

# CONSUMER CONNECTION

## IS SMARTER ALWAYS BETTER?

ADVANCES IN HOME TECHNOLOGY CAN COMPROMISE PRIVACY—P.14



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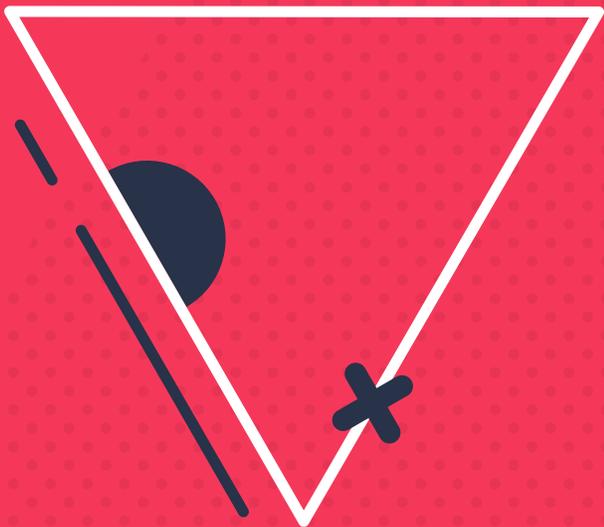
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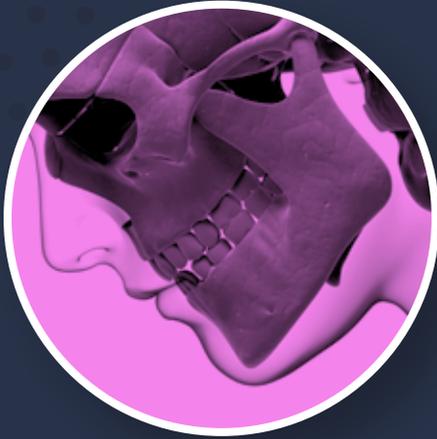
**GAVIN NEWSOM**  
Governor

**ALEXIS PODESTA**  
Secretary, Business,  
Consumer Services and Housing Agency

STATE OF CALIFORNIA  
**dca**  
DEPARTMENT OF CONSUMER AFFAIRS

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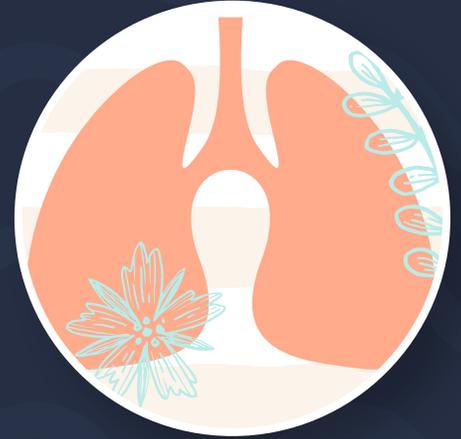
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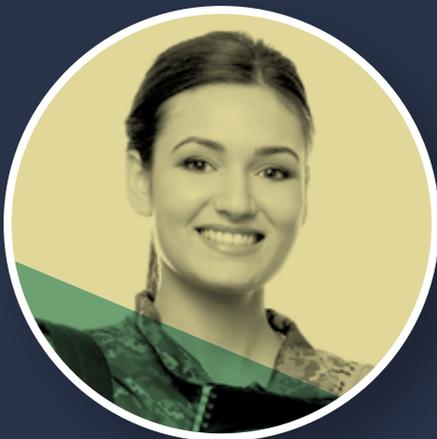
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YOU HAVE QUESTIONS?

#ASKDCA

WE'VE GOT ANSWERS!

By **Matt Woodcheke**  
Consumer Connection staff

**John Brooks**  
Contributor

**G**ot a question about your contractor, dentist, doctor, or one of the many other professionals licensed and regulated by the Department of Consumer Affairs (DCA)? Maybe you'd like to know more about how DCA helps consumers make wise purchasing decisions by informing them about the laws that protect them? Now is your chance to ask!

Submit your question at [www.thedcapage.blog/askdca](http://www.thedcapage.blog/askdca) 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 or brevity.



#ASKDCA

**I HAVE A COMPLAINT ABOUT A REPAIR TO MY RECREATIONAL VEHICLE (RV). CAN THE BUREAU OF AUTOMOTIVE REPAIR (BAR) HELP ME?**

It depends on the part of the RV that was repaired. If the repair pertains to the motor vehicle part of the RV, such as the engine, brakes, or transmission, BAR can help you. Repairs on the part of the RV intended for human habitation do not fall under the purview of BAR.





## # A S K D C A

**MY WALLET WAS STOLEN. CAN I USE MY SECURITY GUARD CARD AS A FORM OF ID?**

Although the Bureau of Security and Investigative Services recently partnered with a private company to provide photo identification cards to licensees, the security guard card is typically not accepted as a primary form of identification, such as a passport or driver license.



## # A S K D C A

**DO COMPANIES THAT OFFER MOBILE AUTOMOTIVE REPAIRS NEED AN AUTOMOTIVE REPAIR DEALER (ARD) LICENSE?**

Yes. All businesses performing automotive repairs must be registered as an ARD licensee with BAR. ARDs performing mobile automotive repairs exclusively (i.e., the business does not also operate from a brick-and-mortar shop) must display the business name, license number, and phone number on any online advertisement and each vehicle used to perform mobile automotive repair.

Businesses that provide roadside services (such as a motor club or tow truck company) do not require an ARD license.



## # A S K D C A

**I'M A BROKE STUDENT BUT I'M GETTING READY TO MOVE TO A NEW CITY. I GOT QUOTES OVER THE PHONE FROM MOVING COMPANIES BUT ONE OF THEM IS WAY LOWER THAN THE OTHERS IF I PAY CASH UP FRONT. IS THAT TOO GOOD TO BE TRUE?**

Yes, it's highly likely that the low quote is too good to be true. Unscrupulous moving companies will often quote below market value, then demand additional money once your goods are loaded in the moving truck or in transport. Reputable movers will typically not demand cash or a large deposit.

Also, estimates provided over the phone without a visual inspection are not legal. In California, the household moving and storage industry is regulated by the Bureau of Household Goods and Services. According to Bureau Chief Nicholas Oliver, "A moving company must provide you with an estimate in writing only after they conduct a visual inspection of the items you need moved. In addition to a written estimate, a moving company must provide you with a 'Not to Exceed' price in advance of the move—the maximum amount you can be charged unless you request additional services."

Make sure the moving company is licensed at BHGS's website, [www.bhgs.dca.ca.gov](http://www.bhgs.dca.ca.gov).



## # A S K D C A

**I RECENTLY PURCHASED A HOME WITH SOLAR PANELS AND ASSUMED THE SOLAR LEASE. THE SOLAR COMPANY IS CHARGING ME A SURCHARGE UNLESS I SIGN UP FOR DIRECT BILL PAY FROM MY CHECKING ACCOUNT. IS THIS LEGAL?**

DCA has jurisdiction over the installation of the solar project but not over the leasing or financial aspect. The terms of the solar lease would have been disclosed during the purchasing process. Your best option may be to contact the company and negotiate that fee with them. You may find more information here: [www.gosolarcalifornia.org/solar\\_basics/pricing\\_financing.php](http://www.gosolarcalifornia.org/solar_basics/pricing_financing.php). 

