

CONSUMER CONNECTION



Water? Whoa!

- Ways to survive the drought
- Send your pests packing
- Get your paperwork in order

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Message from the Director

We have a lot to cover in this issue of *Consumer Connection*.

It's the season for remodeling and planting, and the drought may have you reconsidering your landscape design. Experts say as much as 50 percent or more of the water we use daily goes on lawns and outdoor landscaping. In fact, this concept prompted the City Council of Sacramento to approve a plan to issue rebates to homeowners who replace their lawns with drought-tolerant plantings. But even if your city doesn't do that, or you're not ready for that drastic a change, this edition of the magazine offers some easy ways to reduce your water usage inside and outside your home.

Although spring came earlier than expected this year, the scammers will arrive right on schedule. Watch out for the alarm company salespeople who come around door-to-door around this time—read the article within on the subject and be prepared.

In this issue we also announce a fresh resource for you—The DCA Page—our new blog-style newsroom.

It's yet another tool we have for reaching out to you with important information. You'll find it at www.thedcapage.wordpress.com.

In addition, you may know that the Structural Pest Control Board recently came back under DCA's umbrella. You may not know that it too offers valuable consumer advice and resources on its website at www.pestboard.ca.gov. This issue also highlights important tips about pest control and how to get help if you need it.

Find out about how occupational therapists are helping veterans transition back into life at home; list the legal documents every adult should have; scam warnings, new publications and a lot more.

So read on and learn, and don't forget to subscribe to our new blog!

Denise A. Brown



saving water,
**SAVING
CALIFORNIA**

**Cutting water usage by
20 percent is a drop in the bucket**

This year, while the rest of the country was dealing with one of the coldest winters on record, Californians were in the middle of one of the driest winters in 20 years.

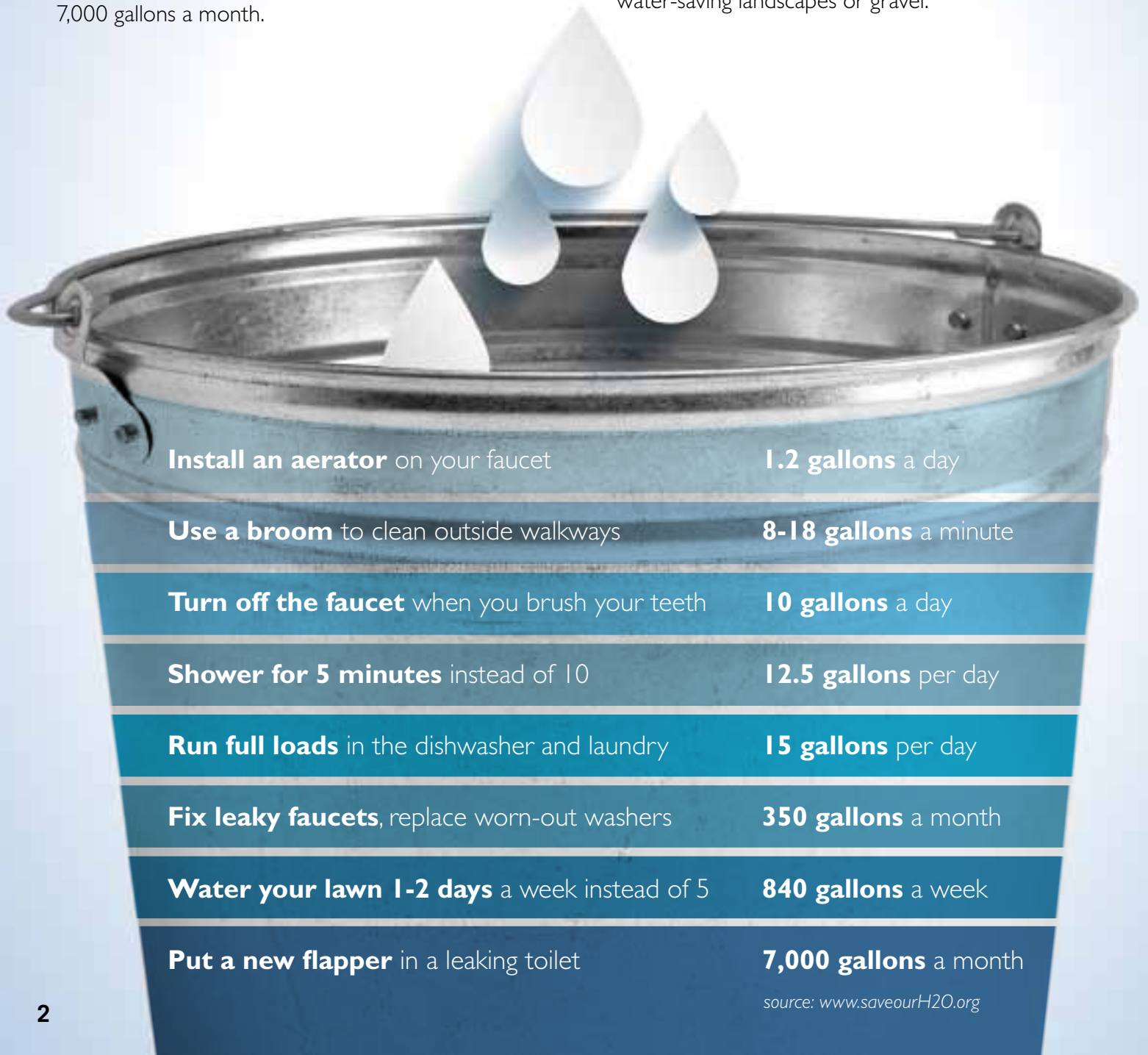
We still are. On January 17, Governor Brown declared a drought emergency for the State and asked each Californian to decrease his or her water consumption by 20 percent. On April 25, Governor Brown issued an Executive Order strengthening the State's drought response and is again asking all Californians and California businesses to conserve water usage. While 20 percent may sound like a lot, little changes in your daily routine can easily achieve that marker.



According to a 2008 study by the California Department of Water Resources, California homes use approximately 192 gallons of water a day. If you do the math, 20 percent equals about 38 gallons a day. Now, tweak these indoor habits a little: Turning off the faucet when you brush your teeth saves 10 gallons a day. Showering for 5 minutes instead of 10 saves 12.5 gallons per day. Installing an aerator on your faucet saves another 1.2 gallons a day. Make sure your laundry and dishwasher loads are full, and you can save about 15 gallons per day. If you have leaky faucets, you can save 350 gallons a month just by replacing old, worn-out washers. Putting a new flapper in a leaking toilet can save 7,000 gallons a month.

