

CONSUMER CONNECTION



ALSO INSIDE:

**BATTLING THE
BLUE LIGHT BLUES—P.4**

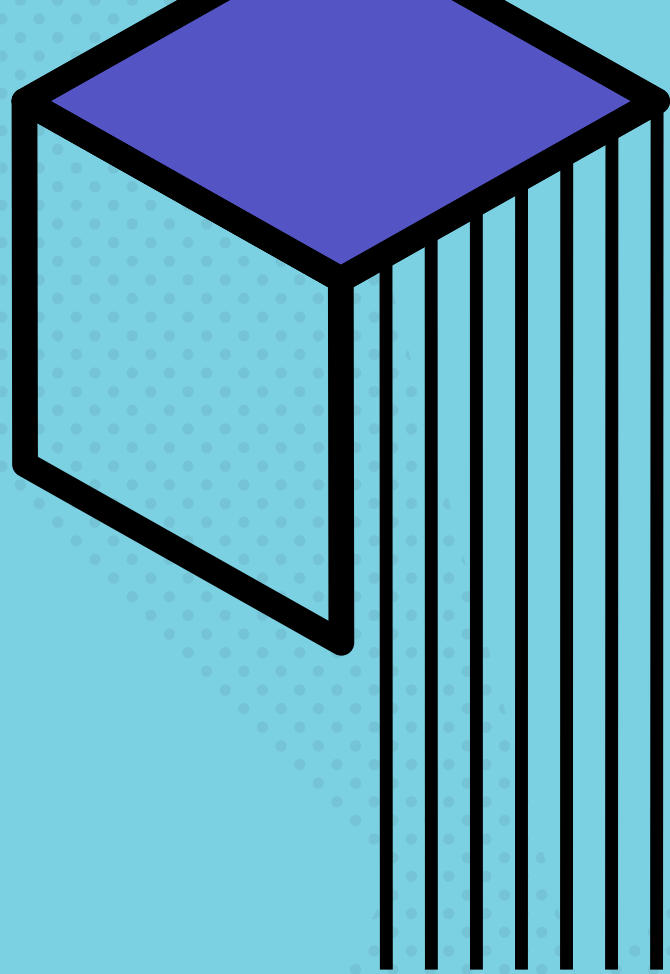
**PROTECTING THE
PROTECTOR—P.11**

**TREATING CHILDREN
WITH CONCUSSIONS
—P.22**

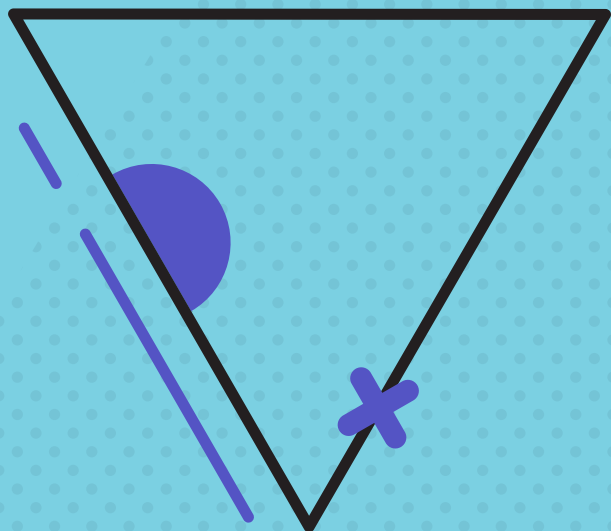
STATE OF CALIFORNIA

dca

DEPARTMENT OF CONSUMER AFFAIRS



IN THIS ISSUE



COVER STORY:
The Deepest
Cut—**P.14**



Aging in
Place—**P.2**



Blue Light
Blues—**P.4**



If You Procrastinate,
Read This Now—**P.6**



Got Flannel? Think Solar
Panels—**P.8**



Protecting the
Protectors—**P.11**



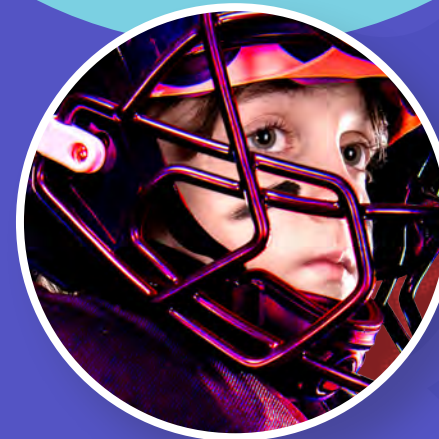
The ABCs of Finding the
Right CPA—**P.13**