# TECH NECK CAN BE A PAIN

GOOD POSTURE OFTEN SUFFERS WITH HOURS SPENT ON ELECTRONIC DEVICES

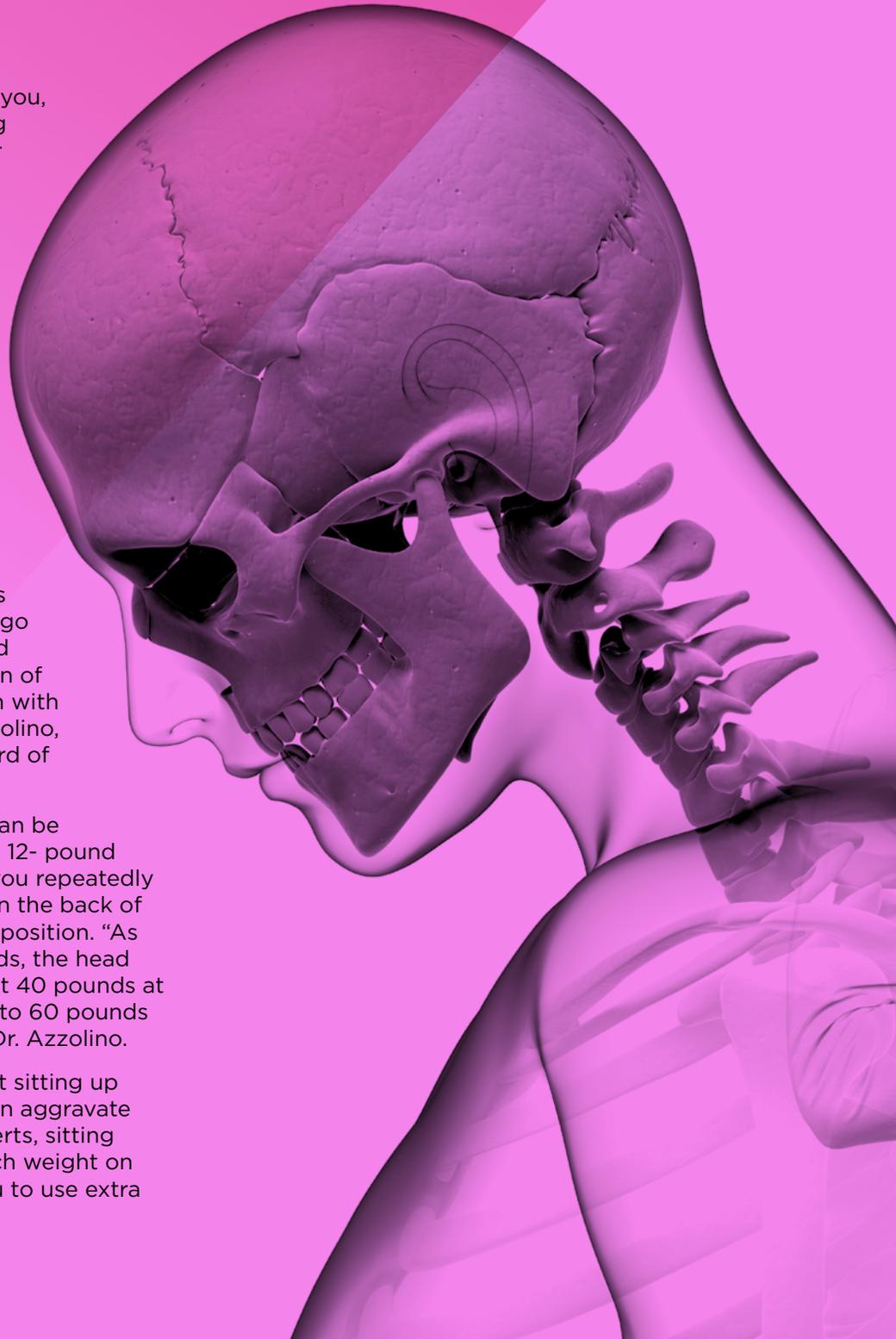
By **Cheri Gyuro**  
Consumer Connection staff

If you look at the people surrounding you, chances are many of them are texting on their phone, staring at a computer screen, or surfing the internet on a laptop or tablet. Imagine those folks using their necks to support not only their head, but about three bowling balls as well. With the average American spending several hours a day on these devices, that's the type of strain they are capable of putting on their bodies. This daily activity can cause a condition called "tech neck." Tech neck symptoms are showing up in chiropractic and physical therapy offices across the country due to the excessive time people spend in front of a screen slouched and bent over.

"I have witnessed the progression of this condition beginning a couple decades ago with the normalization of computers and emails in the work place, to the transition of laptop use, to the current-day obsession with our smartphones," said Dr. Sergio F. Azzolino, D.C., DACNB, chair of the California Board of Chiropractic Examiners.

When using electronics, good posture can be compromised. The weight of your 10- to 12- pound noggin will put a strain on your neck if you repeatedly look down at your phone. The muscles in the back of the neck work extra hard to stay in that position. "As the head tilts forward and the neck bends, the head becomes much heavier, ranging to about 40 pounds at 30 degrees of flexion and ultimately up to 60 pounds at 60 degrees of flexion," according to Dr. Azzolino.

Forget what your mother told you about sitting up straight! Sitting at a 90-degree angle can aggravate tech neck symptoms. According to experts, sitting with your back straight can put too much weight on the discs in your lower back, forcing you to use extra muscles to keep your head balanced.



The damage tech neck can cause also goes beyond what happens above your shoulders. The compression of arteries, veins, or nerves behind the collarbone and in front of the first rib as it pushes into the spine when looking down or slouching can result in pain, numbness, weakness, and tendinitis that is frequently misdiagnosed. "All too often, health practitioners fail to evaluate this area and assume these symptoms are from carpal tunnel syndrome," said Dr. Azzolino.

The good news is that tech neck can be prevented and is treatable if pain starts to occur.

### SYMPTOMS

- All that weight straining the muscles around your cervical spine can cause stiffness, pain, and spasms in your neck.
- Pain can extend to your shoulders and cause headaches.

- The pressure on your spinal cord can compress disks and cause pain, numbness, and tingling in the arms and legs, and can cause pain in the lower back.
- Chiropractors say it's best to address any of these symptoms early to avoid injury.

### LESSEN THE PAIN: GET MOVING

- One of the best ways to relieve tech neck pain is to move around and get your blood circulating. Take a break every 15 to 20 minutes.
- Find a chair that reclines. Set the chair so that you sit reclining 25 to 30 degrees and make sure it has good lumbar support. These steps will help prevent slouching and take pressure off the spine.
- Try a standing workstation. Working on your feet has less impact on your spine than working hunched over sitting in front of a computer for eight hours.

### PREVENTION: DUE DILIGENCE

- Do some form of aerobic exercise that sends oxygenated blood to tired muscles helping to cut down on inflammation.
- Try some simple neck exercises:
  - Lie face down on the floor, towel under your forehead, and pinch your shoulder blades together by lifting your hands off the floor.
  - Complete some chin tuck exercises by pulling your head straight back.
  - Line your body up against a wall and lift your arms over your head while keeping in constant contact with the wall.
  - Repeat each exercise 10 times.
- Don't lean over when looking at your phone. Either look down with your eyes or bring the phone up to eye level.

### TREATMENT: SEE A DOCTOR

- If neck or back pain persists, is accompanied by headaches, fever, nausea, unintended weight loss, dizziness, or pain tingling down the arm, seek medical attention. Any of these symptoms could indicate a serious underlying condition.
- Tech neck pain can be alleviated or possibly reversed with chiropractic care or physical therapy through adjustments or a stretching and strengthening program. If you see a chiropractor or physical therapist, you can verify their license on the Department of Consumer Affairs website at [search.dca.ca.gov](https://www.search.dca.ca.gov). 



# ACUPUNCTURE PROVIDES A NATURAL OPTION FOR PAIN RELIEF



## ANCIENT CHINESE PRACTICE INCREASINGLY COVERED BY HEALTH INSURERS

By **Lana K. Wilson-Combs**  
Consumer Connection staff

**A**cupuncture, a system of integrative medicine that includes the insertion of thin filiform needles in the skin or bodily tissues, may evoke hesitation from consumers new to this practice.

However, it's not as spooky as it sounds. The ancient Chinese tradition and practice has been around for almost 2,500 years. Now, it's finally gaining mainstream recognition and being utilized within the western health care industry.

Former President Richard Nixon's 1972 visit to China opened the doors to the practice of traditional Chinese medicine in the United States. In 1975, California became the first state in the country to regulate acupuncture.

Today, 47 of the 50 states have similar regulations and there are approximately 38,000 licensed acupuncturists in the country. This growth supported the development of both organized and accredited acupuncture training institutions. During this period, the practice of acupuncture demonstrated that this medicine can be safe and effective.

