

Consumer

CONNECTION

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Inside

Licensed Vocational
Nurses

P.4

Skin Sun Safety

P.6

'Building' Wellness

P.8

Cover

Protect Your\$elf

TIPS FOR TODAY'S HIGH-TECH MONEY—P.14

STATE OF CALIFORNIA
dca
DEPARTMENT OF CONSUMER AFFAIRS



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CONTENTS

P.2 #AskDCA

P.12 PICTURES WORTH A THOUSAND WORDS

P.20 GET YOUR CAR ROAD TRIP-READY

P.4 LICENSED VOCATIONAL NURSES: FOCUSED ON PATIENT CARE

P.14 **COVER STORY—1:** MONEY-TRANSFER APPS CAN REALLY COST YOU

P.21 EXECUTIVE SPOTLIGHT

P.6 STOP THE SUN FROM DAMAGING YOUR SKIN

P.16 **COVER STORY—2:** CRYPTOCURRENCY WITH CARE

P.22 BRIEFS

P.8 WELLNESS ARCHITECTURE: HEALTHIER WORKPLACES BY DESIGN

P.18 SENIORS: WHAT YOU NEED TO KNOW WHEN HIRING A CONTRACTOR

P.24 REACH OUT

P.10 DON'T SELL OUT YOUR HEALTH TO SOCIAL-MEDIA INFLUENCERS



You Have Questions?

WE'VE GOT ANSWERS!

Consumer Connection Staff

Q I HAVE BEEN A LICENSED PHYSICAL THERAPIST FOR ABOUT TWO DECADES. I'M AT A POINT IN MY CAREER WHEN I HAVE SOME SCHEDULE FLEXIBILITY AND WANT TO GIVE BACK TO THE PROFESSION THAT HAS PROVIDED ME SO MUCH SATISFACTION OVER THE YEARS. HOW DO I GO ABOUT APPLYING TO BE A BOARD MEMBER FOR THE PHYSICAL THERAPY BOARD OF CALIFORNIA (PTBC)?

PTBC is made up of seven members (four are professional physical therapists and three are members of the public). The governor appoints the four professional members and one public member; the speaker of the Assembly appoints one public member; and the Senate Rules Committee appoints one public member. Specifically, the first step to becoming a PTBC board member is to submit an application to the Governor's Office online at www.gov.ca.gov. Select the "Appointments" tab, then the "Online Application" link. For more information about being a board member for PTBC or DCA's other licensing entities, visit www.dcaboardmembers.ca.gov.

Q WHAT IS A SUBJECT MATTER EXPERT, AND HOW DO THEY PROTECT CONSUMERS?

The Department of Consumer Affairs (DCA) and its boards and bureaus use practicing licensees in good standing as subject matter experts (SMEs)—often referred to as expert reviewers or expert practice consultants. In an administrative capacity, SMEs assist DCA's Office of Professional Examination Services with examinations for licensure. SMEs also help the efforts of enforcement units within boards and bureaus with investigations and allegations of wrongdoing. SMEs provide an unbiased review and opinion in support of investigation and enforcement functions to maintain industry standards. If you are a licensee in good standing with your respective board or bureau and are interested in serving as a subject matter expert, contact your licensing entity's enforcement unit.

Q RECENTLY, I NEEDED AN ARCHITECT FOR A HOME PROJECT. I MET THIS PERSON IN PASSING WHO CLAIMED TO BE AN ARCHITECT AND GAVE ME A CARD WITH A LICENSE NUMBER ON IT. I LOOKED UP THE LICENSE USING DCA'S SEARCH TOOL AND COULD NOT FIND THAT NAME OR NUMBER. SHOULD I BE CONCERNED THAT THIS PERSON IS NOT AN ARCHITECT?

Claiming to be an architect and using that specific title for services requires licensure through the California Architects Board (CAB). However, individuals who are not licensed as architects or civil or structural engineers can design certain types of buildings or parts of buildings; but they should not utilize a license number if they aren't licensed. You can check whether an individual is an architect and the status of their license by visiting <https://search.dca.ca.gov>. If you have a question about hiring an architect or whether other professionals can perform specific types of design work, please visit the CAB website at www.cab.ca.gov or call (916) 574-7220.

Q WHEN I WENT TO A MEDICAL OFFICE THE OTHER DAY, I WAS SEEN BY SOMEONE CALLED A "PHYSICIAN ASSISTANT." WHAT IS A PHYSICIAN ASSISTANT?

Physician assistants (P.A.s) are licensed and highly skilled health care professionals trained to provide patient evaluation, education, and health care services. Found in every health care setting and specialty, P.A.s work in collaboration with physicians to provide services such as performing examinations and procedures, diagnosing and treating patients, prescribing medication, and assisting with surgeries. P.A.s must attend a specialized medical training program associated with a medical school, which includes classroom studies plus 2,000 hours of supervised clinical practice. A bachelor's degree is required to apply to a P.A. training program like the 16 programs here in California, and P.A.s graduate with a master's degree in their field. In California—which has more than 14,000 of these professionals—P.A.s must be nationally certified before being licensed by the Department of Consumer Affairs' Physician Assistant Board. For more information on P.A. education, profession, and licensure, visit the Board at www.pab.ca.gov.

#AskDCA



Q I'M AN AUTOMOTIVE REPAIR INSTRUCTOR IN A REGIONAL OCCUPATIONAL PROGRAM IN SOUTHERN CALIFORNIA, AND I'M INTERESTED IN LEARNING ABOUT THE BUREAU OF AUTOMOTIVE REPAIR'S CARS FOR SCHOOLS PROGRAM. CAN IT HELP US ACQUIRE CARS FOR TEACHING PURPOSES?

Yes, the Bureau of Automotive Repair's (BAR) Cars for Schools program provides retired vehicles to public high schools, community colleges, and regional occupational programs throughout the state to provide hands-on training opportunities for students.

This is how it works: The program diverts up to 350 vehicles annually from BAR's Consumer Assistance Program (CAP), which helps improve California's air quality by offering eligible consumers up to \$1,500 to retire a vehicle at a BAR-contracted dismantler. Vehicles are provided to schools at no charge, but schools cover the cost of transporting vehicles from the dismantler to the school and back again.

To retain the pollution control benefits of CAP, participating schools must sign a memorandum of understanding with BAR agreeing to specific terms, such as not operating the vehicle on public roads and returning the vehicle back to the dismantler by a specified date.

The benefits for schools are many: They may request specific vehicle makes, models, model years, ranges of model years, or other vehicle-specific features, and use the vehicles as needed to demonstrate operation principles or repair techniques. Students can gain hands-on experience assembling, disassembling, and troubleshooting vehicles.

For more information and to find out if your program or school is eligible, email carsforschools@dca.ca.gov.

Q I'VE BEEN HEARING ABOUT AN UPSWING IN CATALYTIC CONVERTER THEFT. WHAT CAN I DO TO HELP PROTECT MY VEHICLE?

Experienced thieves can remove a catalytic converter in one to two minutes with a saw or wrench. What can net a thief up to \$300 at a scrapyards or recycler can cost thousands of dollars to fix, depending on the make and model of your vehicle. To help prevent your vehicle from being targeted, there are a few simple things you can do. First, take advantage of engraving/etching events offered by local law enforcement agencies and auto shops to have your vehicle's license plate number or VIN (vehicle identification number) engraved on your converter. If thieves try to sell it at a reputable scrap dealer, this may help alert them that it is a stolen converter; it also makes it easier to identify the owner of the vehicle it was stolen from. Second, calibrate your vehicle's alarm to detect vibration and consider purchasing a dash cam. Third, park in well-lit areas and close to buildings. If you have a garage, use it. Also consider installing motion-detection lighting outside if possible. Finally, cover the converter with a protective plate, shield, clamp, cage, or strap. If your catalytic converter is bolted on, consider having the bolts welded. If you are mechanically inclined, some of these options, including some DIY methods—like a rebar cage—you can do yourself. If you'd rather have a professional do it for you, visit the Bureau of Automotive Repair's website (www.bar.ca.gov) to search for a licensed auto shop or check the business' 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 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.