Think You Are
Allergic to Penicillin?
Get Tested to
Be Sure—**P.18**



The Difference Between
Soaps and Cosmetics?
It's a Wash—**P.20**



Treating Children with
Concussions—**P.22**



Executive Officer
Spotlight—**P.24**

Aging in Place



MODIFICATIONS CAN HELP SENIORS STAY IN THEIR HOMES LONGER

Staying in your home as you get older is called “aging in place,” and most adults would prefer to do this. However, illness, disability, changes in balance, posture, and gait often can hamper the ability to live out one’s days in the same house. In addition, most homes are not designed to accommodate wheelchairs, walkers, and physical disabilities.

But that’s changing. In fact, 80 percent of remodeling companies are making aging-in-place home improvements, up from 68 percent in 2013, according to the National Association of Home Builders (NAHB).

Modifying one’s home to allow a longer stay there may not only be more comfortable but cheaper as well when compared to the costs of assisted living facilities.

The five aging-in-place remodeling projects with the largest increases since 2013 were added lighting, curbless (no-step) showers, grab bars, nonslip floors, and widening of doorways, according to NAHB. These changes can reduce the risk of falling and allow easier mobility around the home. NAHB, in collaboration with AARP and others, developed the Certified Aging-in-Place Specialist program, often referred to as CAPS, to help people who want to make their house or apartment a home for life.

NAHB offers CAPS certification training for contractors to provide seniors with custom remodeling solutions for their homes. The three-day training program instructs participants on technical, customer service, and marketing skills they need to be successful as well as how to work with seniors to plan and create a hazard-free living environment, regardless of income or ability level. A certified aging-

a diy list for aging in place

Here are some things, offered by AARP’s *HomeFit Guide*, you can do yourself:

- Switch out doorknobs that need to be twisted for easier-to-use, lever-type door handles.
- Install a handheld or adjustable showerhead for easier bathing.
- Install night-lights in the bathroom and hallways that are used after dark.
- Apply nonslip adhesive strips to uncarpeted stair treads.
- Remove all scatter rugs or use double-sided tape to secure them to the floor.
- Install a rubber-suction bathmat or anti-slip floor strips or decals in the tub and shower.
- Arrange furniture to allow for easy passage.
- Check carpeting on stairs to be sure it’s firmly attached.


in-place specialist understands the unique needs of the older adult population and is knowledgeable about appropriate home modifications. CAPS designees are often remodelers, but designers and architects may be certified as well. A CAPS can also work with an occupational therapist to develop home modifications or a building plan based on the safety or functional needs of the individual or household.

In addition, the AARP *HomeFit Guide* offers smart solutions for making a home comfortable, safe, and a great fit. The guide was created to help people stay in the homes they love by turning where they live into a lifelong home, suitable for themselves and anyone in their household.

The guide offers solutions that range from simple DIY projects to more complex modifications that require skilled expertise. (For example, widening a doorway may require additional structural support such as an overhead beam, while grab bars may need stronger backing in the walls first.) Most slips and falls in the home occur in the bathroom—often when getting into or out of the tub or shower. But these simple adjustments can help you avoid injury.

Occupational therapy also focuses on remediating challenges brought on by aging to allow people to live independently longer in their own homes rather than in a nursing home.

Using telehealth—evaluations, consultations, as well as preventative and therapeutic services delivered on the phone or online by health care professionals—can promote health and wellness, prevention, and productive aging while reducing health care costs.

Studies show that using telehealth rehabilitation to remotely monitor and provide self-management strategies for older adults who are chronically ill and living in their homes has been found to decrease hospitalizations and nursing home stays. At the same time, interactive videoconferencing technologies promote health and aging in place among older adults. The use of home monitoring devices and reporting technology enable occupational therapy practitioners to remotely monitor clients’ occupational performance and provide recommendations for environmental modifications and interventions to support occupational performance. 

RESOURCES

To learn more about CAPS certification requirements or to find a CAPS professional in your area, visit www.nahb.org.

To ensure that the contractor you hire is licensed, visit the Contractors State License Board at www.cslb.ca.gov.

Learn more about home safety at www.aarp.org/homefit.