Easy, right? Now, let's go outside.

According to the Association of California Water Agencies, more than 50 percent of residential water usage occurs outdoors. Watering your lawn 1-2 days a week instead of 5 days can save 840 gallons a week. Using a broom to clean driveways, sidewalks, and patios instead of a hose saves 8-18 gallons a minute. You can save hundreds of gallons a year if you use mulch to keep in the moisture on your garden. Save your shower water in a bucket and use it to water outside. Many California cities have programs that will pay you to save water, from rebates on water-saving appliances to paying you to replace your lawn with water-saving landscapes or gravel.



source: www.saveourH2O.org

Another way to save water outdoors is to plant the right plants for your climate. To find out what plants are drought-resistant, consult your local nursery. Or you may want to consider hiring a landscape professional to help you make your yard less thirsty.

But watch for scams. The push to conserve water in and around homes has provided illegal operators with a new angle, discovered earlier this year during an undercover sting operation conducted by DCA's Contractors State License Board's (CSLB) Statewide Investigative Fraud Team (S.W.I.F.T.) with assistance from DCA's Division of Investigation. During the one-day sting, a \$3,800 bid was given to investigators for drought-resistant landscaping by an unlicensed operator, a bid that far exceeded the legal limit of \$500 in combined labor and materials charges for those who are unlicensed and working in the construction industry. S.W.I.F.T. investigators caught 11 individuals engaged in illegal contracting after seeking bids for exterior painting, fencing, and landscaping jobs.

In addition, nine suspects face additional charges for illegal advertising. Contractors must place their license number in all advertisements. Those without a license may advertise to do jobs valued at less than \$500, but the ads must state that they are not a licensed contractor.

When hiring a contractor for any type of work, don't rush into anything. Get at least three bids, check the license, check references, and ask to visit previous work sites, if possible.

More information and publications about hiring contractors are available on CSLB's website, www.cslb.ca.gov, or by calling (800) 321-CSLB. CSLB licenses and regulates approximately 300,000 contractors in California, and is regarded as one of the leading consumer protection agencies in the United States. In Fiscal Year 2012-13, CSLB helped recover nearly \$44 million in ordered restitution for consumers.

There are many online resources that offer tips and advice on water conservation. Here are a few:

Save Our Water has tools you can use to calculate your home water usage, and build a water-friendly garden, conservation toolkits, and more: www.saveourh2o.org

Be Water Wise has tips and rebate programs specifically for Southern California residents: www.bewaterwise.com

The California Department of Water Resources has drought updates, videos, and more: www.water.ca.gov





New Remodeling Laws, Explained

Every homeowner knows that even the most well-planned, organized remodeling project often takes on a life of its own. Simple changes uncover hidden problems that have to be rectified before proceeding, then unexpected delays occur and unanticipated expenses pop up.

Homeowners may now have an added cost to deal with even before they pound in the first nail, thanks to a new law that became effective January 1, 2014.

In a nutshell, Senate Bill 407 says that if you get a permit for remodeling (building alterations) or for making improvements to single-family residential real estate (homes), your local building department will not give you final permit approval unless you replace all non-water-conserving plumbing fixtures with water-saving fixtures.

But there are exceptions. DCA's CSLB recently issued an industry bulletin to clear up confusion over the new law. Make sure you know what the exceptions are before you either pay for unneeded plumbing fixtures or pull your building permit.

According to CSLB's bulletin, these types of remodels and/or improvements do not trigger the requirements of SB 407:

- ◆ Changing out electrical service.
- ◆ Changing out HVAC.
- ◆ Re-roofing.
- ◆ Sewer line replacement.
- ◆ Siding or stucco improvement.
- ◆ Site work: retaining walls, fences, walkways, etc.
- ◆ Water heater replacement.
- ◆ Window replacement.
- ◆ Other repairs as determined by the State Building Code.



CSLB is encouraging licensed contractors to verify requirements with their local building department before taking any action on a project.

For more information and to see the entire industry bulletin on SB 407 requirements, visit the CSLB website at www.cslb.ca.gov/resources/pao/CALBO_SB-407_analysis.pdf.



UPDATE ON YOUTH PANKRATION

The California State Athletic Commission is continuing to move forward with its responsibility of evaluating youth pankration and proper ways for children to participate in mixed martial arts in the State. Pankration—a form of mixed martial arts that involves direct contact and many full force moves—is a sport that is growing in popularity with kids.

The Commission held its first youth pankration subcommittee meeting this past January in Los Angeles. The subcommittee meeting was attended by Commission members, parents, and industry professionals. All participants were able to have their opinions and insights on the matter heard at the meeting.

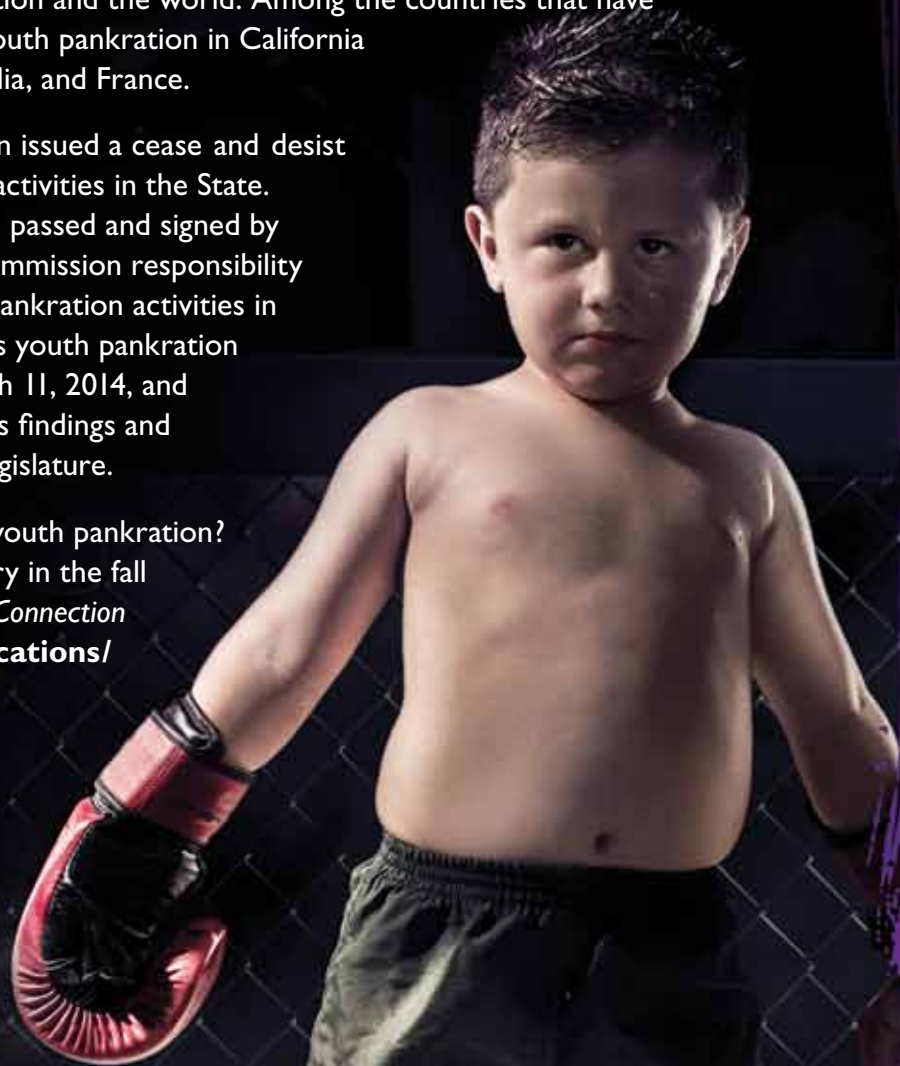
California's stance and evaluation of the youth sport has caught the attention of media outlets across the nation and the world. Among the countries that have reported on the status of youth pankration in California are Brazil, Germany, Australia, and France.