LICENSED VOCATIONAL NURSES: FOCUSED ON PATIENT CARE

PROVIDING ESSENTIAL, PROFESSIONAL HEALTH CARE SERVICES

Brady Oppenheim

Consumer Connection staff

The letters “LVN” stand for “licensed vocational nurse”—the proud designation of more than 123,000 dedicated California health care professionals.

FULFILLING A WARTIME NURSING NEED

While nursing itself is an ancient practice, the LVN profession only started coming into its own in the 20th century. According to the University of Pennsylvania, while the “licensed practical nurse” movement to provide formally trained basic bedside nursing care began in the late 1930s, it truly took off a few years later at the dawn of World War II. The overseas conflict caused an immediate nursing need on the home front when registered nurses (R.N.s) were called to serve in military capacities. Faced with urgent care shortages, American hospital administrators expanded their in-house R.N. training programs to focus on shorter licensed practical nurse (LPN) training programs to quickly provide more nurses for hospitals.

The hospitals’ LPN training effort was a success that not only ensured professional health care during World War II, but also eventually resulted in today’s more than 700,000 LPNs—known as licensed vocational nurses in California and Texas—in the U.S.

PATIENT-CENTERED PROFESSION

Following the wartime U.S. LPN trend, states were quick to license the profession, with New York becoming the first state to license these nurses; a decade later, all states would. California’s own licensing board—the Board of Vocational Nursing and Psychiatric Technicians (BVNPT)—was established soon after World War II, in 1951.

Through the decades, LVNs have provided essential health care services for patients under the supervision of an RN or physician. Typical duties include:


- Monitoring patient health.
- Administering basic nursing care, such as changing bandages and inserting catheters.
- Assisting with activities of daily living, like helping patients bathe and dress.
- Discussing care with patients and listening to patient concerns.
- Reporting patient status and concerns to RNs and doctors.
- Documenting and recording patient health records.

California LVNs typically complete a total of 1,530 educational and hands-on college-level training hours on health care topics like anatomy and physiology, nursing fundamentals, pharmacology, communicable diseases, maternity and pediatric nursing, and ethics via a BVNPT-approved school program. LVNs can also be licensed in California through equivalency methods:

- Graduation from an out-of-state BVNPT-approved LPN or LVN nursing program.
- Completion of equivalent education and experience.
- Completion of education and experience as a corpsman in the U.S. military.

As during World War II, the need and popularity of the profession continue to grow: According to the U.S. Bureau of Labor Statistics (BLS), LVN and LPN employment is projected to increase 9% from 2019 to 2029—much faster than the average for all occupations. BLS cites an aging American population, more individuals with chronic conditions, and an expansion in outpatient-care procedures and settings as some of the major reasons behind the profession’s expected growth.

LEARN MORE ABOUT LVNS

For more information on California LVNs, their education and licensure, and their licensing board, visit www.bvnpt.ca.gov; to check an LVN’s license, visit <https://search.dca.ca.gov>. 



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THROUGH THE DECADES,
LVNs HAVE PROVIDED
ESSENTIAL HEALTH CARE SERVICES
FOR PATIENTS UNDER THE
SUPERVISION OF AN R.N.
OR PHYSICIAN.

STOP THE SUN FROM DAMAGING YOUR SKIN

TAKE SIMPLE PRECAUTIONS TO AVOID SKIN CANCER

By Ryan Jones

Consumer Connection staff

The often warm, mild California climate lends itself to lots of time outdoors in the sun, which can be harmful to your skin. But taking the extra steps to use sunscreen and wear protective clothing go a long way to avoiding skin cancer that, in some cases, can be deadly.

SUNSCREEN IS CRITICAL

Limiting exposure to the sun is important not only to avoid wrinkles and other premature skin problems, but because the sun—and ultraviolet (UV) radiation from sunlamps or tanning beds—can cause skin cancer. The Centers for Disease Control and Prevention estimates roughly 76,000 people in the U.S. are diagnosed annually with melanoma, the most serious form of skin cancer, and about 9,000 per year die because of it.

However, the most common product people use to protect themselves against the sun and its damaging UV rays—sunscreen—is largely misunderstood.

SPF, or sun protection factor, is the number used to gauge the degree of protection provided by sunscreen, but it's not as straightforward as you think, and many people fail to apply sunscreen correctly for adequate protection outdoors.

UNDERSTANDING SPF

A 2015 Northwestern University study of dermatology clinic patients highlighted the confusion about SPF ratings. A majority of the patients said they believed SPF 30 was twice as protective as SPF 15. While a logical thought, it is not even close to being true, according to the American Academy of Dermatology (AAD). SPF 30 is roughly 4% more protective than SPF 15, with SPF 15 filtering out around 93% of UV-B rays and SPF 30 filtering out around 97%. (UV-B rays are more damaging than UV-A rays, but UV-A rays also contribute to sunburn and other skin damage.)

AAD recommends using sunscreen rated at least SPF 30, and the protection gap narrows even further with higher SPF ratings—SPF 50 blocks 98% of UV-B rays while SPF 100 filters out 99% of those rays.

Some experts believe sunscreens with lower ratings may actually be more effective in the long run because of the false sense of security that can come with applying high-number SPF products, with consumers being less likely to reapply or limit time in the sun: both key aspects in the fight against skin damage and skin cancer.

OTHER KEY SUNSCREEN FACTORS

All sunscreens protect against UV-B rays, but only those labeled “broad spectrum” filter UV-A rays also. The Food and Drug Administration (FDA), which regulates sunscreen, recommends using broad spectrum sunscreens and requires this warning on ones that are not broad spectrum or don't have an SPF of at least 15: “This product has been shown only to help prevent sunburn, not skin cancer or early skin aging.”

Sunscreen application is critical for adequate protection over an extended period. The FDA recommends reapplying sunscreen every two hours regardless of SPF. Anyone swimming or sweating should reapply sunscreen more often—some sunscreens are water resistant but none are waterproof—and manufacturers can no longer label sunscreens “waterproof,” “sunblock,” or make a claim of protection for more than two hours without reapplying.

The other critical component of maximizing sunscreen protection is to apply it liberally. The FDA says one ounce of lotion sunscreen is needed for an average-size adult to evenly cover the body effectively.


The FDA emphasizes that all people regardless of skin tone are vulnerable to UV rays, and consumers should do more than apply sunscreen to protect skin against premature aging and skin cancer:

- Limit time in the sun, especially between 10 a.m. and 2 p.m., when the sun's rays are most intense.
- Wear clothing to cover skin exposed to the sun such as long-sleeve shirts, pants, and broad-brim hats. All fabrics disrupt UV radiation to some degree, but clothing that does the best job carries an ultraviolet protection factor (UPF) rating from 15 (good) to 50-plus (excellent).
- Sun protection is not just for the beach or pool. Even on an overcast day, 80% of the sun's UV rays can get through the clouds. Stay in the shade as much as possible.
- Avoid tanning beds and sunlamps. The World Health Organization has declared indoor tanning devices to be cancer-causing agents, and the AAD reports that studies have found a 59% increase in the risk of melanoma for those who have been exposed to UV radiation from indoor tanning.