The increased demand for acupuncture services has enabled licensed acupuncturists to bill many health insurers, including coverage for all Covered California Health Exchange plans and even Medi-Cal.

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*The ancient Chinese tradition and practice has been around for almost 2,500 years.*

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Many people are turning to acupuncture to help alleviate physical and mental ailments such as back and neck pain, conditions associated with arthritis and strokes, and even depression and addiction.

In fact, a 2016 study published in the American Journal of Emergency Medicine found that acupuncture can be a more effective method of pain relief than morphine. The study compared the two methods by treating one group with acupuncture for acute pain and another with morphine. Patients treated with acupuncture experienced a 92 percent reduction in pain compared to a 78 percent reduction in pain for those treated with morphine.

If you're considering treatment from an acupuncturist, the key is to make sure they are a licensed practitioner. The California Department of Consumer Affairs' Acupuncture Board licenses acupuncturists and provides the ability to check on the licensing status of its licensees. While the Acupuncture Board doesn't provide referrals, it does maintain a list of professional acupuncture associations that can provide such references. Consumers can locate contact information for professional associations in their area by going



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to [www.acupuncture.ca.gov](http://www.acupuncture.ca.gov) and selecting the “Professional Associations” link under the “Licensees” tab at the top of the homepage.

Once an acupuncturist has been selected, consumers can verify the acupuncturist’s license status to find out whether the license is valid, delinquent, or if any action has been taken against it. This information can be verified through the homepage of the Acupuncture Board’s website by using the “Verify a License” tool.

If you’re considering acupuncture, one good rule of thumb is to follow the same steps you would when choosing a doctor:

- Don’t be afraid to ask friends and other people you know and trust for recommendations.
- Always check to find out if the practitioner has the appropriate training and licensed credentials.
- Set up an interview session with the practitioner. This is an excellent time to ask any questions and/or share your fears about your treatment along with any costs associated with it.

In addition to licensee information, the Acupuncture Board’s website has information and educational requirements for those interested in pursuing a career in acupuncture, what consumers can expect when visiting an acupuncturist, as well as what an acupuncturist is and isn’t allowed to do.

For more information about acupuncturists and the Acupuncture Board, visit [www.acupuncture.ca.gov/consumers/index.shtml](http://www.acupuncture.ca.gov/consumers/index.shtml). 

## RESOURCES

Mayo Clinic: [www.mayoclinic.org](http://www.mayoclinic.org)

American Academy of Medical Acupuncture:  
[www.medicalacupuncture.org](http://www.medicalacupuncture.org)





allergic  
asthma  
does not have  
a season

VARIETY OF TRIGGERS CAN  
AFFECT THOSE WITH THE  
RESPIRATORY CONDITION

By **Michelle Cave**  
Consumer Connection staff

Allergies are not fun, and seasonal allergies (e.g., hay fever) can bring misery to those who suffer from them. What may only cause sneezing, itching, hives, and watery eyes in one person can, in another, include those symptoms and cause asthma.

Allergic asthma can be persistent or intermittent and is triggered by inhaling allergens (e.g., pollen, pollution, dust, pet dander, mold, etc.), exercise, or certain foods.

According to the American Academy of Allergy Asthma and Immunology, allergic asthma is the most common form of asthma.

### WHAT IS ALLERGIC ASTHMA?

When exposed to certain triggers, the immune system of a person with sensitive air passages will overreact. This overreaction causes the muscles around the air passages to tighten, become inflamed, and flood with thick mucus, moderately or severely restricting air flow from the lungs.

The most common signs of asthma are:

- Coughing, especially at night, during exercise, or when laughing
- Difficulty breathing
- Tightness in the chest
- Shortness of breath
- Wheezing



Licensed health care providers such as allergists or immunologists are specially trained in the treatment of asthma and allergies and can identify the underlying trigger(s) that cause the allergic asthma-related symptoms. This can be accomplished by testing the individual to determine what is prompting the allergic response. The two basic options are skin allergy testing and blood allergy testing.



“According to the American Academy of Allergy Asthma and Immunology, allergic asthma is the most common form of asthma.”



### HOW IS ALLERGIC ASTHMA TREATED?

Allergy immunotherapy—also known as desensitization or hyposensitization—involves giving the allergic individual gradually increasing doses of the environmental allergen(s) via an injection (shot), training the body to become less sensitive to the allergen(s).

Other treatments, such as antihistamines, inhalers, oral corticosteroids (anti-inflammatory steroid), and homeopathic methods may be used to help control allergies and the subsequent asthma.

Allergies and asthma are two separate conditions. Your licensed health care provider will determine which sequence of treatment options are best for your condition.

You can find an allergist or immunologist licensed by the California Department of Consumer Affairs by using the license search at [search.dca.ca.gov](https://search.dca.ca.gov).

### RESOURCES

The American Academy of Allergy Asthma and Immunology: [www.aaaai.org](http://www.aaaai.org)



# TOXIC STRESS AND HEALTH

## HOW ADVERSE CHILDHOOD EXPERIENCES HAVE LIFELONG CONSEQUENCES

By **Laurel Goddard**  
Consumer Connection staff

**M**ore than two decades ago, the results of a landmark study were released that revealed the presence of a severe and prevalent detriment to human health. Researchers had discovered a health hazard so powerful it had the ability to damage a child's brain development, degrade the immune system, and lead to severe health problems such as depression, heart disease, diabetes, and cancer later in life.

That health hazard is toxic stress, the kind that happens when children experience serious trauma, including physical, emotional, or sexual abuse, exposure to domestic violence, divorce, neglect, and others. Trauma can impact children's growing brains and bodies including their immune and hormonal systems and can put them on a lifelong path toward chronic illnesses.

While experiencing some stress is an important part of health development, Harvard University's Center on the Developing Child explains that toxic stress weakens the architecture of the developing brain, which can lead to lifelong problems in learning, behavior, and physical and mental health. Activation of the stress response prepares the body to deal with stress, but when these responses remain activated at high levels for significant periods of time without supportive relationships to temper them, toxic stress results.

The effects of toxic stress on a developing child's mind and body were brought to light by the Centers for Disease Control-Kaiser Permanente Adverse Childhood Experiences Study, one of the largest investigations of childhood abuse and neglect and later-life and well-being. In it, more than 17,000 Kaiser members receiving physical exams completed confidential surveys regarding their childhood experiences and current health status and behaviors.

Several categories of adverse childhood experiences (ACEs) were studied: psychological, physical, or sexual abuse; violence against a mother; or living with household members who were substance abusers, mentally ill or suicidal, or ever imprisoned. The number of categories of these experiences was then compared to measures of adult risk behavior, health status, and disease.

Almost two-thirds of study participants reported at least one ACE, and more than one in five reported three or more ACEs. People who had experienced four or more categories of childhood trauma exposure, compared to those who had experienced none, had a 4- to 12-fold increase in health risks for alcoholism, drug abuse, depression, and suicide attempt; a 2- to 4-fold increase in smoking, poor self-rated health, and up to a 1.6-fold increase in physical inactivity and severe obesity, among other findings. The categories of adverse childhood experiences were strongly interrelated and persons with multiple categories of childhood exposure were likely to have multiple health risk factors later in life.

The prevalence of trauma is illustrated in Centers for Disease Control (CDC) statistics on abuse and violence in the United States. Harvard Health Publishing recently highlighted the numbers, which report that one in four children experiences some sort of maltreatment (physical, sexual, or emotional abuse, one in four women has experienced domestic violence, one in five women and one in 71 men have experienced rape at some point in their lives, many of which were younger than 10 years old at the time. This means a very large number of people have experienced serious trauma at some point in their lives.

The day a colleague walked into the office of Dr. Nadine Burke Harris with a copy of the CDC-Kaiser ACE study changed her clinical practice and ultimately her career, as she explained in her 2014 TED talk on childhood trauma, in which she called for pediatric medicine to confront the prevention and treatment of trauma head-on.

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*We now understand better than we ever have before how exposure to early adversity affects the developing brains and bodies of children.*

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causes of serious health conditions—like adverse childhood experiences and toxic stress—and using the platform of surgeon general to reach young families across the state.