In July 2013, the Commission issued a cease and desist order on youth pankration activities in the State. Assembly Bill 1186 was then passed and signed by the Governor, giving the Commission responsibility to further look into youth pankration activities in the State. The Commission's youth pankration subcommittee met on March 11, 2014, and is preparing a report with its findings and recommendations to the Legislature.

Want to learn more about youth pankration?

Check out the in depth story in the fall 2013 issue of the *Consumer Connection* at www.dca.ca.gov/publications/newsletter/fall2013.pdf.

For more information about the California State Athletic Commission, visit www.dca.ca.gov/csac.



Watch out for **ONLINE** rental scams



Found a great rental online? Be careful. Prospective renters searching online ads have become targets for scams ranging from rentals that don't exist, landlords who don't own the property, security deposits that are excessive, and other illegal acts.

The California Bureau of Real Estate (CalBRE) has issued a consumer alert to warn the public about the increasing frequency of rental fraud.

"CalBRE has been made aware of online rental scams, often using such Internet sites as Zillow, Trulia, Craigslist, and HotPads, and we want to warn the public about some of the most common ones," said Wayne S. Bell, Real Estate Commissioner.



Here's what a scammer may do:

- Duplicate or hijack an actual listing of a property for rent.
- Create a fake listing for a rental property.
- Offer for rent a real but unavailable property.
- Attempt to rent a property that is in foreclosure and will soon be sold, a property that has been foreclosed, or a property that is in pre-foreclosure.

In all of these instances, the person advertising the property may falsely claim to own it or be authorized to rent it on behalf of the owner. Neither claim is true.

Scammers lure in their victims with promises of low rent and great amenities. Often, rents are lower than similar properties in the same area. Ads are full of phrases like “act fast,” “limited time offer,” or similar enticements.

After the contact is made by phone or e-mail, the scammer asks the renter to wire money for a security deposit, application fee, first and last month’s rent, and other fees. The renter may also be asked to complete a rental application that includes personal information such as Social Security and driver’s license numbers, bank accounts, and other financial information.

Now the scammer has the renter’s money and enough information to steal the renter’s identity and commit other crimes. Despite promises, the renter never receives the rental agreement or the keys to the property. In a few extreme cases, scammers break into an empty house, change the locks, and rent it out for several months before someone catches on to the scheme.

As with many other scams, the best approach is to protect yourself from becoming a victim.

Watch for signs of a possible scam

- The advertised rental rate is much lower than similar rentals in the area.
- The purported landlord or agent requests advance payment of rents and deposits via cash or wire transfer (such as Western Union), and/or asks for personal information such as Social Security number, bank account information, and driver’s license number.
- The supposed owner or rental agent is either out of the country, in another state, or is in a hurry to leave California and cannot show you the property.
- The prospective landlord or property agent is not willing to meet in person and pressures you to complete the rental transaction by e-mail as soon as possible.

Take these steps to avoid problems

- Verify the license. Anyone who claims to be legally representing the owner must be licensed by CalBRE. A license may be verified online at www.CalBRE.ca.gov or by calling (877) 373-4542.

Be aware that the scammer may be using the name and license number of a legitimate license holder. Ask for ID.



- Check with your county recorder’s office to verify who owns the property. You may be able to do this online. Check with your county for assistance.
- Never rent a property without touring it in person.
- Never pay any money until you have reviewed rental documents and received copies.
- Insist on meeting the owner or property manager in person.
- Confirm with your county recorder’s office that the property is not in foreclosure or pre-foreclosure.
- Do not send money by wire transfer. Once you’ve wired the money, you have no way to get it back.
- Do some research on what comparable properties rent for.
- Speak to the neighbors to ask who owns the property and who has rented it in the past

If you think you’ve been scammed

If you suspect you were scammed by someone who was licensed by CalBRE, or claimed to be, you can file a complaint with the Bureau. Visit www.CalBRE.ca.gov or call (877) 373.4542 for assistance.

If the ad you answered was posted on an Internet site, you may be able to complain to the site, such as Craigslist, Zillow, Trulia, etc.

Here are some other places to file a complaint:

- The California Attorney General at www.oag.ca.gov/consumers.
- The district attorney or law enforcement agency in your community.
- The Federal Trade Commission at www.ftc.gov.
- Federal Bureau of Investigation at www.fbi.gov.
- The Consumer Financial Protection Bureau at www.cfpb.gov.

Keep in mind that if you made a payment in cash or by wire transfer, that money is probably gone for good.