THE AMERICAN ACADEMY OF DERMATOLOGY (AAD) RECOMMENDS USING SUNSCREEN RATED AT LEAST SPF 30, AND THE PROTECTION GAP NARROWS EVEN FURTHER WITH HIGHER SPF RATINGS—SPF 50 BLOCKS 98% OF UV-B RAYS WHILE SPF 100 FILTERS OUT 99% OF THOSE RAYS.

For more information about keeping your skin healthy and minimizing the risk to skin cancer, consult a dermatologist. The Department of Consumer Affairs' Medical Board of California (www.mbc.ca.gov) licenses and regulates dermatologists statewide, and professionals licensed

by the Osteopathic Medical Board of California (www.ombc.ca.gov) can specialize in dermatology. Be sure a professional's license is in good standing at <https://search.dca.ca.gov>. 

WELLNESS ARCHITECTURE: HEALTHIER WORKPLACES BY DESIGN

INCREASED OPPORTUNITIES FOR PHYSICAL ACTIVITY HELPS COMBAT CHRONIC DISEASES

By **Laurel Goddard**
Consumer Connection staff

We've all heard of wellness in the workplace, but how about wellness of the workplace?

Think of it as healthfully designed work spaces in which buildings, streets, and neighborhoods are designed to make us healthier by getting us to move more and actively using green spaces.

Known as "active design" or "wellness architecture," the nonprofit Global Wellness Institute defines it as "a practice of architecture that relies on the art and science of designing built environments with socially conscious systems and materials to promote the harmonious balance between physical, emotional, cognitive, and spiritual well-being while regenerating the natural environment. It uses evidence-based design, development, and operational strategies to support healthy communities." The terminology emerged from the *Active Design Guidelines* published by the city of New York in 2010 to guide the creation of health-promoting buildings, streets, and urban spaces based on the latest academic research and best practices.

ACTIVE DESIGN IN ACTION

New and renovated offices are being designed to include more options for workers to get away from their desks and go outside to enjoy integrated green spaces, take a spin around an indoor bike track, or workout in an onsite gym.

Active design is viewed by many as an opportunity to reduce obesity rates. More than two in three adults were considered overweight or obese according to recent statistics from the National Institute of Diabetes and Digestive and Kidney Diseases, part of the National Institutes of Health. The workplace can contribute to unhealthy habits like too much sitting, and American workers spend more than eight hours a day doing it, not including a sedentary commute.

WHERE IT BEGAN

Although gaining newfound popularity, active design has its roots in history, when built-environment strategies implemented in the 19th century led to a massive reduction in the spread of infectious diseases. A prime example is New York City's establishment and upgrading of infrastructure in the late 1880s to improve sanitation and reduce crowding. These improvements included building and expanding a sewer system, conducting regular street sweeping, establishing zoning ordinances and tenement building regulations, and building the first leg of its subway system.

Today's *Active Design Guidelines* focus on increasing opportunities for daily physical activity to combat growing chronic disease rates, according to New York's Center for Active Design, which bills itself as the leading nonprofit organization using design to foster healthy and engaged communities. It provides publications, original research, certification, technical assistance, and digital tools for municipalities and community leaders to incorporate active design into building codes and development plans.

ACTIVE-DESIGN CERTIFICATION

Certification programs aim to reduce isolation, harsh lighting, and stale air. The federal government selected the Center for Active Design to be the licensed operator of Fitwel, a global certification system that recognizes and promotes health-improving workspaces by optimizing building design and operations.

The concept continues to gain interest and is being incorporated into building codes. In Sacramento, for example, active design experts worked with county officials to revise portions of the county's design guidelines, writing new language and adding an appendix document detailing design that encourages activity while promoting physical and mental health.

Sacramento County sustainability manager Judy Robinson explained in *Architect* magazine that a working relationship also formed between the local planning and public health departments to further promote the importance of the built environment in combating disease.

To learn more about active design, visit the Let's Get Healthy California website at www.letsgethealthy.ca.gov, the California Office of Planning and Research website at www.opr.ca.gov, and the Center for Active Design website at www.centerforactivedesign.org.

The Department of Consumer Affairs licenses and regulates architects, landscape architects, engineers, and contractors. You can verify a license at <https://search.dca.ca.gov>. 

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TODAY'S ACTIVE DESIGN
GUIDELINES FOCUS
ON INCREASING
OPPORTUNITIES FOR DAILY
PHYSICAL ACTIVITY.



DON'T SELL OUT YOUR HEALTH TO SOCIAL-MEDIA INFLUENCERS

CHECK CREDENTIALS OR, BETTER YET,
CONTACT A LICENSED PROFESSIONAL

By Cheri Gyuro

Consumer Connection staff

When it comes to seeking advice on wellness, weight loss, or mental health, some people are looking no further than social-media influencers to answer their most urgent questions. Spotting bad advice from these online stars, however, can be difficult, leading to unhealthy and even dangerous results, according to experts.

WHAT IS AN INFLUENCER?

These highly acclaimed internet superstars have large numbers of followers on popular social-media platforms ... and that's really all it boils down to. The more followers they have, the more people tend to believe them and follow their suggestions or advice. But how do you know if their information is credible? The scary part is you don't unless you do some research to find out. The influencer may endorse a specific product or talk about a specialized diet, but beware, those products and services—which influencers are paid or compensated to endorse, often regardless of their effectiveness or safety—might not be the best options for you.

“Each person's health history is unique and, when you don't have an understanding about your own physiology and how your body is working, it really turns the decisions that you're making about your health into a gamble,” said Vera Singleton, a licensed naturopathic doctor from Northern California. “It's all good when recommendations for diet, supplements, or even medication are going well, but if something should go

wrong, you need to ask yourself if the person you are working with can troubleshoot and resolve problems for your safety. You need to work with someone that you trust.”

This would include mental health services. A social-media influencer may say something that sounds like good advice, but is it right for you? Everyone has their own special needs, and licensed medical and mental health professionals can tailor them accordingly. While it would be great if social-media influencers used a disclaimer stating they are not medical or mental health professionals, in many cases, it's not happening. Darlene Davis, a California licensed marriage and family therapist, has a suggestion for those who can't stay away from seeking advice on the internet.

“It's important as a consumer to take information from multiple platforms or sites and then use your own critical thinking,” she said. “Does this feel right to me? and ‘Have I researched enough to make such a critical decision about my mental health?’”

DO YOUR HOMEWORK

Social-media influencers are trusted by their followers. In the 2020 marketing publication “Attractiveness, Trustworthiness and Expertise—Social Influencers' Winning Formula,” a study reveals that attractiveness can add to the perception of social-media influencers' credibility, regardless of their specific credentials or lack thereof. But it's what's inside that counts: Getting advice about a mental health, diet, nutrition, or medical issue requires finding the right—and real—professional you can connect with. A social-media influencer certainly can't jump out of the screen to chat with you about your specific needs. At best, try to do some heavy-duty homework and research the influencer who's giving out advice to make sure they have the proper credentials and professional training to dole out advice.

“As a consumer, I would always want to check out a professional's credentials,” said Davis. “You can do this by verifying their license with the regulatory board that oversees them. If they are not listed, they probably are not legitimate.”

Your best bet in finding accurate information is to go the tried-and-true route: Seek a local licensed professional. They'll listen to you, work together with you on your unique issues, and will develop a game plan that can help you feel more comfortable about your health and well-being.

Check a professional's license at <https://search.dca.ca.gov>. 