BLUE LIGHT BLUES

There is a lesson in every rainbow. Sunlight isn't made up of just one color, but many. Red, yellow, green, and blue, and all the shades in between, are bundled together in light coming from the sun. It isn't until that light hits water droplets and refracts, or separates, that we get to see each distinct color in a rainbow.

But sunlight isn't just a bundle of visible colors. Ultraviolet light is part of sunlight, too, even though we can't see it. Blue light and ultraviolet light are close to each other on the spectrum. They have shorter wavelengths and higher energy than other colors. Because of this profile, blue light is more likely to scatter and bounce when it hits tiny molecules, and that's what makes the sky blue. It can also worsen the effects of glare on your vision.

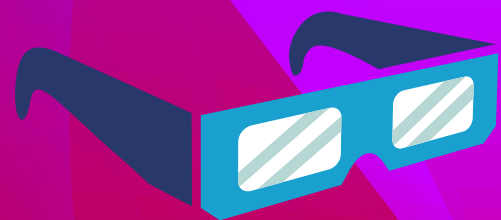
For decades, it's generally been accepted that protection from ultraviolet light is important. Ultraviolet light has been shown to cause cataracts, macular degeneration, cancer, and other problems. But what about blue light exposure? What do you need to know as a consumer?

Optometrists are taking a harder look at blue light because we're all being exposed to a lot more of it than we had in the past. Improved technology allows us to enjoy bright, beautiful screens on computers, tablets, and phones. But those screens use blue light. Fluorescent bulbs and LEDs (light emitting diodes) expose us to blue light, too. In comparison, the incandescent bulbs we historically used in our homes shed warmer tones of lower-intensity light. But that flat-screen television that delivers a crisp, high-definition picture? That's a significant source of blue light as well.



Some studies are beginning to suggest potential risks from too much exposure to blue light. Excessive light exposure of any type may cause damage to the eyes, but the concern over blue light extends to lower-level exposures over the course of a lifetime. While the research is still developing, blue light is emerging as a potential culprit behind eye strain due to glare. Common consumer complaints come from oncoming headlights when driving at night, and the near inescapable exposure to computer screens.

Lifelong, daily hours of exposure to blue light may also put consumers at risk for age-related macular degeneration (ARMD). This is a serious condition that can cause blank or burred spots in the middle of your field of vision, spots that may appear and worsen after age 50. Your optometrist has a number of treatment options for ARMD, but there is no cure.



FIGHTING TECHNOLOGY WITH TECHNOLOGY

If all of this is giving you a case of the blue light blues, there is something you can do. Blue light-blocking glasses have become readily available at all kinds of price points and in all kinds of styles. If you're wondering whether they work, the short answer is yes; blue light-blocking glasses do block shorter

wavelength, higher energy electromagnetic output from your computers, phones, televisions, and similar devices.

If you're wondering whether blue light-blocking glasses work to prevent eye strain and ARMD, the answer becomes more complicated. The research on this topic is still in its fledgling stages, and there is disagreement among optometrists, opticians, and ophthalmologists about how dangerous blue light is and at what levels. So, it's important for you to discuss your concerns with your California-licensed vision care provider.

There is a broader consensus about one effect of blue light exposure, though. Exposure to blue light, along with other colors of the spectrum, affects the body's ability to maintain a natural wake and sleep cycle—what's called a circadian rhythm. During daytime, those effects can be beneficial, with exposure to blue light positively impacting mood and alertness. But when it comes time to sleep, those effects can be disruptive.

Blue light-blocking glasses may be able to help. People whose pre-sleep routine includes curling up with a smartphone, tablet, or laptop, give themselves a healthy dose of invigorating light right when it does you the least amount of good. One solution is to reduce screen time, particularly in the hours directly before you go to bed. But another solution may be blue light-blocking glasses. In one study, published by Chronobiology International, people who wore blue light-blocking glasses for three hours before going to bed reported a marked increase in quality of sleep over time.