Stay safe with vacation rentals, too

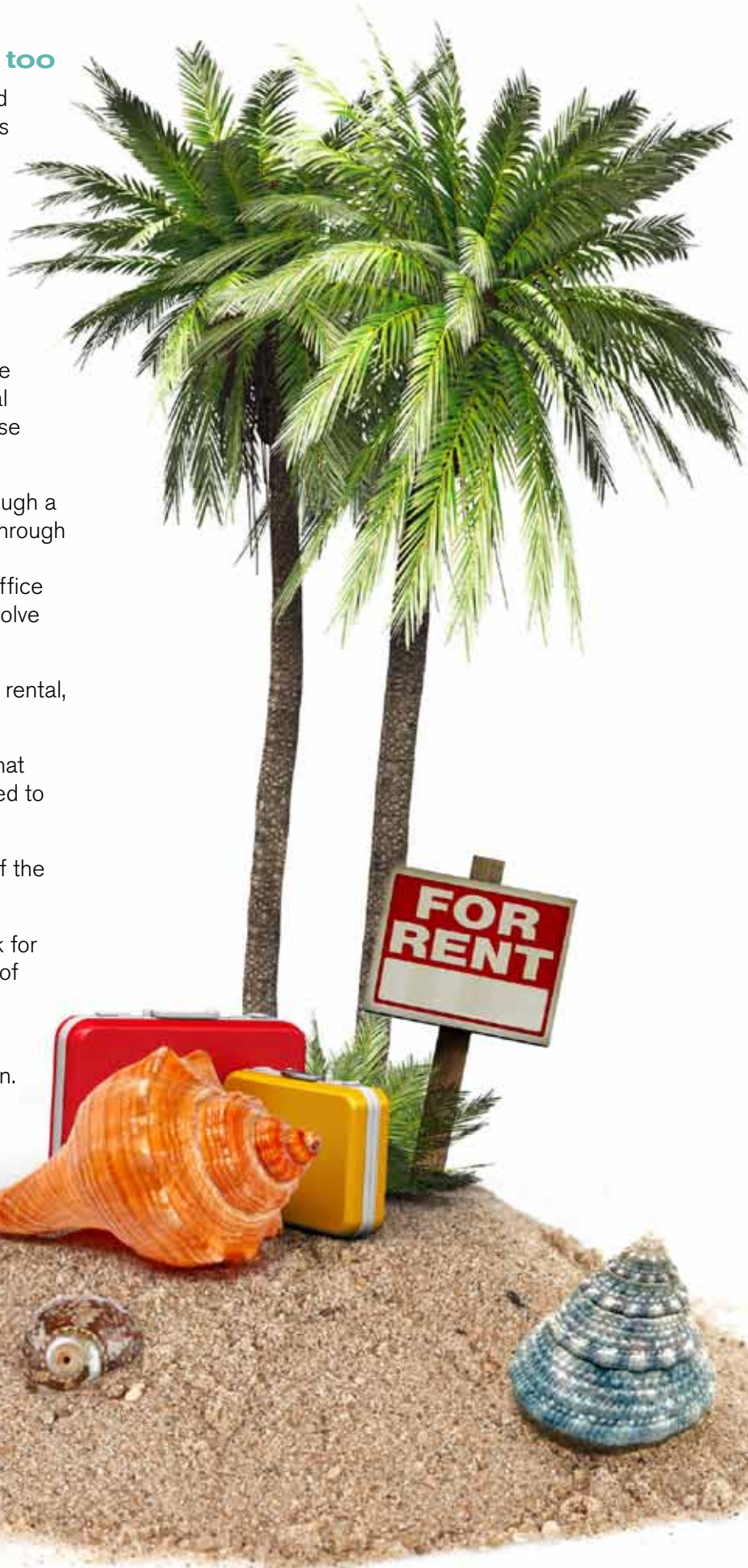
In a vacation rental scam, you may even be mailed fake rental agreement documents and house keys in advance, but when you show up at the rental (paid for by you in advance, of course), you find out it was all a scam.

Established vacation rental listing services such as VRBO, Airbnb, FlipKey, and HomeAway post reviews from previous renters and may offer additional protections, but consumers should still be cautious, experts say, especially if the price quoted is way below the market average. You deal directly with the property owner with many of these rental listing websites.

You may be able to arrange a vacation rental through a real estate office in your vacation destination or through an agency that represents multiple homeowners offering their properties for rent. The agency or office will handle payments and may be able to help resolve any problems that come up during your stay.

AARP offers these tips to verify that the vacation rental, or any rental, is legitimate:

- Do an online search of the property address. That may reveal past problems, including scams linked to the same address.
- Go online to find an aerial or even street view of the property, to be certain the property exists.
- Don't rely solely on e-mail correspondence. Ask for a phone number and call it. Be especially wary of foreign or distant area codes.
- Never pay in advance with a debit card or wire transfer. A credit card or PayPal is a safer option.



What if you don't make it home tonight? The odds are you'll be fine, but if something did happen to you, would your family know what to do? Who would handle your bank accounts or make medical care decisions for you?

Planning today *for tomorrow*





Preparing for the unexpected or the inevitable is not something most of us think about. But what if? Planning can help make a catastrophic event a bit easier to handle.

Legal documents every adult should have

Here are some suggestions for legal documents every adult should have. Not every document will be needed by every person, but you'll get the idea.

- **Advance healthcare directive**—lets you name another person to make healthcare decisions for you. It can also include your specific instructions for life-saving measures, and your wishes for donating your organs, tissues, or other body parts after your death. Be sure your doctor and other healthcare providers have a copy.
- **Power of attorney for finances**—gives someone else authority to handle your finances, including bank accounts. Banks, brokerage firms, and government entities may have their own forms to use for power of attorney.
- **Health Insurance Portability and Accountability Act (HIPAA) release form**—HIPAA covers the handling of confidential health information. A release form could allow your medical information to be shared with someone you designate. Ask your healthcare provider about this form.
- **Estate plan**—An estate plan is likely to include your will, a trust, power of attorney for finances, advance healthcare directive, HIPAA release forms, or similar documents. Your estate plan can specify who will make your financial and medical decisions if you are unable to and can detail how your bank accounts, property, and

other items will be handled after your death. If you have children under 18, your estate plan can name a guardian for them.

- **Cemetery or funeral plan**—if you made funeral and cemetery arrangements (whether you paid for them in advance or not), you'll want to make sure your family knows about them. Be sure family members can find the plan quickly.

Other things to think about

Be sure to organize all your financial papers and list everything of value that should pass to someone else. Every year in California, millions of dollars from unclaimed bank accounts, stocks, bonds, real estate, and insurance policies go into the State treasury because the rightful owners or their heirs cannot be found. Many times, people are not aware money belonging to them has been turned over to the State. The State Controller's Office is currently holding more than \$6.9 billion in unclaimed money and items. If you think some of that may belong to you, check online at www.sco.ca.gov/upd.html.

Don't forget about your pets. If they're treasured members of your family, you'll want to be sure they are taken care of. For example, you can use your will to name a new owner for your pet and leave money to that person for the pet's care.