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AS A CONSUMER, I WOULD ALWAYS WANT TO CHECK OUT A PROFESSIONAL'S CREDENTIALS. YOU CAN DO THIS BY VERIFYING THEIR LICENSE WITH THE REGULATORY BOARD THAT OVERSEES THEM. IF THEY ARE NOT LISTED, THEY PROBABLY ARE NOT LEGITIMATE.



PICTURES WORTH A THOUSAND WORDS

THE PSYCHOLOGY BEHIND LOGOS

By **Michelle McVay-Cave**

Consumer Connection staff

In the early 1970s, good graphic design became a top priority for the federal government during the Nixon administration. Several federal agencies and departments overhauled their visual identities with the creative expertise of famous designers commissioned to highlight the federal government's public services and strengthen national agencies' internal missions.

Why? Because an organization's image and reputation can be determined by an idea translated into graphic form—a logo.

ELEMENTS MAKE AN IMPRESSION

If you thought logos are just pretty designs, think again. A lot of thought goes into those graphics, which influence our overall impressions and everyday interactions with organizations and companies.

Two primary functions influence the psychology of a logo: the typeface (font) used and the logo's shape. A logo typically includes:

- A symbol or emblem
- A specific font
- Distinct color

Logo creation between public and private sectors is similar—both strive to gain the public's trust. However, that is where the similarity ends because logo engagement in the private sector is fundamentally about making a profit.

If you have wondered how a mixture of letters and an image can communicate so much with so little, Department of Consumer Affairs graphic designer Cesar Altamirano has the answer. For over 15 years, Altamirano has worked as a designer in the private and public sectors and has designed hundreds of logos during his career.

"Logos are used to convey in a practical, graphic form an emotion and the client's intended message," he said. "The logo is the vehicle frequently used to communicate that message. Logos should be simple, memorable, and be effective when enlarged or reduced, in color or black and white."

For organizations, regardless of the sector, logos are vital because they instantly provide details about what to expect from that group, thereby making both an immediate and lasting impression on consumers about an organization.

Whether or not a logo is remembered has a lot to do with typography or font psychology. Brands should be visually appealing because humans are more likely to recall visual stimuli than anything else—called "picture superiority effect" in psychology—when pictures and images are more likely to be remembered than words.


Fonts can communicate different emotions, from "serif" fonts, which include small lines or decorative strokes in letters or symbols, used when a company wants to project an "established" authoritative feeling, to plainer "sans serif" fonts (like the one used for this article) that indicate a sense of honesty and sensibility.



PSYCHOLOGY PLAYS A ROLE

Although most logos are made up of multiple components, a school of psychology called Gestalt theory is based on the idea that our brains attempt to simplify and organize complex images or designs that consist of many elements—people subconsciously view different parts of something as a unified whole when possible. Designers know that meaning can be conveyed by taking multiple parts and creating an image, so the parts work together as a single unit.

The paradox of choice—also known as “analysis paralysis” or “decision paralysis”—occurs when multiple options are offered, our brains become overloaded, and the freedom of choice can create confusion and distress. By reducing the number of concepts the client will choose from, the mental friction caused by too many options is removed.

In government branding, logos reinforce the public’s trust. Altamirano and the other professionals in DCA’s in-house graphic design team provide design services and logo creations for more than three dozen boards and bureaus as well as other affiliated state entities, helping with image development and communicating this trust by understanding the personality—and psychology—that different shapes and designs convey. 



TWO PRIMARY
FUNCTIONS INFLUENCE
THE PSYCHOLOGY
OF A LOGO: THE TYPEFACE
(FONT) USED AND THE
LOGO’S SHAPE.



MONEY-TRANSFER APPS CAN REALLY COST YOU

TAKE CARE TO AVOID LOSING YOUR CASH

By Ryan Jones

Consumer Connection staff

Money-transfer apps have made it easy to send someone cash electronically, and their popularity has exploded. While technology experts say peer-to-peer (P2P) payment services are generally safe, there are significant risks users need to be aware of.

P2P apps like Venmo, Apple Pay, Cash App, PayPal, and Zelle allow you to transfer money with only a few taps on a phone or clicks on a keyboard. With a profile linked to a credit card or bank account, users can send funds to someone in seconds—usually by searching for their phone number, email address, or username—if the recipient also uses the app.

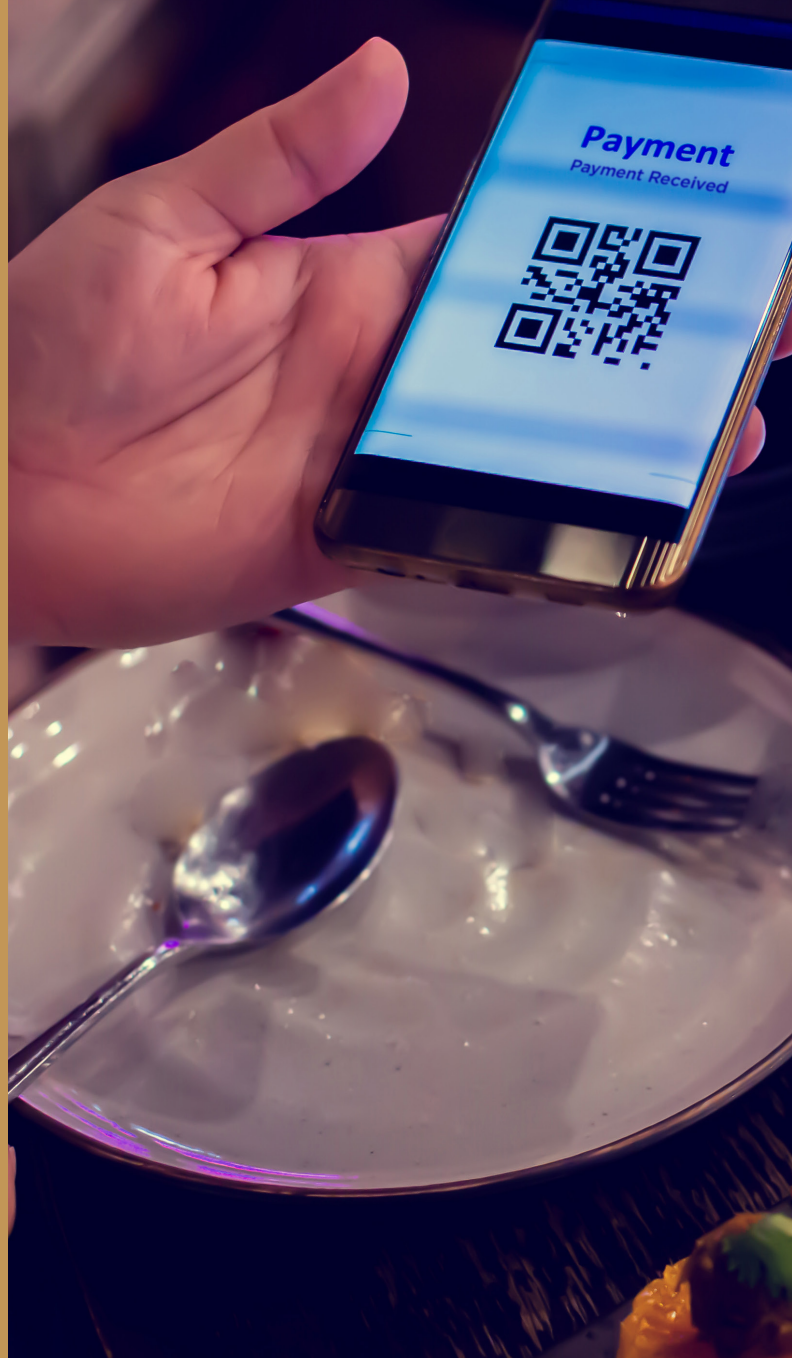
The growth in P2P use has been prolific. In 2017, 57% of U.S. adults reported using a P2P service, according to PaymentsJournal, and that figure jumped to 70% in 2020. Fueled by teens and young adults, P2P user growth is expected to continue: Research company eMarketer estimates more than \$1 trillion in transactions will take place via P2P by 2023.