The science on how blue light exposure impacts our bodies is still developing. As more information and more products become available, your state-licensed vision care professional will be able to help you make choices that are right for your eyes and your wallet. In short, they can help you see the light. ☺

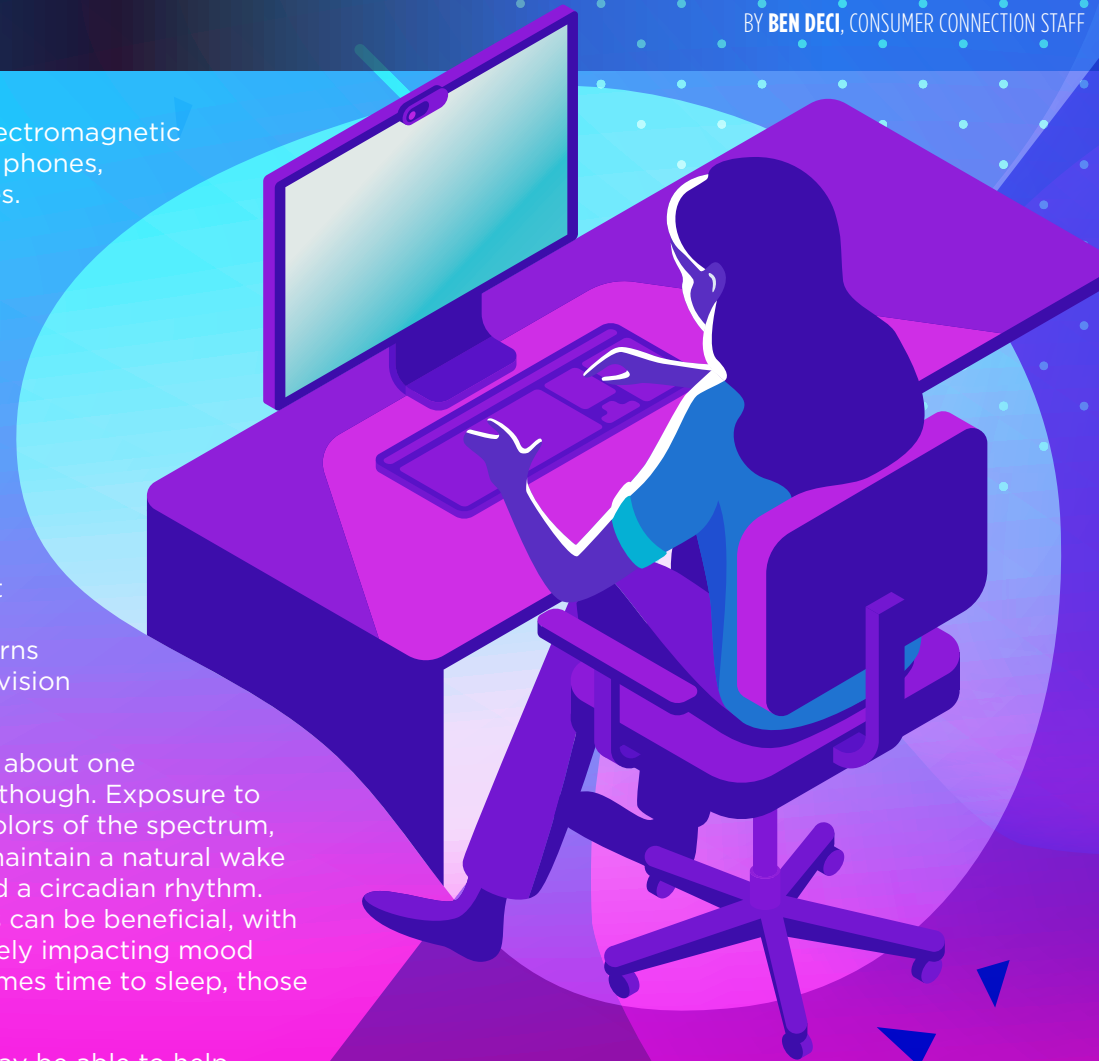
RESOURCES

www.preventblindness.org

Academy of Ophthalmology: www.aao.org

allaboutvision.com

Chronobiology International: www.tandfonline.com



Excessive light exposure of any type may cause damage to the eyes, but the concern over blue light extends to lower-level exposures over the course of a lifetime.

IF YOU PROCRASTINATE, READ THIS NOW



HERE ARE SOME HELPFUL HINTS TO KEEP FROM PUTTING OFF THOSE NECESSARY TASKS

We've all done it—waited until the absolute last minute to complete something—anything. The root cause for delaying the start of the simple task or project? Procrastination.

It may be tempting to blame procrastination on modern distractions such as the overuse of social media. But people have struggled with time management—moving from start to finish—since ancient civilization.