Keep track of any life insurance policies. If you are listed as a beneficiary on an insurance policy, you'll probably need to submit a claim form with a copy of the person's death certificate to collect. Contact the insurance company to start the process. If life insurance is provided by an employer, professional association, or other entity, contact that entity for instructions.

Think about your digital fortune, too. Do you have a PayPal account, ebooks stashed on your Kindle, an online-only bank account? An inventory of your accounts with login IDs and passwords may be

enough to access some of the accounts. Check on the service provider's terms and conditions for specifics. Blogs, e-mail, and social media sites may have their own policies regarding what happens to your account after your death.

Where will you put your documents?

It'll do no good to have all your legal and financial paperwork in order if no one knows where to find it. If you use a safe deposit box at a bank, be sure someone knows where it is, the box number, where to find the keys, and what's in the box. Your family may not have access to the box right away, so it's best not to put anything in it that your executor might need quickly, such as a preneed funeral document. An inventory of the box will help family members know if anything is missing.

If you keep copies of your documents at home, be certain family members know where to find them. If you're using a home safe, the combination should be available.

Other resources

- The State Bar of California has easy-to-read consumer guides on estate planning, living trusts, wills, and more. www.calbar.ca.gov/Public/Pamphlets.aspx
- A lawyer referral service can help you find a lawyer who is experienced in estate planning and elder law. The State Bar of California has a directory of lawyer referral services. Call (866) 442-2529 or click on "Find Legal Help" online at www.calbar.ca.gov
- The Office of the Attorney General has tips on end-of-life care planning, including guidance on how to prepare your advance healthcare directive, and a link to a sample form. www.oag.ca.gov/consumers/general/care

Your healthcare provider may have information on advance healthcare Directives and other similar forms. Here are two other groups that may be helpful for preparing end-of-life documents:

- Coalition for Compassionate Care, www.coalitionccc.org
- Caring Connections, www.caringinfo.org

DCA's Cemetery and Funeral Bureau has two publications to help consumers make advance funeral and cemetery arrangements and pay for them. Find *Preneed Q&A* and *Consumer Guide to Funeral and Cemetery Purchases* online or call to have a printed copy mailed to you at no charge. Cemetery and Funeral Bureau, www.cfb.ca.gov, (866) 320-8652 or (916) 574-7870.

A U.S. Health and Human Services website on long-term care has tips on advance care planning, including legal steps for medical and financial well-being, how to decide when you need a lawyer, and more. www.longtermcare.gov/how-to-decide



Don't be alarmed — be Armed



Cons travel in the summer, too!

During spring and summer months, home security and alarm companies hire traveling sales agents to go door-to-door, probably in anticipation of upcoming vacations and empty dwellings.

These sales agents must be licensed by DCA's Bureau of Security and Investigative Services (BSIS or Bureau). The Bureau licenses and regulates alarm company operators, managers, and alarm agents. Alarm agents sell, install, and service security systems at

homes and businesses. To become licensed, individuals must meet certain requirements and pass criminal background checks by State law enforcement and the FBI. They have to carry their BSIS registration card with them and present it when asked. Make sure to ask for the

sales agent's identification and license, then check the license online at www.bsis.ca.gov, or call DCA at (800) 952-5210. Some cities also require a door-to-door sales permit.

Some of these sales people—legit or not—use high-pressure or deceptive sales tactics, such as claiming that there have recently been a bunch of burglaries in your neighborhood. They may even try to sell you expensive, sometimes substandard systems or unneeded equipment. Some target homeowners who have signs for other security companies on their property. In these cases, the agents claim to be there to “replace” or upgrade your equipment, then have you sign a contract for a new system after actually installing one that includes a monitoring service.

Avoid giving money upfront to a “traveling” agent who just happens to be in the neighborhood. Typically, the agent will disappear with the money without doing any work. Having access to your property will also give these scammers a chance to check out what valuables you might have for a future burglary or ID theft.

Remember that you can cancel the deal. The Federal Trade Commission's “Cooling-Off Rule” gives you three business days to cancel the deal if you sign the contract in your home or at a location that is not the seller's permanent place of business. You don't have to give a reason.

And if you're not interested, say so, and ask the salesperson to leave. If they won't, call the police.

For more information, read BSIS' *Consumer Guide to Alarm Companies* brochure (www.bsis.ca.gov/forms_pubs/alarmco.pdf) and the alarm company fact sheet (www.bsis.ca.gov/forms_pubs/alarm_fact.shtml).

The Federal Trade Commission advises consumers to look for the following warning signs that you may be dealing with a scammer:

- The offer is for a limited time only.
- It's described as free but has hidden strings, like a long-term, expensive monitoring agreement.
- Salespeople who pressure their way into your home and refuse to leave.

Protect yourself:

- Verify licenses are in good standing.
- Get written estimates from several companies.
- Read the fine print of contracts—make sure the verbal promises made by the salesperson are included.
- Check with police and fire departments about registering your system with them and fines for false alarms.

Cruisin' for a good time

Check it out before you go luxe

Are you renting a limousine for a wedding or a prom, or just for fun? If so, the California Public Utilities Commission (CPUC) wants you to be safe and have a good rental experience. The CPUC licenses and regulates private “passenger carriers” such as limousines, airport shuttles, and charter bus companies.

Follow these 10 tips from the CPUC:

1. Shop around for the best limousine company. Find out the number of passengers allowed in the limousine you want to rent and the cost per hour before proceeding.
2. Verify that the limousine carrier is licensed by the CPUC by calling (800) 894-9444 or visiting www.cpuc.ca.gov (click on “Transportation”).
3. Check with the CPUC to be sure that the company you are considering renting from has property damage and public liability insurance.
4. Get a written agreement with the terms of hiring the limousine such as the cost, deposit required, refund and tip policies, pick-up/drop-off times, arrival and departure locations, specific type of limo requested, and services expected. This helps to ensure that you will receive the services you have requested at the cost the company quotes.



5. Ask the limousine company to show you the car you will be renting.
6. Be certain the charter-party carrier (TCP) number is displayed on the limousine—that number tells you that the company is registered with the CPUC.
7. Verify that the Transportation Charter Party (TCP) number is accurate by checking with the CPUC.
8. Remember that alcohol is not allowed in limousines carrying passengers under 21 years of age. If the driver is transporting only minors and discovers alcohol in the car, the driver is required to return the passengers to their original pick-up location and cancel the contract.
9. Know that prearrangement with a limousine company is required, unlike taxi service.
10. Keep all receipts!