“We now understand better than we ever have before how exposure to early adversity affects the developing brains and bodies of children,” Burke Harris told the TED audience. “It affects areas like the nucleus accumbens, the pleasure and reward center of the brain that is implicated in substance dependence. It inhibits the prefrontal cortex, which is necessary for impulse control and executive function, a critical area for learning.” This biological effect helps explain why a person can’t just outgrow the effects or why they don’t dissipate over time.

As a pediatrician, Burke Harris has dedicated her professional career to understanding the link between ACEs and toxic stress in children, and the effect both have on future health outcomes. She is the founder and CEO of the Center for Youth Wellness, a national leader in the effort to advance pediatric medicine, raise public awareness, and transform the way society responds to children exposed to ACEs and toxic stress. She also leads the Bay Area Research Consortium on Toxic Stress and Health, which aims to advance scientific screening and treatment of toxic stress. She’s also a member of the American Academy of Pediatrics’ National Advisory Board for Screening.

In 2017, Assembly Bill 340 was signed by former Governor Jerry Brown, creating a statewide advisory body to review how trauma is detected in children as early as possible. It brings together the Department

If her name sounds familiar, it should.

Governor Gavin Newsom recently appointed Burke Harris to the position of California’s first surgeon general. She’s made it part of her mission to spread the word and make sure educators and doctors focus more on childhood trauma and its negative lasting effects. She kicked things off by launching a statewide “listening tour,” during which she’ll visit communities to learn about local health issues related to trauma. She also plans to urge policymakers at every level of government and leaders across the state to consider the social determinants of health, especially for children. Her work will focus on combating the root

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*The science is clear:  
Early adversity dramatically  
affects health across a  
lifetime.*

Dr. Nadine Burke Harris,  
California surgeon general

”

of Health Care Services, the Department of Social Services and children’s health, juvenile justice, and legal advocates from around the state to review current screening protocols and recommend improvements. In his first budget proposal, Governor Newsom suggested allocating \$45 million for screenings to identify ACEs among children and adults on Medi-Cal. Burke Harris says investing in home visiting programs is also a crucial step.

And if this is the first time you’ve heard of ACE science, it won’t be the last. Now, there is overwhelming consensus in the scientific community around early warning signs and childhood determinants of serious health outcomes.

A growing body of research shows that if ACEs are spotted early, doctors and teachers can intervene to change a child’s trajectory using methods such as trauma-informed care, which means treating a whole person, taking into account past trauma and the resulting coping mechanisms when attempting to understand behaviors and treat the patient with practices that promote a culture of safety, empowerment, and healing.

Dr. L. Elizabeth Lincoln is a primary care physician at Massachusetts General Hospital who has trained medical professionals and students about approaching patient care with an understanding of trauma. She explained in a Harvard Health Publishing blog that “a medical office or hospital can be a terrifying experience for someone who has experienced trauma, particularly for childhood sexual abuse survivors. The perceived power differential, being asked to remove clothing, and having invasive testing can remind someone of prior episodes of abuse. This can lead to anxiety about medical visits, flashbacks during the visit, or avoidance of medical care.”

Being sensitive to a patient’s needs at the moment is key, and explaining why certain exams are needed, but also being flexible to skip ones that the patient is too uncomfortable with. Asking questions such as

“Is there anything I can do to make this easier for you?” or “Is there anything in your history that makes having a physical exam difficult?” can help.

The ACE test, based on the framework of the CDC-Kaiser study, is a crucial element of trauma-informed care. The short questionnaire helps identify if an individual has been exposed to trauma in the first 18 years of life. ACEs include:

- Physical abuse
- Sexual abuse
- Emotional abuse
- Physical neglect
- Emotional neglect
- Exposure to domestic violence
- Household substance abuse
- Household mental illness
- Parental separation or divorce
- Incarcerated household member

The ACE test is typically administered by a health care professional, many of which are licensed by one of several healing arts boards under the California Department of Consumer Affairs, including the Board of Psychology ([www.psychology.ca.gov](http://www.psychology.ca.gov)). Consumers can verify licenses of health care professionals by using DCA’s search function at [search.dca.ca.gov](http://search.dca.ca.gov). 

## RESOURCES

The National Child Traumatic Stress Network:  
[www.nctsn.org](http://www.nctsn.org)

Center for Youth Wellness:  
[www.centerforyouthwellness.org](http://www.centerforyouthwellness.org)

ACEs Connection online community:  
[www.acesconnection.com](http://www.acesconnection.com)

ACESTooHigh news site: [www.acestoohigh.com](http://www.acestoohigh.com)

Substance Abuse and Mental Health Services Administration: [www.samhsa.gov](http://www.samhsa.gov)



## EXECUTIVE OFFICER SPOTLIGHT

**MARK ITO**OSTEOPATHIC MEDICAL  
BOARD OF CALIFORNIA

**M**ark Ito's 19-year career with the Department of Consumer Affairs is emblematic of how state service offers the opportunity to work your way up. Starting out as an office technician in 1999, Ito was appointed executive officer of the Osteopathic Medical Board of California on Jan. 31, 2019.

Prior to his appointment, he served as a budget manager in DCA's Budget Office, where he led a team responsible for maintaining budgets for multiple clients. In this role he worked with other departments, boards, and bureaus to complete multiple complex tasks simultaneously to guide programs in making decisions that would benefit their operation.

Before joining DCA's Budget Office, Mark gained valuable experience and knowledge on how a board operates while working for the Board of Vocational Nursing and Psychiatric Technicians (BVNPT), where he started state service as an office technician in 1999. There, he eventually learned how to lead a board and its various functions including licensing, examinations, enforcement, and administration. Notably, Mark was able to alleviate a licensing backlog while at BVNPT by filling vacancies, redirecting resources, setting workload expectations, and keeping staff accountable to meet the program's goal.

We recently spoke with Mark about his background and his vision in his new role.

**WHAT IS YOUR VISION FOR THE BOARD?**

My vision for the Board is to continue to fulfill our mission of protecting the public by ensuring that only qualified osteopathic physicians and surgeons are licensed by the Board. I am planning to invest resources in outreach activities to ensure the ongoing viability of the profession. The practice of osteopathic medicine is a growing profession and I want to make certain that this trend continues in California.

**WHAT IS YOUR BIGGEST CHALLENGE?**

My biggest challenge is knowledge. Although I have 20 years of experience working for DCA (15 years at a board and five years in the Budget Office), I am learning every day that I still have a lot to learn. I am definitely thankful that I have great staff at the Board who are willing to walk me through any questions that I have.

**WHAT WOULD YOU LIKE CONSUMERS TO KNOW ABOUT THE BOARD?**

I would like consumers to know that the Board is here to protect them from physicians and surgeons that pose a risk to public safety.

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

My previous job prior to this one was in DCA's Budget Office. I loved the camaraderie and culture that exists in the Budget Office. The Budget Office seemed to always find a way to be my happy place in times of adversity. If it wasn't for the opportunity to be the Board's new executive officer, I would happily have stayed in the Budget Office.

**WHAT ADVICE WOULD YOU GIVE TO YOUR YOUNGER SELF?**

"Even though you're fed up, you got to keep your head up." — Tupac Shakur

Stay the course, young Padawan. 

COVER STORY

# MAKING A HOME 'SMART' COMES WITH PRIVACY RISKS

SECURITY CAMERAS, BABY MONITORS, DIGITAL ASSISTANTS AMONG TARGETS FOR HACKERS

By **Ben Deci**  
Consumer Connection staff

**T**he apocalypse is arriving in three hours.

What do you do? Do you run? Do you hunker down and brace yourself? Do you get on the phone to say good luck and goodbye to those you love? These were the terrifying questions facing a Bay Area woman one Sunday afternoon earlier this year.

Laura Lyons told *The Mercury News* that it all started with an alert coming from her own living room.



Three intercontinental ballistic missiles had been launched by North Korea, and were speeding toward Los Angeles, Chicago, and Ohio, the voice said.