"True procrastination is a complicated failure of self-regulation, defined as the voluntary delay of some important task that we intend to do, despite knowing that we will suffer as a result," according to a 2013 article in the *Association for Psychological Science* magazine. "A poor concept of time may exacerbate the problem, but an inability to manage emotions seems to be its very foundation."

Procrastination does not restrict itself to the workplace. It can make us sick, too, because people who procrastinate have been found to have higher levels of stress and decreased well-being and poorer overall health due to missed medical checkups. It also can affect one's financial well-being in later years, resulting in insufficient retirement savings because of too little saved too late.

Why do we procrastinate? There are many reasons, but here are five:

- **The perfectionist:** The perfectionist's goal is to avoid being embarrassed or judged by mistakes. Conversely, this behavior may cause the individual to spend too much time trying to perfect the project, and thus take too long. In other words, striving for perfection can have the opposite effect.
- **The impostor:** Imposter syndrome causes the person to fear being outed as unqualified or inferior, and as a result puts off doing any work to avoid the risk of being discovered. Being surrounded by difficult to please people often leads to this learned procrastination behavior.



“

Commit to completing the project by meeting a deadline. Write down your plan of action and stick with it.

”

- **The dread-filled:** This individual puts off completing a task because they do not like what they must do. It's tough to get motivated when you're suffering from sheer disdain or boredom.
- **The overwhelmed:** This person's plate is full either because they have chosen to take on too much or their manager keeps loading them up with tasks. The thought of all the work they are responsible for paralyzes them to the point they do nothing, then do not know how to ask for help or ask for a deadline extension.
- **The lucky one:** Individuals who think they produce their best work under pressure and they have been lucky in doing so for some time. This behavior may have started while they were in school and because they still produced work that garnered good grades, they now believe they produce stellar work when their back is against the wall.

Don't despair. We have some solutions to help make you more productive and avoid missing those inevitable deadlines:

- **Break it down:** You need to devour this elephant of a task, but you do not know how. How do you devour an elephant? One bite at a time. Researchers have found that once subjects broke down their task, it was deemed less difficult, less stressful, and more enjoyable than previously thought.
- **Trim the fat:** If you determine the cause for your procrastination is because you are overwhelmed or

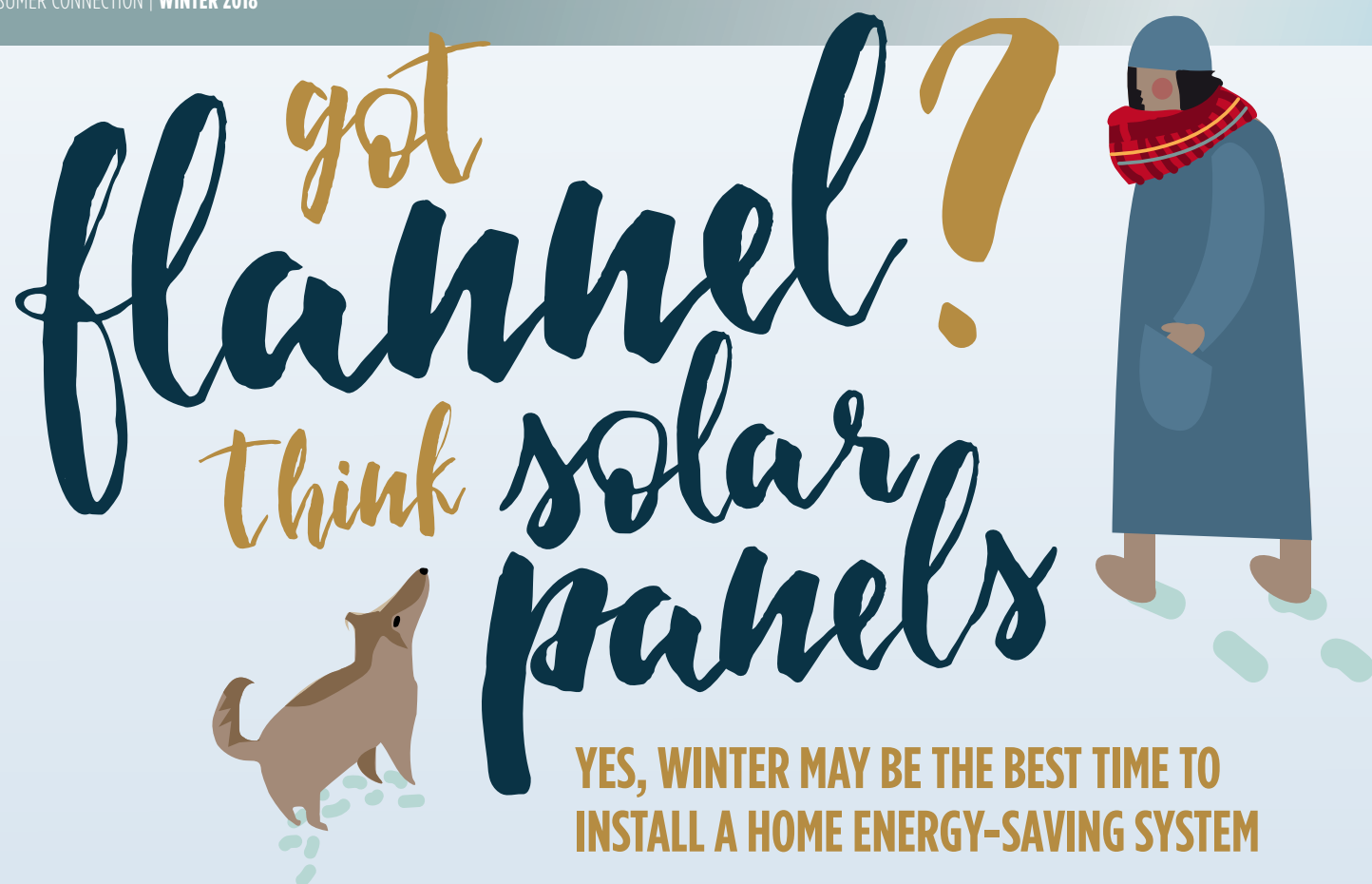
dislike the work that must be done, re-evaluate the project and see if there is any portion that can be cut back or delegated. This should help reduce the feeling of being overwhelmed and, conversely, provide a clearer path to move forward.