For more information or to file a complaint, go online to www.cpuc.ca.gov/PUC/CEC/e_complaint/d_carrierscomplaint.htm or call (800) 894-9444 for more information.

What about safety on your ride?

Under a new State law, limo operators are required to instruct passengers on the safety features of the vehicle they will be riding in. The new requirement is part of Senate Bill 109, the Passenger Charter-Party Carriers Act, which passed the Legislature in October 2013 and was signed by the Governor.

The law also calls for additional exits in the passenger compartments of stretch limos for nine or more passengers. SUVs and town cars are exempt. The new requirements for push-out windows and side doors ensure that passengers can exit the vehicle quickly in a fire or other emergency. Limo owners have until January 1, 2016, to retrofit their older limos to meet the new rules. Starting in July 2015, all new limousines must meet the safety requirements.



The heat is on!

New flammability rules for furniture manufacturers

The clock started ticking for furniture manufacturers on January 1, 2014, when Technical Bulletin 117-2013 (TB 117) went into effect, bringing the first change to California's flammability standards in nearly 40 years. The new law requires manufacturers to be in full mandatory compliance by January 1, 2015.

Flammability standards are designed to limit or slow the spread of fire in upholstered furniture in order to allow people to detect the fire and be able to escape in time.



What's the difference between the old and new flammability standards?

The difference is in the flame test. The old standards required a 12-second flame test conducted on the concealed materials—such as the foam and fillings—where fires don't actually start. Manufacturers predominately used flame retardant chemicals on the fillings and foams in order for their products to pass the test. Studies have found links between exposure to chemical flame retardants in upholstered furniture and cancer and fertility issues. Studies have also found that the chemicals also disproportionately impact children; one study found toddlers can have up to three times the level of flame retardants in their bodies as their parents.



The new standards were developed to address where the fire begins—at the cover fabric—and to focus on the interactions between the cover fabric and filling materials. A study by the U.S. Consumer Product Safety Commission found that, in an actual fire, there is no significant escape time between flame retardant and non-flame retardant foam. The goal of the new flammability standards is to produce upholstered furniture that is safer from the hazards associated with smoldering ignition while helping to reduce the use of flame retardant chemicals.

The new test is not a flame test at all — it's a smolder test. The smolder standard provides greater real-world fire safety against the most common ignition source of fires: sources such as cigarettes, space heaters, and extension cords. The standards address upholstery cover fabric more effectively by requiring the use of barrier materials with smolder-prone materials, and testing the interactions of all the materials that go into a piece of upholstered furniture.

A flame-resistant fabric cover or other protective barrier may be sufficient to meet the new rules, meaning that adding flame-retardant chemicals to the materials will probably not be necessary; some furniture manufacturers have indicated they will switch to non-flame retardant-treated foam.

DCA's Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation, regulates the industry but does not regulate the use of flame-retardant chemicals. The new flammability standards are performance standards and do not prescribe or prohibit the use of any specific materials or manufacturing methods to meet the flammability standards. However, under the new regulations, manufacturers are no longer compelled to make their products open-flame resistant (as it was under the old requirements) and they must only meet the cigarette smoldering-resistance tests.

Some manufacturers are already in the early processes of complying with the new law; if you see TB 117 or TB 117-2013 printed on furniture tags, it means that the manufacturer is in the process of changing their products over to meet the new standards. If you're concerned, ask the seller for details about how and where the furniture was made before you buy it. For more information on TB-117, visit the Bureau's website at www.bearhfti.ca.gov.

Got pests?



Got bugs?

Once the cold leaves, the creepy crawlers come back.

Some probably moved in during the winter when you weren't looking and don't want to leave (there's a reason they're called pests). And there's a reason why their furry/winged/crawly selves need to go—they can bring disease to you and your family and/or damage the structure of your home. Here are a few examples of pests, the damage they can do, and simple fixes suggested by the National Pest Management Association (NPMA).

Ants are the number one nuisance in America. Indoor ants can contaminate food sources and the larger carpenter ants can damage wood in your home. Ants like moisture; fixing leaky pipes and other leaks, such as in roofs, can help keep them away.





Did you know termites can eat about a cup of wood every two hours? Termites cost homeowners \$5 billion a year in repairs, costs that are generally not covered under a homeowner's insurance policy. Because they work where you can't see them, they're called the silent destroyer. The NPMA suggests homeowners have their house inspected by a professional every one to three years to make sure their structure is termite-free.

Things that sting, such as wasps, hornets, and bees, send a half-million people to the hospital each year. If you spot a nest, the NPMA says don't do it yourself—hire a professional to remove it.

Before you to hire a professional, check the license with DCA's Structural Pest Control Board online at www.pestboard.ca.gov. The Board keeps two years' worth of licensing and insurance records on all pest control licensees on their website.

The Board regulates three types of licenses:

- **Branch 1** operators or companies can fumigate structures. They place a tarp over entire buildings and fumigate the structure with lethal gas to get rid of wood-destroying pests. You may have seen a house in your neighborhood with a tarp over it; if so, there's a Branch 1 operator at work.
- **Branch 2** licensees identify and apply treatments for household pests such as spiders, rodents, cockroaches, weevils, ants and bees, carpenter ants, and carpenter bees.
- **Branch 3** licensees and companies deal with wood-destroying pests and organisms. They are licensed to perform inspections, issue the inspection report and completion notices, conduct treatments, and perform any repairs recommended on the inspection report.

Remember, door-to-door sales of pest control services by unlicensed individuals is not allowed in California; individuals who solicit door-to-door can only leave flyers or schedule appointments.

Pest control companies usually charge a fee for inspections. Fees can vary widely, so get more than one bid.

What if toxics and pesticides aren't for you? Many pest control companies are now offering alternative options. The University of California, Davis, Statewide Integrated Pest Management Program offers educational materials on various types of alternative pest control online at www.ipm.ucdavis.edu/IPMPROJECT/pubsmenu.html.

If you have a complaint about a pest control company or would like more information regarding licensees or pest control, call DCA's Structural Pest Control Board at (800) 737-8188.



On the books

Highlights of new consumer laws for 2014

Identity theft, midwives, and repossessioners were among the subjects of new laws passed in 2013 and signed by the Governor. Here are some of the highlights. In the list that follows, AB stands for Assembly Bill and SB stands for Senate Bill. The full text of each bill is available online at www.leginfo.legislature.ca.gov



AB Bill 1000, Physical Therapists

This bill allows patients to seek treatment from a licensed physical therapist without a referral or diagnosis from a physician if the treatment is limited to 45 days or 12 visits, whichever is less. The bill also allows physical therapists to be employed by medical and podiatric corporations.