With all that money changing hands, technology security experts say users should be aware of the potential risks that come with cash-transfer services.

PROBLEM RESOLUTION IS A PROBLEM

The simple and seemingly instantaneous transfer of money that makes P2P services so appealing are also the reasons transactions are virtually impossible to cancel or reverse in the event of a mistake or financial fraud.

In a 2018 review of the P2P space, *Consumer Reports* said misdirected payments to the wrong user are common: “Our study found it can be alarmingly easy to make this mistake, and that consumers may not know they can’t necessarily reverse such payments. Nor do they know that in most cases, providers won’t help if the recipient refuses to return the misdirected funds.”



This lack of recourse for consumers is also why scam artists have gravitated to P2P platforms. Two of the most common scams are:

- **Fraudulent sellers**—In this scenario that is common in online marketplaces and trading sites, unassuming buyers purchase an item from someone online and are persuaded to use a P2P service. The item is never received and the seller disappears.
- **Malicious emails**—Another common scam happens when people are sent an email “notification” that someone has deposited money into their P2P app account. They are prompted to click a link to go directly to the account, but instead malware is downloaded onto the victim’s phone or computer that the sender can use to steal personal information.




PRIVACY CONCERNS

Most cash-transfer apps reserve broad rights to use the personal data of users for unrelated purposes, including targeted advertising, *Consumer Reports* found. Many providers also reserve the right to sell user information to third parties.

It's important that P2P service users read all disclosures regarding privacy and the potential sale of users' data. It's also critical that, much like a social media feed, users must be sure to adjust their privacy settings (you don't want to advertise that you bought concert tickets, say, and won't be home that night).

There's a lot to like about money-transfer apps, and they are revolutionizing the ways we spend our money, whether for

a purchase or for the benefit of a friend or family member. Take the necessary precautions so these apps don't end up costing you.

For advice on money matters, talk to a certified public accountant licensed through the Department of Consumer Affairs' (DCA) California Board of Accountancy (www.cba.ca.gov). Older adults, people with disabilities, and minors may wish to utilize the services of a professional fiduciary licensed by DCA's Professional Fiduciaries Bureau (www.fiduciary.ca.gov) to help make sound financial decisions. If you've experienced a P2P scam, California's Department of Financial Protection and Innovation oversees financial service providers and investigates potential marketplace risks and fraud: Visit www.dfpi.ca.gov or call toll-free (866) 275-2677. 

CRYPTOCURRENCY WITH CARE

BE AWARE: CONSULT A LICENSED PROFESSIONAL FOR GUIDANCE

Brady Oppenheim

Consumer Connection staff

It's the new kid on the block: Cryptocurrency is today's shiny, high-tech form of finance. Before you invest your hard-earned money in cryptocurrency, find out more.

WHAT IS CRYPTOCURRENCY?

As outlined by Investopedia, cryptocurrency is a digital or virtual currency that is secured by cryptography, which makes it nearly impossible to counterfeit. Many cryptocurrencies are decentralized networks based on blockchain technology—a distributed ledger enforced by a disparate network of computers.

These tech-based financial systems allow for secure payments online, which are denominated in terms of virtual “tokens” that are represented by ledger entries internal to the system. “Crypto” refers to the various encryption algorithms and cryptographic techniques that safeguard these entries.

Investopedia notes major benefits of cryptocurrencies include making it easier to transfer funds directly between two parties, without the need for a third party like a bank or credit card company. Fund transfers are completed with minimal processing fees, allowing users to avoid fees charged by banks and financial institutions for wire transfers. Other benefits include accessibility for those who don't have access to traditional banks, mobile-based ease of use, privacy, and low transaction fees for international payments.

DIFFERENT THAN DOLLARS

While there are several benefits to consider, the Federal Trade Commission (FTC) cautions that cryptocurrency's digital basis isn't the only important difference between these tech-based currencies and traditional currencies like U.S. dollars:

- **Cryptocurrencies aren't backed by a government**—Cryptocurrencies are not insured by the government like U.S. bank deposits are. This means that cryptocurrency stored online does not have the same protections as money in a bank account. If you store your cryptocurrency in a digital wallet provided by a company, and the company goes out of business or is

hacked, the government may not be able to step in and help get your money back as it would with money stored in banks or credit unions.

- **A cryptocurrency's value changes constantly**—A cryptocurrency's value can change by the hour. An investment that may be worth thousands of U.S. dollars today might be worth only hundreds tomorrow. If the value goes down, there's no guarantee that it will go up again.
- **You don't have the same legal protections when you pay with cryptocurrency**—Credit cards and debit cards have legal protections if something goes wrong. For example, if you need to dispute a purchase, your credit card company has a process to help you get your money back. Cryptocurrency payments typically are not reversible. Once you pay with cryptocurrency, you only can get your money back if the seller sends it back. Before you buy something with cryptocurrency, know a seller's reputation, where the seller is located, and how to contact someone if there is a problem.

BE CRYPTO-AWARE

The FTC reminds consumers that, as more people get interested in cryptocurrency, scammers are finding more ways to use it. For example, scammers might offer investment and business “opportunities” promising to double your investment or give you financial freedom. Watch out for anyone who:

- Guarantees that you'll make money.
- Promises big payouts that will double your money in a short time.
- Promises free money in dollars or cryptocurrency.
- Makes claims about their company that are not clear.

You can report fraud and other suspicious activity involving cryptocurrency or other digital assets to:


- The Federal Trade Commission at www.ftc.gov/complaint.
- The Commodity Futures Trading Commission (CFTC) at (866) 366-2382 or at www.CFTC.gov/TipOrComplaint.
- The U.S. Securities and Exchange Commission (SEC) at www.sec.gov/tcr.
- The California Department of Financial Protection and Innovation (DFPI) at (866) 275-2677 or at www.dfpi.ca.gov (click on the “File a Complaint” tab).

Before using or investing in cryptocurrency, or to learn more about this new financial option, consider consulting a licensed accounting or fiduciary professional. Licensees of the Department of Consumer Affairs' California Board of Accountancy and Professional Fiduciaries Bureau will help you make the right investment choices—tech-based or traditional—for yourself and your financial future. To check a professional's license, visit <https://search.dca.ca.gov>.



