes, and olives can contribute to good heart health.

For recipes that call for butter, use extra virgin olive oil instead. You can also replace mayonnaise with blended or pureed avocadoes for a delicious and nutritious sandwich spread or dip.

AHA also encourages consumers to beware of food with excessive refined sugars and sodium that may contribute to heart disease. They suggest:

- Limit saturated fat to 5% or 6% of total calories.
- Avoid trans-fat from partially hydrogenated oils that are primarily found in fried foods, doughnuts, and prepacked snacks.
- Limit added sugar intake to approximately six tea spoons a day for women and nine for men.
- Cut sodium intake down to 1,500 to 2,300 milligrams per day.

Making these small modifications to your food planning and diet can go a long way to maintaining good health.

LANA K. WILSON-COMBS



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<https://thedcapage.blog>.

REACH OUT



The Department of Consumer Affairs (DCA) protects and serves California consumers while ensuring a competent and fair marketplace. DCA accomplishes this by administering more than 3.5 million licenses in more than 280 license types, including permits, certificates, and registrations through the licensing and regulatory entities under its jurisdiction. DCA provides consumers with current license status information on the millions of professionals licensed or certified through its entities. To check professionals' licenses, visit <http://search.dca.ca.gov>. To report concerns about a licensed professional or to find out more about a profession, contact one of the many DCA entities listed below.

ACCOUNTANCY, CALIFORNIA BOARD OF

2450 Venture Oaks Way, Suite 300
Sacramento, CA 95833
(916) 263-3680
www.dca.ca.gov/cba

ACUPUNCTURE BOARD

1747 North Market Blvd., Suite 180
Sacramento, CA 95834
(916) 515-5200
www.acupuncture.ca.gov

ARBITRATION CERTIFICATION PROGRAM

1625 North Market Blvd.,
Suite N-112
Sacramento, CA 95834
Toll-free: (800) 952-5210
(916) 574-7350
www.dca.ca.gov/acp
www.lemonlaw.ca.gov

ARCHITECTS BOARD, CALIFORNIA

2420 Del Paso Road, Suite 105
Sacramento, CA 95834
(916) 574-7220
www.cab.ca.gov

ATHLETIC COMMISSION, CALIFORNIA STATE

2005 Evergreen St., Suite 2010
Sacramento, CA 95815
(916) 263-2195
TTY: (800) 326-2297
www.dca.ca.gov/csac

AUTOMOTIVE REPAIR, BUREAU OF

10949 North Mather Blvd.
Rancho Cordova, CA 95670
Toll-free: (800) 952-5210
www.bar.ca.gov

BARBERING AND COSMETOLOGY, BOARD OF

2420 Del Paso Road, Suite 100
Sacramento, CA 95834
Toll-free: (800) 952-5210
www.barbercosmo.ca.gov

BEHAVIORAL SCIENCES, BOARD OF

1625 North Market Blvd.,
Suite S-200
Sacramento, CA 95834
(916) 574-7830
www.bbs.ca.gov

CANNABIS CONTROL, BUREAU OF

Mailing address:
P.O. Box 419106
Rancho Cordova, CA 95741-9106
Toll-free: (833) 768-5880
www.bcc.ca.gov

CEMETERY AND FUNERAL BUREAU

1625 North Market Blvd.,
Suite S-208
Sacramento, CA 95834
(916) 574-7870
Toll-free: (800) 952-5210
www.cfb.ca.gov

CHIROPRACTIC EXAMINERS, CALIFORNIA BOARD OF

901 P St., Suite 142A
Sacramento, CA 95814
(916) 263-5355
Toll-free: (866) 543-1311
www.chiro.ca.gov

CONTRACTORS STATE LICENSE BOARD

9821 Business Park Drive
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