“My son heard it and crawled under our living room rug,” wrote Lyons in a social media post about the incident.

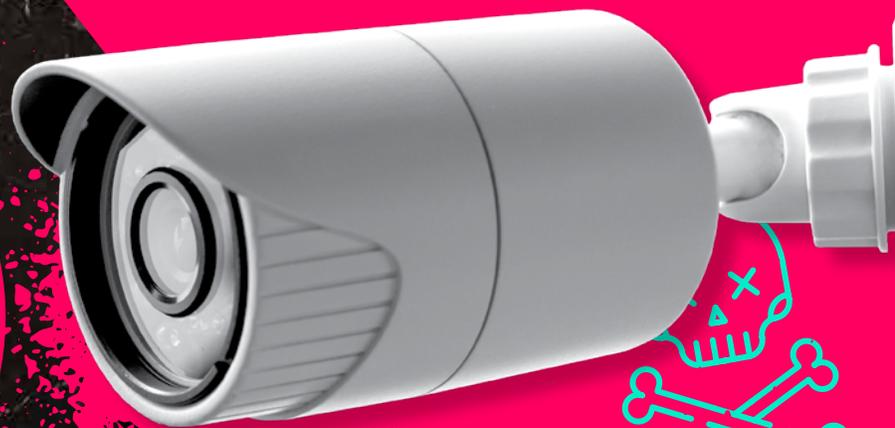
But that voice wasn’t coming from her television. It was coming from her networked home security camera. She’d been hacked. About the same time Lyons was discovering what happened, she was discovering that it had happened in several other homes as well.

In a spate of reports from across the country comes news of networked baby monitors and home security cameras giving hackers access to the most private and intimate zones of their victims’ lives. In Lyons’ case, as in others, the hacker exploited a weakness in her password—not a weakness in the security network itself—to pull off the terrifying prank.

Still, these incidents leave some wondering how smart it is to have a smart home.

The concern isn’t just about who or what consumers might be letting into their homes

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**Passwords  
 aren't the only  
 way to defend  
 yourself  
 against digital  
 intruders.**  
 ”



when they plug in a networked security camera or other device meant to capture data. Privacy advocates are sounding their own alarms about the data that might be seeping out of smart homes too. Our thermostats know when we leave for the day and when we get home. Our televisions know what we watch and when. Cameras and microphones abound, and they all have the potential of capturing more than just who is at the front door.

“Overall, digital assistants and other IoT (Internet of Things) devices create a triple threat to privacy: from government, corporations, and hackers,” writes Jay Stanley, senior policy analyst for the American Civil Liberties Union.

Stanley argues dumber is better, especially when it comes to recording devices in our homes.

The issue was brought into sharp relief this February when Google announced that Nest home security systems would be getting an update that would enable a voice-activated virtual assistant. In order for that feature to work, users would need to speak into the onboard microphone of their Nest device.

The only problem: Before that, Google had never mentioned that there is an onboard microphone in the Nest device. The presence of a microphone wasn't included in the technical specifications or product materials for Nest.

“That was an error on our part,” a Google spokesperson told *Business Insider* reporter Nick Bastone, who broke the story.

The microphone was originally included without the software to run it in anticipation of the later expansion of Nest's functionality. According to the search engine and IoT behemoth, the



microphone won't turn on unless users specifically opt in to the virtual assistant feature.

"The on-device microphone was never intended to be a secret and should have been listed in the tech specs," according to the statement Google made to Bastone.

Google's failure to be transparent about what's going on inside its Nest devices added some electricity to a debate inside the California statehouse this spring. For the second year in a row, Assembly Member Susan Talamantes Eggman introduced a "Right to Repair" bill, only to withdraw it a few months later. The legislation would have forced electronics manufacturers to allow third-party repair shops to fix their products. A similar law failed to pass in 2018.

"While this was not an easy decision, it became clear that the bill would not have the support it needed today, and manufacturers had sown enough doubt with vague and unbacked claims of privacy and security concerns," Eggman said in a statement when she pulled the bill from consideration of the Privacy and Consumer Protection Committee.

Under the terms of the scuttled legislation, licensees of the California Bureau of Household Goods and Services would be empowered to repair electronics no matter who makes them. Consumers could use independent repair shops to keep their older electronics up and running, rather than having to throw them away once the manufacturer stops supporting them.

One way right-to-repair laws work is by requiring manufacturers to make diagnostic tools, software and

software patches, technical updates and, significant to the Nest kerfuffle, the schematics for electronics available to independent repair dealers. Google may have been in violation of those proposed terms when they omitted mention of the Nest microphone from their technical specifications.

Indications are that Assemblymember Eggman will reintroduce the legislation in 2020.

But there's another law already passed that's designed to protect consumers from their own smart devices. The California Consumer Privacy Act of 2018 grants Californians broad control over the collection, use, and sale of their personal information. Californians would have the right to know what personal information a business has collected, and they would have the right to prohibit a business from selling their personal information.

The law also creates a pathway for consumers to take action against a company if they collect personal information without authorization.

The California Consumer Privacy Act goes into effect in 2020, and some specifics are still being worked out.

If you're hiring someone to repair, upgrade, or do other work on your smart home electronics in California, you can help protect yourself by checking the service provider's license with the Bureau of Household Goods and Services. Even manufacturers doing repairs on their own equipment must be licensed by the Bureau. Check their status at [search.dca.ca.gov](https://search.dca.ca.gov). 

## HOW TO FOIL A HACK

When you picture a hacker trying to gain control of computers and smart systems in your home, you probably picture an evil genius type, working with banks of cutting edge hardware, exploiting master level knowledge of computer sciences. But the reality is likely much different. In many cases, hackers don't break in through your encryption like a robber would break in through a window. Hackers prefer to walk right in to your home through your front door.

That's because they have your password.

Let's back up and consider this question: How many password-protected accounts do you have? Five? 25? 125? At first you might think your number is at the low end. But don't just count your work computer logins and email accounts. Think about your social media logins, your video steaming service, your ride-share account, your

online shopping accounts, the passwords that let you pay your bills and the passwords that let you play games.

While the average consumer can easily have more than 100 password-protected accounts, they likely don't have anywhere near that many passwords. People reuse passwords frequently. If you're one of those people, you may not be worried about the records from your financial institution being stolen (although perhaps you should be), but what about the records of that game you play where you battle little fuzzy monsters on your phone? How secure is your password to a game like that? If you're using the same password for both, a hacker only has to penetrate one.





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*When a smart home device is accessed by a hacker, it is often because the password protecting it is the same password that was used for some other account or application.*  
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When a smart home device is accessed by a hacker, it is often because the password protecting it is the same password that was used for some other account or application. Even if you haven't used that password for years, it's still vulnerable. The solution for that vulnerability? Don't reuse passwords.

Passwords aren't the only way to defend yourself against digital intruders. Most Internet of Things devices offer what's called "two-factor authentication." And if your technology offers it, you should use it.

When you're using two-factor authentication, you'll still need to have a login name and a password. Those are the first authentication factors. Next, the application for your device will verify that it's really you by contacting you in some other way. A text message to your cell phone is typical. You'll receive a verification code that you also use, like a second

password, to access the device or application. That verification code will be new every time.

What makes two-factor authentication so powerful is that, if done properly, it requires a device that you physically control, like a cell phone, to access an account, application, or smart home component. That physical control is key. Even that evil genius with the bank of computers would have trouble accessing an account if the account holder must be contacted directly first.

Two-factor authentication is becoming a standard offering for smart devices, particularly devices with recording capabilities built in. You'll usually be given the option to activate two-factor authentication when setting up the device. If you weren't, or you skipped it during set-up, look for a security menu in your devices' settings to find it, and toggle it on.

# PROTECTING YOUR PETS



## HOUSEHOLD TOXINS POSE DANGERS TO DOGS AND CATS

By **Ryan Jones**  
Consumer Connection staff

**F**or most pet owners, a dog or cat is part of the family and gets as much (likely more) attention as the other two-legged inhabitants of the household. There may even be some lavish pampering that borders on the peculiar.