GET TO KNOW CRYPTO LINGO

A new financial world has coined new terms to describe its tools and tactics. Get to know the top-10 crypto words:

1. **Bitcoin**—Bitcoin is the first decentralized digital currency, meaning it is not supervised by any authority, government, or institution. Launched in 2009 after an unknown person or persons called Satoshi Nakamoto established the basis of the system, it has inspired the creation of more than 1,000 other cryptocurrencies—all called “altcoin” as alternatives to Bitcoin—with different specifications and characteristics.
2. **Blockchain**—A blockchain is a digital record of transactions. The name comes from its structure, where individual records, called “blocks,” are linked together in a single list, called a “chain.” Blockchains are used for recording cryptocurrency transactions.
3. **Cryptocurrency**—Just like traditional money (known as “fiat” in crypto-speak), cryptocurrency is a means of exchange, but in this case, a digital one.
4. **Encryption**—Cryptocurrencies depend on this information-technology technique, which allows users to protect the exchange of data and make the processes in which they are used more secure.
5. **Forks**—When one part of a network’s users wants to make changes and they encounter the opposition of others, the resulting impossibility of finding unanimous positions produces forks, or offshoots, in the blockchain networks.
6. **Miners**—Mining is the process through which new cryptocurrencies are launched onto the market. These “miners” work with powerful computers connected 24 hours a day, making sure all transactions are performed correctly.
7. **NFT**—A non-fungible token (NFT) is a unit of data stored on a blockchain that certifies a digital asset to be unique and therefore not interchangeable, unlike cryptocurrencies that are mutually interchangeable. NFTs are used to represent one-of-a-kind items such as photos, videos, audio, and other types of digital files.
8. **Nodes**—Nodes are the computers that form part of the blockchain network. They store and distribute the updated copies of the transactions that are carried out, all in real time.
9. **ICO**—Initial coin offerings (ICOs) are a form of company financing, with companies offering tokens instead of the more traditional company shares and with shareholders paying with digital coins, through blockchain.
10. **Token**—Tokens are units of value that can be acquired through blockchain and are also used to acquire goods and services. 

—Source: BBVA Bank

SENIORS: WHAT YOU NEED TO KNOW WHEN HIRING A CONTRACTOR

BE AWARE OF SCAMS AND BE SURE TO CHECK THE LICENSE

By Laurel Goddard

Consumer Connection staff

It's a sad fact that shady contractors are out there, and like to prey on people they view as vulnerable. Some seek out older homeowners in the belief that seniors might be more trusting, more likely to have a sizable nest egg, and more prone to have memory or cognitive issues that can make them easier to take advantage of.

Case in point: In April 2020, Butte County sheriff's deputies arrested three suspects from the United Kingdom for targeting seniors in a paving scam. The suspects allegedly claimed they were working for a paving company and had leftover materials from another project and would give homeowners a great deal to sealcoat their asphalt driveway. The suspects performed substandard or incomplete work and asked for more cash from the victim than originally agreed upon.

The Department of Consumer Affairs' Contractors State License Board (CSLB) swiftly issued a news release alerting consumers to the scam, warning them to be aware of anyone trying to sell their services door-to-door or saying they have leftover materials.

Door-to-door sales scams ticked up over the past year as many residents stayed home during the pandemic. Seniors should always be especially careful, as they are often targeted in door-to-door scams. Many suspects also strong-arm unsuspecting seniors to go to the bank and take out money to pay them.

CSLB says it's also common for unlicensed or crooked contractors to come into an area shortly after a natural disaster such as a wildfire or storm and promise fast,

cheap repairs, or try to persuade consumers to sign over a payment from their insurance company. Be aware if vehicles are unmarked and have out-of-state license plates.

5 SIGNS OF A SCAM

Here's a list of five common approaches used by unscrupulous contractors:

- 1. High-pressure sales**—A fast-talking operator pushes you for an immediate decision about work, which makes it impossible for you to get the recommended three competitive bids, check license status, obtain a building permit, or review references.
- 2. Scare tactics**—A person offers to perform a free inspection, then claims that a serious problem such as faulty wiring, bad plumbing, or a leaky roof will put you in danger. This can lead to unnecessary and overpriced work.
- 3. Verbal-only agreements**—The "contractor" states that a written contract is unnecessary and then does shoddy work—or none at all. It is difficult to prove what was agreed to without a written contract.
- 4. Demand for cash**—The worker insists that you pay in cash, sometimes going so far as to drive you to the bank to withdraw funds. With money in hand, the person abandons a substandard or unfinished project.
- 5. Illegal large down or progress payments**—A contractor takes more for a down payment and subsequent payments than is allowed by law, claiming to need instant cash for supplies or to pay workers. By law, a down payment typically cannot exceed 10% of the total project price or \$1,000, whichever is less, and subsequent payments cannot exceed the value of work performed.

BEFORE YOU HIRE A CONTRACTOR


Anyone performing home improvement work valued at \$500 or more (combined labor and material costs) must be licensed by CSLB. These contractors have met experience and testing requirements, and, since 2005, have undergone a criminal background investigation. A person employed by a licensed contractor to solicit, sell, negotiate, or execute home improvement contracts must also be registered with CSLB. The work also requires a written contract, with any changes also in writing. Follow these best practices:

- Have a clear idea of the work you want before you call in professionals.
- Get recommendations from family and friends based on their experiences. Contractors with good reputations can usually be counted on to do a good job again. Consider searching the contractor's name online for additional reviews.
- Ask the contractor for his or her state contractor license number. Verify the license is for the specific type of work, is active and in good standing, and that your contractor carries general liability insurance in case of accidental damage, and workers' compensation insurance for employees by checking online at

www.cslb.ca.gov or by calling (800) 321-CSLB (2752). CSLB can also provide information about the contractor's bond and any disciplinary actions.

- Find out from your local building department if your project requires a building permit and confirm that your contractor will obtain those necessary.
- Get several identical construction bids and ask for client references to call and verify work quality.
- Ask for phone numbers and business addresses for the contractor, subcontractors, and suppliers.
- Get a detailed, written contract before work begins with specifics about project materials, expectations, clean-up and debris removal. Do not sign a contract you do not understand.
- If the contractor asks you to sign the contract on an electronic device (cell phone, tablet, laptop computer), request an immediate paper copy. Otherwise, you may not receive a copy of the contract, or some of the contract language may change between the time you signed and when you receive a copy.
- Have a timetable for each phase of your project and the corresponding payment schedule spelled out in the contract. Do not let payments get ahead of the work. The terms should require balance payment when the job is completed.
- Avoid paying in cash.
- Keep all of your project documents, including payments and photographs, in a job file.
- Check with your local Better Business Bureau for complaints against the contractor.
- Consider asking a trusted friend or family member to help you review the contract and/or monitor work throughout the project.
- Be aware that those 65 or older have a right to cancel a home improvement contract for up to five business days after signing one. For all others, there is a three-business-day right to cancel. Do not allow the contractor to begin work or pull permits during this period.

FIND A LICENSED CONTRACTOR THROUGH CSLB

A quick and easy way to find licensed contractors in any area of California is through the CSLB website at www.cslb.ca.gov. Click on the "Consumers" tab, then the "Find My Licensed Contractor" link. Simply enter a city or ZIP code and pick the license classification you want and you'll get a randomly generated list of all eligible contractors in that license classification in that area. To file a complaint or express concerns about a contractor, call (800) 321-CSLB (2752). 



THOSE 65 OR OLDER HAVE A FIVE-BUSINESS-DAY RIGHT TO CANCEL A HOME IMPROVEMENT CONTRACT. EVERYONE ELSE HAS THREE DAYS TO CANCEL.



CSLB SENIOR SCAM STOPPER SEMINARS EDUCATE AND EMPOWER AUDIENCES

CSLB's Senior Scam Stopper seminars have been offered throughout the state since 1999 in cooperation with legislators, state and local agencies, law enforcement, district attorneys, and community-based organizations. Seminars provide information about construction-related scams and how seniors can protect themselves when hiring a contractor. CSLB is currently conducting seminars. To find out more or to schedule a workshop for a group, organization, or club, contact CSLB's outreach coordinator at (916) 255-4693 or social@cslb.ca.gov.