AB 1308, Midwifery

This bill removes the requirement for midwives to be supervised by physicians. It also authorizes midwives to obtain and administer drugs, obtain medical supplies and devices, and order tests. This bill requires the Medical Board to adopt regulations specifying which conditions or diseases require a midwife to refer a patient to a physician.

SB 493, Pharmacists

This bill expands the services pharmacists can perform. Specifically, the bill says pharmacists can furnish certain hormonal contraceptives, nicotine replacement products, and prescription medications that do not require a diagnosis that are recommended for international travelers. Additionally, this bill allows pharmacists to order and interpret tests to monitor and manage drug therapies, and to initiate and administer certain routine vaccinations. This bill also establishes Board of Pharmacy recognition for an advanced practice pharmacist and specifies additional functions that may be performed by an advanced practice pharmacist such as performing patient assessments.

SB 12, Made in California

This bill requires the Governor's Office of Business and Economic Development to establish the "Made in California" program, a public and private collaboration. This bill establishes a set of standards that products must meet to be considered "Made in California," authorizes a fee for registering a product, and creates a special fund to administer the program. This bill also makes it unfair competition to state that a product is made in California if the product does not comply with this new program.

SB 233, Debt Buying

This bill enacts the Fair Debt Buying Practices Act to regulate the activities of a person or entity that bought charged-off consumer debt for collection purposes and the circumstances under which a person may sue to collect that debt.

AB 1149, Identity Theft Notification

This bill requires local agencies that are the target of a data security breach to notify individuals whose personal information may have been exposed.

AB 937, Rights of Conservatees

This bill provides that a conservator's control of a conservatee may not extend to personal rights retained by the conservatee, such as the right to receive visitors, phone calls, and personal mail, unless limited by court order.

AB 1339, Guardians and Conservators

This bill requires a court-appointed conservator, or proposed conservator, to disclose his or her total fees at the time a petition to appoint a conservator is filed. This bill also allows for periodic payments from the estate to the conservator, but only after a fee schedule or statement of compensation has been properly filed.

AB 791, Repossessors

This bill allows a reposessor to remove a locking mechanism attached to collateral; prohibits a reposessor from making a demand for payment in lieu of repossession or selling collateral on behalf of the legal owner; prohibits a repossession agency from disclosing its employees' personal information unless otherwise allowed by law or by court order; and allows licensed reposseors to wear a badge, cap insignia, or jacket patch as a form of identification.

New publications from DCA

All of the following new publications from the Department of Consumer Affairs can be viewed online. If you'd like a printed copy mailed to you at no charge, please call our Publications Hotline at (866) 320-8652 and leave your name and mailing address and the name of the publication you'd like mailed. Orders can also be placed online at www.dca.ca.gov/publications/publications_list.pdf.

Bulk copies of some publications are available to community-based organizations, subject to inventory.

From the Board of Barbering and Cosmetology

The State Board of Barbering and Cosmetology has four new brochures explaining what professionals holding each of the Board's license types is allowed to do and not do. For more information about the Board, call (800) 952-5210 or visit to www.barbercosmo.ca.gov.

Barbering: A Tradition in Excellence

www.dca.ca.gov/publications/barber_brchr.pdf

Esthetics: Beauty Is About Being Comfortable in Your Own Skin

www.dca.ca.gov/publications/esthet_brchr.pdf

Cosmetology: Beauty at Its Best

www.dca.ca.gov/publications/cosmo_brchr.pdf

Manicuring: Where Quality and Safety Go Hand-in-Hand

www.dca.ca.gov/publications/mani_brchr.pdf



From the Bureau of Real Estate

Two new publications, created in partnership with the College of Continuing Education at California State University, Sacramento, offer information on residential subdivisions in California.

A Guide to Understanding Residential Subdivisions in California

This 104-page handbook was created for developers and consumers. It covers State laws governing residential subdivisions, the role of the Bureau of Real Estate, the housing development process, and more. www.calbre.ca.gov/files/pdf/ResidentialSubdivisionsGuide.pdf

Residential Subdivision Buyers Guide

This 20-page handbook focuses entirely on consumers. It covers homeowner associations, covenants, conditions, and restrictions; rules; HOA fees; risks associated with purchasing a home in a new subdivision; and more. www.calbre.ca.gov/files/pdf/ResidentialSubdivisionBuyersGuide.pdf

For more information about the Bureau of Real Estate or for copies of real estate-related publications, visit www.calbre.ca.gov or call (877) 373-4542.

From the Structural Pest Control Board

A new consumer brochure from DCA's Structural Pest Control Board explains everything you need to know about treating home termite infestations.

Questions and Answers about Fumigation

www.pestboard.ca.gov/forms/fumigate.pdf

For more information, contact the Structural Pest Control Board at (916) 561-8708 or visit www.pestboard.ca.gov.



From the Arbitration Certification Program

When life gives you lemons, make lemonade, right? Well, when the car dealer gives you a lemon, you get lemon-aid—of another kind. DCA's Arbitration Certification Program assists consumers who have a lemon out in the driveway. Their guide, *Lemon-Aid for Consumers*, has just been revised. Read it here: http://www.dca.ca.gov/acp/pdf_files/englemn.pdf



To have a printed copy of any of these publications mailed to you at no charge, call DCA's Publications Hotline toll-free at (866) 320-8652, or order online at www.dca.ca.gov/publications/publications_list.pdf.

NEWS & NOTES

The DCA Page has arrived!