- **Take baby steps:** Force yourself to take a small step toward completing the project. It could be something such as organizing the elements needed, conducting initial research, or gathering thoughts and materials. Acknowledge the small successes as you progress. The goal is to complete small portions of the tasks one step at a time that will eventually lead to an entire completed project and a feeling of accomplishment.
- **Just do it:** Commit to completing the project by meeting a deadline. Write down your plan of action and stick with it.

There are times when procrastination may be the symptom of a more serious problem such as depression, anxiety, or attention problems. To be certain, support from a licensed professional trained in behavioral sciences may help. The California Department of Consumer Affairs licenses therapists through the Board of Psychology and the Board of Behavioral Sciences. To locate a therapist near you, visit <https://search.dca.ca.gov>.

It must be noted that the author of this article procrastinated and has been self-diagnosed as one of the five types of procrastinators. The Lucky One. “





The days are short. The afternoon shadows are long. It's winter in the Golden State. A few months ago, we set our clocks back to catch a little more sunshine in the morning hours. But that's not the only thing you can do to capture some California sun this season.

With summer barely visible now in the rearview mirror, thoughts of solar power have likely faded with it. Your air conditioner, and the spine-chilling bills it generates, may now be in hibernation.

But here's something that might surprise you, and energize you enough to relight that solar-powered idea bulb above your head: Winter is a great time to get solar panels.

WHY NOW?

Did you know that solar panels actually work more efficiently in cooler weather? The laws of thermal dynamics come into play with photovoltaic cells, just like other electronic equipment. Increased heat means decreased output.

Solar panels are tested and rated for their performance at 77 degrees Fahrenheit. The more they warm up above that temperature, the less electricity they will produce. How much less? Each solar panel is different, and each manufacturer will give you the rating for their panels. But in every case, every time the temperature ticks up above that 77-degree threshold, a little less energy is generated.

The reverse is true, too. As temperatures fall below that threshold, your solar panels become more efficient.

"This means that the best conditions for optimal solar production are cold, sunny days," writes Jacob Marsh, an analyst for EnergySage, a publisher of solar panel comparisons.

Compare the winter and summer solstices, and you'll see that California gets roughly four-and-a-half fewer hours of daylight in the dead of winter. While the increased efficiency of your solar cells during cold weather likely won't make up for all that sunshine, it will definitely put a dent in the difference.

Your solar panels will work, and work well, in the wintertime.