So before ordering that special-edition jeweled collar on the internet, make sure you devote enough attention to your pet's basic health, which includes awareness of poisons and toxins in the house that could cause severe illness—or worse.

Pet ownership in the United States continues to climb. According to the American Pet Products Association, about 85 million households have a pet and, over the past 30 years, pet ownership has risen from 56 percent to 68 percent of households. In 2018, the American Society for the Prevention of Cruelty to Animals (ASPCA) Poison Control Center handled 213,773 calls on its hotline, up from 180,639 in 2016.

In its effort to raise awareness about household dangers for dogs and cats, the ASPCA compiles an annual list of the top 10 pet toxins reported on its hotline.

The 10 most common toxins in 2018 fall into the five categories below:

### OVER-THE-COUNTER MEDICATIONS, PRESCRIPTION DRUGS, AND VETERINARY PRODUCTS

Over-the-counter medications made up 20 percent of ASPCA poison center calls, with ibuprofen, naproxen, cold medicine, Tylenol (acetaminophen), and herbal supplements at the top of the list.

Prescription medications, such as ADHD drugs, antidepressants, and heart medications—which are

some of the most commonly prescribed—take up the majority of poison center calls. There are additional risks in households with young children, who will sometimes feed their own medications to pets without knowing the possible consequences.

Veterinary drugs for your pet such as nonsteroidal anti-inflammatory medications (aspirin, Rimadyl, Metacam, Previcox, Deramaxx) and phenylpropanolamine tablets (used to treat urinary incontinence) are a common cause for poisonings. While safe when used as prescribed, they often come in tasty flavors and too many can be gobbled down by an ambitious pet if left out.

**Reducing Risk:** A “child-proof” container doesn't mean pet-proof. Store pill bottles where your pets can't get to them, not on a counter. Watch a young child closely when they are taking medications to be sure they don't drop it or decide to feed it to the dog. If a call to the veterinarian is necessary because of a poisoning, it's best to know how much the pet ate, the strength of the medication, and if they ate any of the packaging—which can cause more internal problems.



## TOP 10 PET TOXINS

The top 10 pet toxins based on percentage of calls to the Poison Control Center of the American Society for the Prevention of Cruelty to Animals in 2018:

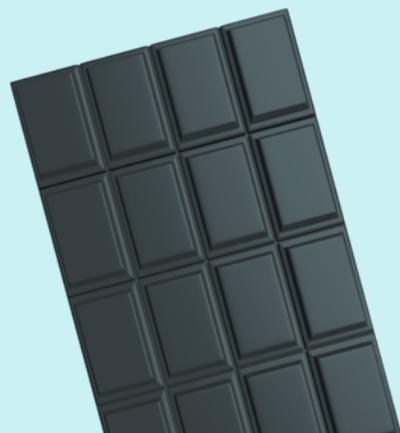
- 1 OVER-THE-COUNTER MEDICATIONS
- 2 HUMAN PRESCRIPTION MEDICATIONS
- 3 FOOD (NON-CHOCOLATE) 
- 4 CHOCOLATE 
- 5 VETERINARY PRODUCTS
- 6 HOUSEHOLD ITEMS 
- 7 RODENTICIDE 
- 8 INSECTICIDE
- 9 PLANTS 
- 10 GARDEN PRODUCTS



### FOOD

Chocolate, not surprisingly, causes more pet poisonings than any other food, but other common causes include grapes, raisins, onions, garlic, and xylitol. A low-calorie sugar substitute, xylitol is found in gum, baked goods, breath mints, and toothpaste, and even some types of peanut butter, according to Consumer Reports. Chocolate is even more of a hazard than it once was because consumer tastes have shifted toward dark chocolate, which is about twice as toxic to dogs as milk chocolate.

**Reducing Risk:** Keep pets out of the kitchen, where food is likely to be left on the counter. Be particularly cautious with high-chocolate-content baked goods. Keep your garbage container off-limits with a tight lid or in a cabinet that is not opened easily. Don't leave packs of sugar-free gum or mints out where a pet can get to them, including purses and backpacks. Let children know about the potential danger of feeding a pet chocolate or other candy.

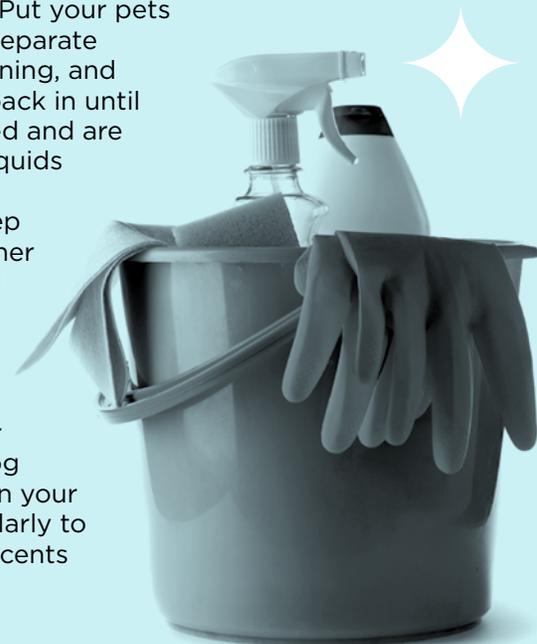


### HOUSEHOLD CLEANERS AND SUPPLIES

Paint, glue, drain openers, oven cleaners, and disinfectants are the most common toxins in this category. High concentrations can cause chemical burns on the paws, mouths, and stomachs of pets. Batteries, many having popped out of TV remotes after a bite or two by a dog, are the source of many calls for ASPCA.

"If they puncture and open the batteries, they can potentially cause burns in the mouth," Tina Wismer, DVM, medical director of the ASPCA, told Consumer Reports in February.

**Reducing Risk:** Put your pets outside or in a separate room while cleaning, and don't let them back in until you have finished and are confident any liquids have dried and evaporated. Keep cleaners and other solutions stored in a secure area and avoid leaving batteries on a table or counter an ambitious dog can get to. Clean your TV remote regularly to keep any food scents away.



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*With such a wide variety of triggers, symptoms vary greatly depending on the toxin a pet ingests.*  
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## RODENTICIDES AND INSECTICIDES

Be aware that pets, like rodents, find these very tasty. But rodent baits, along with slug and snail baits, can cause severe sickness and death. Cats are not typically attracted to rodenticides but contact with a dead mouse or rat that had been poisoned can be harmful. Some insecticides people spray on their lawns to fight bugs can also be harmful to pets.

**Reducing Risk:** If you feel applying an insecticide to your lawn or garden is necessary, Consumer Reports suggests looking for nontoxic options such as those with the active ingredient *Bacillus thuringiensis* (or Bt). Cats tend to be much more sensitive than dogs to the active chemical ingredients in insecticides.

## PLANTS AND GARDEN PRODUCTS

Lilies, a very popular option for gardens as well as bouquets because of the seemingly endless color combinations, are extremely dangerous for cats. A small bite of the flower or licking pollen off of its fur can make a cat severely ill. Another outdoor plant to be cautious of in warm-weather states such as California is the cycad palm, which is toxic to both dogs and cats.

**Reducing Risk:** Avoid planting cycad palms in pots or landscaped areas accessible by a pet, and be wary of lilies that may highlight flower bouquets, particularly in the spring and summer. Consult an online list of plants that can be harmful to pets, such as the one at [www.aspca.org](http://www.aspca.org) (do a search on the home page for “poisonous plants”).

With such a wide variety of triggers, symptoms vary greatly depending on the toxin a pet ingests. However, some general symptoms that are common include vomiting, panting, lethargy, loss of appetite, agitation, and unusual drooling.

It’s important to give your pet the level of attention that would make a sudden physical change or mood swing a red flag that should be evaluated by a veterinarian. Be sure any vet you visit is licensed in California and in good standing, check his or her license at the website of the Veterinary Medical Board ([www.vmb.ca.gov](http://www.vmb.ca.gov)) or at [search.dca.ca.gov](http://search.dca.ca.gov). 