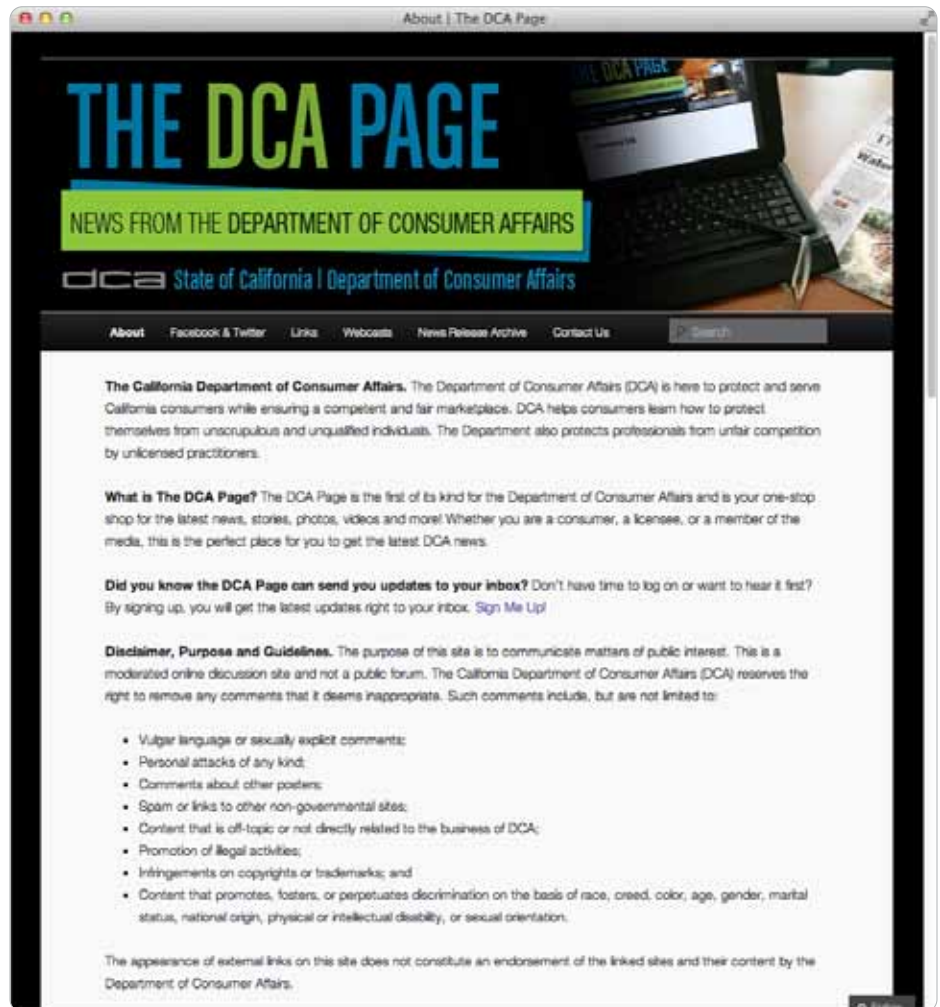
The Department of Consumer Affairs is excited to announce the launch of its latest endeavor ... The DCA Page. The DCA Page is a blog-style newsroom and the first of its kind for the Department. It is your one-stop shop for the latest news, stories, photos, videos, and more.

The DCA Page is updated regularly with fresh and exciting content that will keep you up to speed on all of DCA's latest happenings.

You can connect with The DCA Page in several ways—you can subscribe to receive automatic e-mail updates directly to your inbox when new posts are up, get updates to your RSS feed, follow the blog on Wordpress, or just browse it at your convenience.

Go online and check out the latest stories about disciplinary actions against licensees, educational partnerships, and real estate assistance for consumers—to name a few.

You can find The DCA Page by going to www.thedcapage.wordpress.com. We still recommend you visit our main website, www.dca.ca.gov for official business.



Cash out without giving out your e-mail address

Is it really necessary to provide your e-mail address at the store register? It seems harmless enough, and you may even feel it's necessary when the clerk says it's needed to complete the transaction, but you don't have to.

A U.S. Federal district court in California recently ruled that an e-mail address is regarded as personal identification

information under the Song-Beverly Credit Card Act of 1974. What does it mean? It means a retailer cannot require you to provide your e-mail address during credit card transactions.

So don't feel obligated to provide that e-mail address unless you want to. You could save your e-mail box from overflowing.

The 4-1-1 on cellphone repair

Having the convenience of a cellphone can be expensive. Aside from paying for the actual phone, you've got data plans, insurance plans, contracts, and fees on top of more fees that somehow mysteriously appear (and add up) on monthly bills. That's why when your cellphone stops working all of a sudden, you may want to get it repaired rather than fork over the cash to buy a new one.

If you decide to have your cellphone repaired at a local shop, make sure you do a little research before you drop off your device. Find out if the business is registered with DCA's Bureau of Electronic and Appliance Repair, Home Furnishings and Thermal Insulation (Bureau). Look online at www.bearhfti.ca.gov or call (916) 999-2041. If the business is registered with the Bureau, you'll have more protections as a consumer if anything should go wrong.

If you come across a problem with a repair shop, you may want to file a complaint with DCA. You can file a complaint online at www.dca.ca.gov or call (800) 952-5210 to have a complaint form mailed to you.

If your complaint falls within the realm of mediation, the Bureau will work with you and the business to find a resolution that will be mutually satisfying for both parties involved.



Occupational Therapists: A tradition of service

Occupational therapists have a long history of helping war veterans make the adjustment from the battlefield back to life at home. Their involvement and contributions in helping returning veterans goes back more than one hundred years. Occupational therapists work with people experiencing different medical conditions or disabilities to develop, improve, or restore functional daily living skills. With various military engagements currently taking place around the world, as well as a growing elderly veteran population, the need for the occupational therapists continues to grow.

Occupational therapists work in a variety of settings, including rehabilitation hospitals and even on the front lines of combat. It is common for troops to experience stress after serving in combat and transitioning back home. Some occupational therapy programs are designed to help troops recognize and relieve stress. There are also many veterans



adjusting to life using artificial limbs as a result of combat-related injuries. Occupational therapists help troops learn to care for themselves after an injury, which includes helping them learn to use artificial limbs. Although the nature of the therapy will vary depending on the individual and their situation, occupational therapists take a comprehensive approach to healing by collaborating with physicians and other professionals.

The Veterans Administration (VA) claims that it stands as the nation's largest employer of occupational therapists. The VA's occupational therapists work with individuals who suffer from a mentally, physically, developmentally, or emotionally disabling condition by using treatments that develop, recover, or maintain clients' activities of daily living.

For millions of people, the service of occupational therapy is a lifeline to do things we take for granted. DCA's California Board of Occupational Therapy is responsible for licensing occupational therapists in the State to ensure requirements are met in the interest of consumer protection. For more information about the California Board of Occupational Therapy, visit www.bot.ca.gov.



Department of Consumer Affairs
Office of Publications, Design & Editing
1625 N. Market Blvd., Suite N-112
Sacramento, CA 95834

CREDITS

| | |
|-----------------|---------------------------|
| Hazel Alig | Kari Keating |
| Aris Bajar | Carol Stover |
| Jean Bricarello | Cristina Valdivia Aguilar |
| Laurel Goddard | June Vargas |
| Ramona Godoy | Monica Vargas |
| Laura Kujubu | |



Edmund G. Brown Jr.
Governor
Anna Caballero
Secretary, Business, Consumer
Services and Housing Agency
Denise D. Brown
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