EXCEPTION TO UPFRONT PAYMENT RULE

Typically, a contractor can only require upfront 10% of the cost of the job or \$1,000, whichever is less. However, there is an exception to this rule for about two dozen contractors who have filed a blanket performance and payment bond with the CSLB registrar. CSLB can tell you if the contractor you're considering is one of those. Call (800) 321-CSLB (2752).

GET YOUR CAR ROAD TRIP-READY

TEN TIPS TO KEEP YOU ROLLING

By Lana K. Wilson-Combs
Consumer Connection staff

There's nothing like jumping in the car and hitting the open road. But before you head out on the highway for that well-deserved road trip, make sure your car is in tip-top shape and good to go.

The Bureau of Automotive Repair (BAR) recommends motorists inspect their cars year-round. A pre-checkup of your car can also help decrease the chance of breakdowns. Simple things like replacing wiper blades and topping off fluids can often be done easily in your own garage. Bigger items like your engine, transmission, and fuel system components should be serviced by a licensed auto shop. In addition, BAR offers 10 car care tips including:



READ YOUR OWNER'S MANUAL

Ensure your vehicle is up to date on the manufacturer's recommended maintenance and service schedule.



DON'T IGNORE THE CHECK-ENGINE LIGHT

Never leave for a trip with your car's check-engine light or malfunction indicator light on. Have the problem diagnosed by a qualified technician and make necessary repairs before you leave.



INSPECT THE TIRES

Make sure all tires, including the spare, are properly inflated. Look for uneven or excessive tread wear or cracks in the sidewalls. Have your tires rotated at the manufacturer's recommended intervals.



TEST THE BATTERY

You won't get far without starting your vehicle, so have the battery tested. If your battery's charge is fine, then a simple check to make sure your battery terminals are clean should suffice.



KEEP YOUR COOL

There is nothing worse than having your car's air conditioner conk out. Test the air conditioning before going on a long trip. Turn it on and let it run for a few minutes. Inspect the belts and hoses. If it takes too long to get cool or blows warm air, you may need to have a licensed auto shop inspect the entire system.



BRAKE IT DOWN

Do your brakes squeak? Have your brake pads and linings inspected for wear according to the manufacturer's service intervals and specifications.



LIGHT THEM UP

Test your car's interior and exterior lights, including turn signals and high beams, to make sure they work. Keep the lenses clean to get maximum visibility.



AIR IT OUT

Change your car's air filters according to the manufacturer's service intervals and specifications. A dirty air filter lowers gas mileage and reduces engine performance.



CHECK FOR LEAKS

Check your radiator and hoses for leaks and wear. Have the cooling system flushed and refilled according to the manufacturer's service intervals and specifications. This service should include a check of the pressure cap.



SAFETY FIRST

Most auto parts and hardware stores have car safety kits. They usually contain jumper cables, orange cones, emergency blankets, bungee cords or zip ties, gloves, small multitools, cloths, and more. Hopefully, you won't need it, but it's better to have one handy just in case.

To search for an auto shop near you, try BAR's Auto Shop Locator at www.bar.ca.gov. To verify a shop or auto professional's license and check for possible disciplinary actions, visit <https://search.dca.ca.gov>.





EXECUTIVE SPOTLIGHT



STEPHEN SODERGREN BOARD OF BEHAVIORAL SCIENCES

Stephen Sodergren was appointed to the role of executive officer of the Department of Consumer Affairs' Board of Behavioral Sciences (BBS) in March 2021, but the new post wasn't unfamiliar territory; Sodergren had been serving as the interim executive officer since the retirement of former Executive Officer Kim Madsen in December 2020.

Prior to his appointment, Sodergren served as assistant executive officer for BBS since 2012. In that role, he was responsible for planning, organizing, directing, and administering all activities of the Board's programs and operations, ensuring the Board fulfilled its mandate of consumer protection and mental health access for all Californians.

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

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

In a previous position, I reviewed trademarks and service marks using a file card system, which was interesting but tedious. I also worked as a land agent for the California Department of Water Resources and worked on wetland restoration projects. Lastly, I managed a toy store—there is nothing like getting paid to play.

WHAT IS YOUR VISION FOR THE BOARD?

I want the Board to be a model agency when it comes to consumer protection for mental health services. Additionally, I want the Board to be a model agency statewide when it comes to customer service and educating consumers and licensees.

WHAT IS YOUR BIGGEST CHALLENGE?

My biggest challenges are ensuring that the Board is addressing the changes that are occurring in the mental health industry in a timely manner, such as telemedicine, and determining how we can assist to create a mental health workforce that can match the needs of all Californians.

WHAT WOULD YOU LIKE CONSUMERS TO KNOW ABOUT THE BOARD?

We are here to serve you and we appreciate hearing your voices.

WHAT DO YOU LIKE BEST ABOUT YOUR JOB?

Mostly, working with my dedicated and top-notch staff. They make this job easier to handle. I also enjoy interacting with Board members and stakeholders in addressing issues, and crafting policies that will ensure more accessible and competent mental health services for all Californians.

WHAT DO YOU DO FOR FUN?

I like to cook, read profusely, and especially like the down time with my loving family.

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

Love in the Time of Cholera by Gabriel García Márquez and *Evicted: Poverty and Profit in the American City*. I like to have two books going at once.

WHAT'S ON YOUR MUSIC PLAYLIST?

A better question might be "What's not on my playlist?" John Coltrane, Balkan Beat Box, Green Day, Andy Mineo, and classical are among my recent listens.

WHAT ADVICE WOULD YOU GIVE TO YOUR YOUNGER SELF?

Slow down and listen, learn, and love. Stay present: This moment is precious. ☺

BRIEFS



SAFE SANDAL SEASON ALL YEAR LONG



If it's sunny out, Californians are always ready to enjoy warm weather and show off their pedicures.

Consumers need to ensure their manicurists/cosmetologists are engaging in safe practices when performing pedicures on clients.

The California Board of Barbering and Cosmetology (BBC) launched its eighth annual #SafeSandalSeason program to help consumers identify unsafe practices at nail salons and ways to avoid contracting infections and diseases. Here are some tips to make sure you have a safe pedicure:

- You can ask manicurists/cosmetologists to wash their hands before performing services.

- Do not shave your legs before appointments.
- Avoid the salon if you have broken skin or lesions.
- Ask to see cleaning logs for foot spas.
- Look for establishment and manicurist/cosmetologist licenses.

In addition, clients need to be aware that licensees are not permitted to use a razor or remove calluses on feet. Licensees must also follow proper procedures to clean and disinfect foot spas between each customer, and you have the right to report any practices to BBC that might seem dangerous.

BBC has a complete guide for your #SafeSandalSeason, including videos, guidance materials, and lists of proper tools used for pedicures. For more information, visit <https://SafeSandalSeason.dca.ca.gov>.

CHERI GYURO

ARE YOU READY FOR THE BIG ONE?



No one knows exactly when an earthquake will strike, but everyone should know what to do before one does. Following earthquake precautions and alerts can go a long way to keeping you and your loved ones safe before, during, and after an earthquake:

- Find out if your home needs earthquake retrofitting and is eligible for a grant at www.earthquakebracebolt.com.
- Practice “Drop, Cover, and Hold On” with each member of your household.
- Have an earthquake safety plan in place and keep it where everyone in the family has agreed to meet or connect in the event of an emergency.

- Invest in an earthquake preparedness kit complete with flashlight, bandages, antibiotics, and small nonperishable food items (crackers, granola bars, etc.).

California is the first state in the nation to offer a statewide earthquake early-warning system—check it out at <https://earthquake.ca.gov> and click the “Get Warnings” tab. This program offers multiple ways for users to get earthquake alerts within seconds on their phones through the free MyShake app.