# ACCESS TO EDUCATION

STATE CONSUMER AFFAIRS, VETERANS DEPARTMENTS PROVIDE RESOURCES FOR MILITARY MEMBERS

By **Matt Woodcheke**  
Consumer Connection staff

For the men and women serving in America's military, the GI Bill is a ticket to a debt-free college education, a remarkable and tangible reward following a career in selfless service to their country.

But while some see servicepeople as heroes, others see them as a ticket to easy money—a lot of it—all because of that same GI Bill.

Federal law requires for-profit colleges to abide by the 90/10 rule, which prohibits schools from receiving more than 90 percent of their operating revenue from federal student aid funding. But GI Bill money counts as private funds, effectively end-running the 90/10 rule, meaning that American military servicemembers are a prime target for unscrupulous recruiters.

Fortunately for students and veterans alike, there are two state agencies working together on a shared client base to address the real issue of profiteering off servicemember benefits.

The California Transition Assistance Program (CalTAP) is administered by the California Department of Veterans Affairs (CalVET). CalTAP offers an array of transition assistance to all veterans in the state, not only those who have recently exited the military. One of CalTAP's primary goals is to inform and connect veterans to their earned state and federal benefits.

The Office of Student Assistance and Relief (OSAR) is part of the Bureau for Private Postsecondary Education, which operates under the umbrella of the Department of Consumer Affairs (DCA). OSAR's specialty is education—advancing and promoting the rights of students of private colleges, and assisting students who suffer economic loss due to the unlawful activities or closure of a private college.

At CalTAP's invitation, OSAR has been bringing that message to servicemembers at military bases prior to discharge. To date, OSAR has participated in more than two dozen CalTAP outreach events that emphasize education options, along with employment, entrepreneurialism, and general state benefits. OSAR provides information on how skills learned in a military career can be parlayed into a private-sector career, and how those skills will translate into educational experience and employability.

The workshops also provide an opportunity for OSAR to educate veterans on the right questions to ask a college recruiter about program costs, graduation rates, and job placement.

"The collaboration between CalTAP and OSAR provides a unique opportunity to give prospective students using their military benefits access to tools and resources to help make an informed choice, so they don't necessarily just sign up with the first school that recruits them on base," said OSAR Chief Scott Valverde.

Although DCA and CalVET already work together to ensure veterans are aware of the benefits of professional licensing, the unprecedented partnership between CalTAP and OSAR is the first targeted, state-level effort in history aimed at education outreach for veterans.

Says Valverde, "These men and women near the end of their military service time are often experiencing challenges in transitioning back into civilian life, into higher education, and they're vulnerable to predatory admissions. We want to provide these valuable resources before they enroll in a program that isn't right for them, financially or academically." 



## DCA DATA PORTAL OFFERS EASY ACCESS TO STATISTICS

*By Matt Woodcheke, Consumer Connection staff*

It's no secret that the Department of Consumer Affairs (DCA) issues licenses in more than 280 categories to 3.9 million professionals in California. But until now, the information on licensing statistics hasn't been easy for consumers to access. That changes with the launch of DCA's Open Data Portal, a publicly accessible, one-stop shop for licensing, enforcement, and application statistics and information.

"DCA is committed to providing greater transparency to California consumers," said Jason Piccione, chief of DCA's Office of Information Services. "The Open Data Portal represents a major milestone on our journey to fulfilling that commitment."

When it went live in January 2019, the Open Data Portal gave users access to trends and changes in licensing data going back three years, filtered by individual board or bureau, even by individual license type.

In April, the Open Data Portal was updated to include enforcement performance data, allowing consumers to track the complaint intake volume and cycle time for complaints, investigations, and discipline, as well as interactive data demonstrating the average application processing time of initial exam and license applications.

The Open Data Portal was developed in-house by DCA's Data Governance Team, a unit within the Office of Information Services. The Data Governance Team specializes in assisting boards and bureaus with accessing their licensing and enforcement data and analyzing that data in an efficient manner to make program management or policy decisions.

Licensing data in the portal is updated each fiscal year and can also be found in DCA's *Annual Report*. Enforcement and application data will be compiled from a variety of public sources.

To access the portal, visit DCA's website ([www.dca.ca.gov](http://www.dca.ca.gov)) and click on the "Data" icon on the homepage.

## STATE REGULATORS WORK TO BAN CHEMICAL IN NAIL POLISH

*By Ryan Jones, Consumer Connection staff*

The state Department of Toxic Substances Control (DTSC) has initiated a campaign that, if successful, will ban the use of a toxic chemical found in many nail products.

DTSC, in conjunction with the California Environmental Protection Agency, announced in February that it is classifying the solvent toluene as a Priority Product under its CalSAFER Safer Consumer Products program "because of the danger it poses to nail salon workers and their customers," a news release stated.

Toluene, used for a smooth look and clear colors in nail polishes, is a solvent that produces dangerous fumes, DTSC said. Extended exposure has been linked to damage of the nervous system and respiratory tract. The department also said of particular concern were female employees of child-bearing age who may be exposed to multiple products containing toluene over several hours.

"The industry has known for a long time that toluene is a problematic chemical in these products," said Meredith Williams, acting director of DTSC. "Responsible manufacturers have moved away from it. We want to make sure others do the same."

If adopted, the regulation would force manufacturers to use alternatives for toluene for any product sold in California. Listing toluene as a Priority Product ensures manufacturers can't swap one toxic chemical for another, Williams said. Under the regulation, reformulated products would have to be tested as well.

# REACH OUT

**T**he Department of Consumer Affairs (DCA) protects and serves California consumers while ensuring a competent and fair marketplace. DCA accomplishes this by administering more than 3.9 million licenses in 250 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 licenses, report concerns with a licensed professional, or to find out more about a profession, contact one of the many DCA entities listed below.

## ACCOUNTANCY, CALIFORNIA BOARD OF

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

## ACUPUNCTURE BOARD

1747 North Market Blvd., Suite 180  
Sacramento, CA 95834  
(916) 515-5200  
[www.acupuncture.ca.gov](http://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](http://www.dca.ca.gov/acp)  
[www.LemonLaw.ca.gov](http://www.LemonLaw.ca.gov)

## ARCHITECTS BOARD, CALIFORNIA

2420 Del Paso Road, Suite 105  
Sacramento, CA 95834  
(916) 574-7220  
[www.cab.ca.gov](http://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](http://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](http://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](http://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](http://www.bbs.ca.gov)

## CANNABIS CONTROL, BUREAU OF

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

## CEMETERY AND FUNERAL BUREAU

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

**DENTAL HYGIENE BOARD OF CALIFORNIA**

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

[www.dhcc.ca.gov](http://www.dhcc.ca.gov)

**HOUSEHOLD GOODS AND SERVICES, BUREAU OF**

4244 South Market Court, Suite D  
 Sacramento, CA 95834  
 (916) 999-2041

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

**LANDSCAPE ARCHITECTS TECHNICAL COMMITTEE**

2420 Del Paso Road, Suite 105  
 Sacramento, CA 95834  
 (916) 575-7230

[www.latc.ca.gov](http://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](http://www.mbc.ca.gov)

**NATUROPATHIC MEDICINE COMMITTEE**

1300 National Drive, Suite 150  
 Sacramento, CA 95834  
 (916) 928-4785

[www.naturopathic.ca.gov](http://www.naturopathic.ca.gov)

**OCCUPATIONAL THERAPY, CALIFORNIA BOARD OF**

2005 Evergreen St., Suite 2250  
 Sacramento, CA 95815  
 (916) 263-2294

[www.bot.ca.gov](http://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](http://www.optometry.ca.gov)

**OSTEOPATHIC MEDICAL BOARD OF CALIFORNIA**

1300 National Drive, Suite 150  
 Sacramento, CA 95834  
 (916) 928-8390

[www.ombc.ca.gov](http://www.ombc.ca.gov)

**PHARMACY, CALIFORNIA STATE BOARD OF**

2720 Gateway Oaks Drive  
 Suite 100  
 Sacramento, CA 95833  
 (916) 574-7900

[www.pharmacy.ca.gov](http://www.pharmacy.ca.gov)

**PHYSICAL THERAPY BOARD OF CALIFORNIA**

2005 Evergreen St., Suite 1350  
 Sacramento, CA 95815  
 (916) 561-8200

[www.ptbc.ca.gov](http://www.ptbc.ca.gov)

**PHYSICIAN ASSISTANT BOARD**

2005 Evergreen St., Suite 1100  
 Sacramento, CA 95815  
 (916) 561-8780

[www.pab.ca.gov](http://www.pab.ca.gov)

**PODIATRIC MEDICAL BOARD OF CALIFORNIA**

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

[www.bpm.ca.gov](http://www.bpm.ca.gov)

**PRIVATE POSTSECONDARY EDUCATION, BUREAU FOR**

**Mailing address:**  
 P.O. Box 980818  
 West Sacramento, CA 95798-0818  
 (916) 431-6959  
 Toll-free: (888) 370-7589

[www.bppe.ca.gov](http://www.bppe.ca.gov)



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

2535 Capitol Oaks Drive, Suite 300  
Sacramento, CA 95833  
(916) 263-2222  
Toll-free: (866) 780-5370  
[www.bpelsg.ca.gov](http://www.bpelsg.ca.gov)

**PROFESSIONAL FIDUCIARIES  
BUREAU**

1625 North Market Blvd.,  
Suite S-209  
Sacramento, CA 95834  
(916) 574-7340  
[www.fiduciary.ca.gov](http://www.fiduciary.ca.gov)

**PSYCHOLOGY, CALIFORNIA  
BOARD OF**

1625 North Market Blvd., Suite N-215  
Sacramento, CA 95834  
(916) 574-7720  
Toll-free: (866) 503-3221  
[www.psychology.ca.gov](http://www.psychology.ca.gov)

**REAL ESTATE APPRAISERS,  
BUREAU OF**

3075 Prospect Park Drive, Suite 190  
Rancho Cordova, CA 95670  
(916) 552-9000  
[www.brea.ca.gov](http://www.brea.ca.gov)

**REGISTERED NURSING, BOARD OF**

1747 North Market Blvd., Suite 150  
Sacramento, CA 95834  
(916) 322-3350  
TTY: (800) 326-2297  
[www.rn.ca.gov](http://www.rn.ca.gov)

**RESPIRATORY CARE BOARD  
OF CALIFORNIA**

3750 Rosin Court, Suite 100  
Sacramento, CA 95834  
(916) 999-2190  
Toll-free: (866) 375-0386  
[www.rcb.ca.gov](http://www.rcb.ca.gov)

**SECURITY AND INVESTIGATIVE  
SERVICES, BUREAU OF**

2420 Del Paso Road, Suite 270  
Sacramento, CA 95834  
(916) 322-4000  
Toll-free: (800) 952-5210  
[www.bsis.ca.gov](http://www.bsis.ca.gov)

**SPEECH-LANGUAGE PATHOLOGY  
AND AUDIOLOGY AND HEARING  
AID DISPENSERS BOARD**

2005 Evergreen St., Suite 2100  
Sacramento, CA 95815  
(916) 263-2666  
[www.speechandhearing.ca.gov](http://www.speechandhearing.ca.gov)

**STRUCTURAL PEST CONTROL  
BOARD**

2005 Evergreen St., Suite 1500  
Sacramento, CA 95815  
(916) 561-8708  
Toll-free: (800) 737-8188  
[www.pestboard.ca.gov](http://www.pestboard.ca.gov)

**STUDENT ASSISTANCE AND  
RELIEF, OFFICE OF**

**Mailing address:**  
P.O. Box 980818  
West Sacramento, CA 95798-0818  
**Physical Address:**  
1625 North Market Blvd.,  
Suite N-327  
Sacramento, CA 95834  
Toll-Free: (888) 370-7589  
[www.osar.bppe.ca.gov](http://www.osar.bppe.ca.gov)

**VETERINARY MEDICAL BOARD**

1747 North Market Blvd., Suite 230  
Sacramento, CA 95834-2987  
(916) 515-5520  
Toll-Free: (866) 229-0170  
[www.vmb.ca.gov](http://www.vmb.ca.gov)

**VOCATIONAL NURSING AND  
PSYCHIATRIC TECHNICIANS,  
BOARD OF**

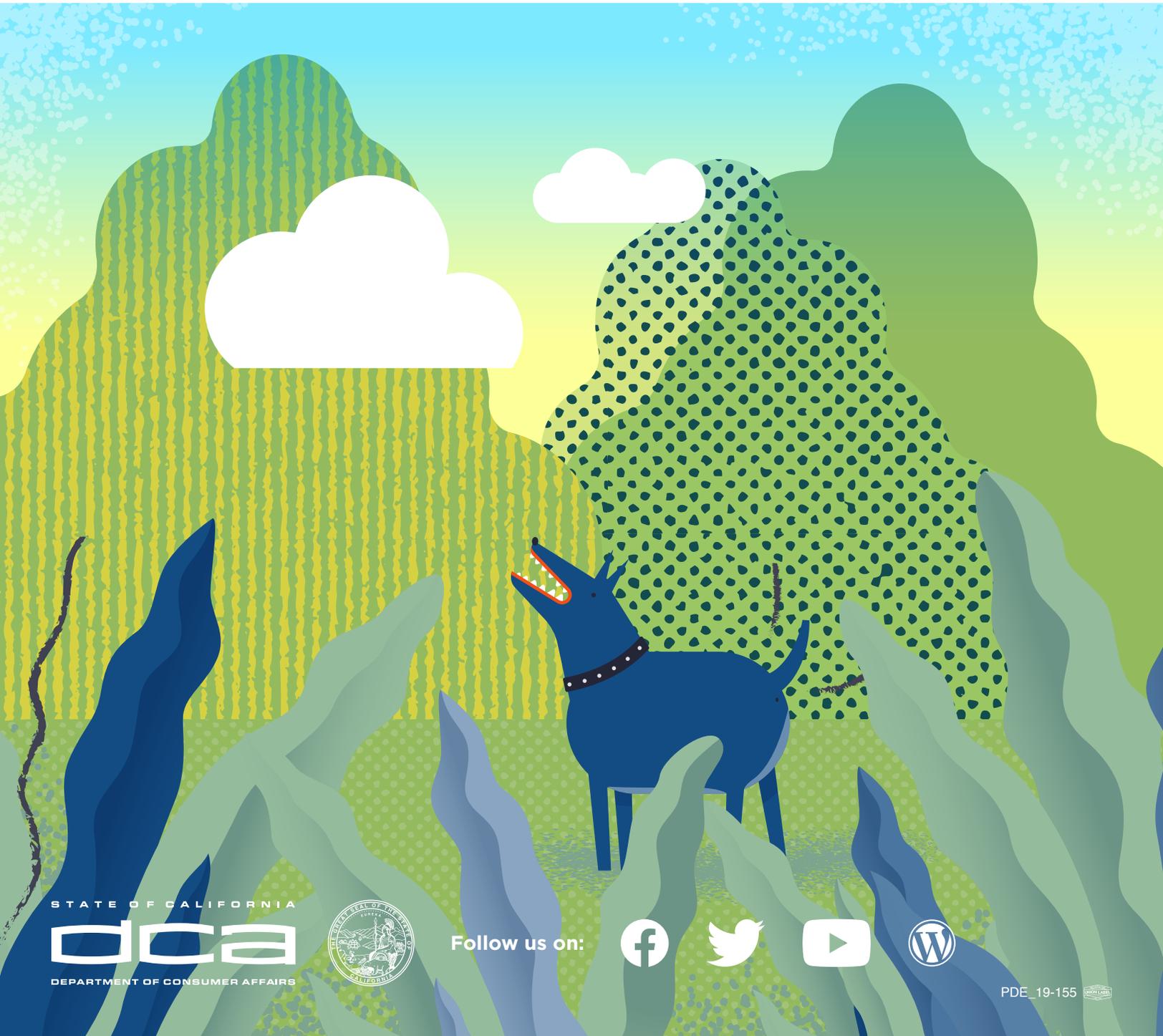
2535 Capitol Oaks Drive, Suite 205  
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