The Governor’s Office of Emergency Services has also partnered with Google to provide Earthquake Warning California technology as a feature included in millions of new Android phones and via software updates in existing Android phones used in our state. To learn more about Earthquake Warning California, visit www.earthquake.ca.gov.

LANA K. WILSON-COMBS

WANT TO GET DCA NEWS LIKE THIS FIRST? VISIT THE DCA PAGE! Get Department of Consumer Affairs news, stories, photos, videos, and more, and sign up to have the latest updates sent straight to your inbox: <https://thedcapage.blog>.



FOUR SIGNS IT'S TIME TO GET YOUR HEARING CHECKED

Aging takes its toll on our physical attributes, and hearing is chief among them: About half of people 75 and older need hearing aids, according to AARP. Here are four key signs that it's time to have your hearing evaluated:

- 1. Irritation that others are mumbling**—The first part of hearing to fade with age is the ability to discern high-frequency sounds. In speech, those are consonant sounds and digraphs, like “ch” and “sh,” causing the perception of broken phrases and sentences.
- 2. Talking on the phone is more challenging**—“Usually, sound is going in both ears, but when you’re talking on the phone it’s only going in one,” said Alison Grimes, director of

audiology at UCLA Health. Grimes also notes phones don’t perfectly transmit speech sounds, which compounds hearing issues.

- 3. It's harder to carry on a conversation in a crowded room**—At a party or restaurant, when competing sounds are human voices nearby, it becomes tougher to focus on a single voice when you’re losing your hearing.
- 4. You don't remember things people tell you**—It’s difficult to remember things you don’t fully hear. When you’re struggling to understand what someone is saying, it taxes your short-term memory.

No matter what your age, if you have concerns about your hearing, consult a professional licensed by the Department of Consumer Affairs’ Speech-Language Pathology and Audiology and Hearing Aid Dispenser Board (www.speechandhearing.ca.gov) for assistance and assessment.

RYAN JONES



GET TO KNOW CALIFORNIA'S FREEWAY SERVICE PATROL

The Freeway Service Patrol (FSP) is a statewide program designed to reduce freeway congestion by quickly locating and removing minor traffic incidents such as vehicles needing small repairs and disabled vehicles from freeways.

Sponsored by the California Department of Transportation, the California Highway Patrol (CHP), and local transportation agencies, FSP provides a network of privately owned tow trucks with certified drivers who patrol major freeways to quickly remove obstructions that can cause congestion during peak morning and afternoon commutes.

FSP serves:

- **Valley Division**—Sacramento, Yolo, Placer, El Dorado, and San Joaquin counties
- **Golden Gate Division**—Alameda, Contra Costa, Marin, Napa, Santa Clara, San Francisco, San Mateo, Solano, and Sonoma counties
- **Central Division**—Fresno County
- **Southern Division**—Los Angeles County

- **Border Division**—San Diego and Orange counties
- **Coastal Division**—Monterey, Santa Cruz, Santa Barbara, San Luis Obispo, and Ventura counties, and the city of Moorpark
- **Inland Division**—Riverside and San Bernardino counties

If you need roadside assistance during FSP’s hours of operation in one of the patrol’s service areas, remain in your vehicle, and an FSP driver should locate you within 10 minutes or less. The FSP can be contacted from your mobile phone or using a freeway call box in the areas listed by dialing 5-1-1.

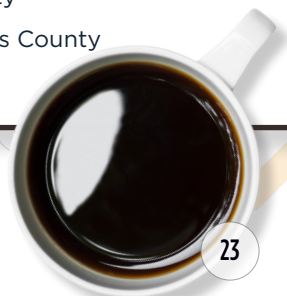
FSP services can include:

- Tows to CHP-identified locations
- Fuel up to one gallon
- Changing flat tires
- Jumpstarts for stalled vehicles
- Other minor repairs

If FSP can’t get your car running, your vehicle will be removed from the freeway and towed free of charge to a CHP-identified location.

For more information, visit www.chp.ca.gov and click on “Programs and Services.”

MICHELLE MCVAY-CAVE



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.cba.ca.gov

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

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
Sacramento, CA 95827
(916) 255-3900
Toll-free: (800) 321-2752
www.cslb.ca.gov

COURT REPORTERS BOARD OF CALIFORNIA

2535 Capitol Oaks Drive, Suite 230
Sacramento, CA 95833
(916) 263-3660
Toll-free: (877) 327-5272
(877-3ASKCRB)
www.courtreportersboard.ca.gov

DENTAL BOARD OF CALIFORNIA

2005 Evergreen St., Suite 1550
Sacramento, CA 95815
(916) 263-2300
Toll-free: (877) 729-7789
www.dbc.ca.gov

DENTAL HYGIENE BOARD OF CALIFORNIA

2005 Evergreen St., Suite 2050
Sacramento, CA 95815
(916) 263-1978
www.dhbc.ca.gov

HOUSEHOLD GOODS AND SERVICES, BUREAU OF

4244 South Market Court, Suite D
Sacramento, CA 95834
(916) 999-2041
bhgs.dca.ca.gov

LANDSCAPE ARCHITECTS TECHNICAL COMMITTEE

2420 Del Paso Road, Suite 105
Sacramento, CA 95834
(916) 575-7230
www.latc.ca.gov

MEDICAL BOARD OF CALIFORNIA

2005 Evergreen St., Suite 1200
Sacramento, CA 95815
(916) 263-2382
Toll-free: (800) 633-2322
www.mbc.ca.gov

NATUROPATHIC MEDICINE COMMITTEE

1300 National Drive, Suite 150
Sacramento, CA 95834
(916) 928-4785
www.naturopathic.ca.gov

OCCUPATIONAL THERAPY, CALIFORNIA BOARD OF

1610 Arden Way, Suite 121
Sacramento, CA 95815
(916) 263-2294
www.bot.ca.gov

OPTOMETRY, CALIFORNIA STATE BOARD OF

2450 Del Paso Road, Suite 105
 Sacramento, CA 95834
 (916) 575-7170
 Toll-free: (866) 585-2666
www.optometry.ca.gov

OSTEOPATHIC MEDICAL BOARD OF CALIFORNIA

1300 National Drive, Suite 150
 Sacramento, CA 95834
 (916) 928-8390
www.ombc.ca.gov

PHARMACY, CALIFORNIA STATE BOARD OF

2720 Gateway Oaks Drive,
 Suite 100
 Sacramento, CA 95833
 (916) 518-3100
www.pharmacy.ca.gov

PHYSICAL THERAPY BOARD OF CALIFORNIA

2005 Evergreen St., Suite 2600
 Sacramento, CA 95815
 (916) 561-8200
www.ptbc.ca.gov

PHYSICIAN ASSISTANT BOARD

2005 Evergreen St., Suite 2250
 Sacramento, CA 95815
 (916) 561-8780
www.pab.ca.gov

PODIATRIC MEDICAL BOARD OF CALIFORNIA

2005 Evergreen St., Suite 1300
 Sacramento, CA 95815
 (916) 263-2647
www.pmbc.ca.gov

**PRIVATE POSTSECONDARY EDUCATION,
BUREAU FOR**

1747 North Market Blvd., Suite 225,
 Sacramento, CA 95834
 (916) 574-8900
 Toll-free: (888) 370-7589
www.bppe.ca.gov

**PROFESSIONAL ENGINEERS, LAND SURVEYORS,
AND GEOLOGISTS, BOARD FOR**

2535 Capitol Oaks Drive, Suite 300
 Sacramento, CA 95833
 (916) 263-2222
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