WINTER WORK

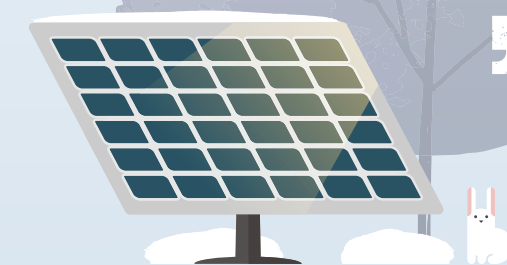
Speaking of work, let's consider the job of installing solar panels. You'll want to choose a contractor who is licensed with the California Contractors State License Board (CSLB) to do the installation. Check the license status of your contractor before you sign any contract.

Because fewer people are thinking about solar power in the winter, contractors who sell and install solar panels may have fewer jobs booked this time of year. Sometimes that means they will offer bargains, specials, or sales to attract customers to keep their crews busy during the winter months.

Besides, if your job were installing solar panels, wouldn't you rather work up on a roof in 66-degree temperatures instead of sweltering triple digits?

Keep in mind that, from the time you start looking for a contractor to the final inspection, getting rooftop solar panels can take about two months.

The best conditions for optimal solar production are cold, sunny days.



The installation itself will take anywhere from a day or two to a couple of weeks, depending on how complex the project is. But the physical installation is only part of it. So, projects started in the winter are far more likely to be completed and producing electricity by the time the summer heat sets in.

It's worth noting that, unless you contact them or they work in a building where their solar products are on display for you to see, salespeople who will want to help get your solar project started must be registered with CSLB as well.

THE BOTTOM LINE

If you are purchasing a solar system for your home in California, you could be eligible for rebates, a federal tax credit, and an array of different financing options. Despite those, and the savings on your energy bill, getting a home solar panel system requires significant investment. The federal tax credit is 30 percent of the price. That percentage is set to decrease after 2019, and you'll need to complete the purchase



before Dec. 31, 2018 to qualify—just another reason to have solar on your mind next winter too.

Take a good look at the interest rates for any loan offer you get to put solar panels on your home. While special financing is often available, that financing may come at above-market rates. In the alternative, you can lease panels, or even just agree to buy the power from panels on your roof while a solar company retains ownership. But those options may make it harder for you to sell your home, if that's in your plans.

Even after you sign a contract to get solar for your home, you have three days to reconsider.

In the short days of winter, the solar panels themselves aren't the only consideration. Storage of the power those panels generate is even more important in the wintertime. California is offering financial help with that too. In September, Governor Brown signed Senate Bill 700 (Wiener, Chapter 839, Statutes of 2018). SB 700 not only reauthorizes, through 2025, the financial incentives to go solar in California, it adds \$800 million in incentives for things like battery systems that can store the energy solar panels generate.

“

Even after you sign a contract to get solar for your home, you have three days to reconsider.

”

“If we are going to get to 100 percent clean energy, we need to be using solar power every hour of the day, not just when the sun is shining,” said Sen. Scott Wiener.

That's why a long, dark winter's night might just be the best time to be thinking solar. ☺



PROTECTING THE PROTECTORS



CALIFORNIA DELAYS FORECLOSURES, EVICTIONS FOR SERVICE MEMBERS BY CLOSING LOOPHOLES

A new state law strengthens California's existing consumer protections for service members and military families.

Assembly Bill 3212 (Irwin, Chapter 555, Statutes of 2018), extends the length of time that service members are protected against foreclosure, eviction, repossession, and default judgments. It also extends to them interest rate protections for student loans and clarifies that students in the National Guard and Reserve have a right to academic leave when they are called to active duty.

AB 3212 was signed by Gov. Jerry Brown in Sept. 2018, and goes into effect Jan. 1, 2019. It applies to members of the armed forces (Army, Navy, Air Force, Marine Corps, and Coast Guard) who are on active duty as well as any member of the state militia (defined as the National Guard, California State Military Reserve, and the Naval Militia) who are on full-time active state service or full-time active federal service.

Prior to this new law, some protections only applied to members of the Guard and Reserve who are called to active duty. The bill updates current law to close loopholes that have been used to take advantage of service members and extends the protections of California law to cover all service members in California.

The law includes the following key changes, according to summaries published on The National Law Review website (www.natlawreview.com) and Consumer Finance Monitor blog (www.consumerfinancemonitor.com):

EXPANDED PROTECTIONS

- Extends most protections from 60 to 120 days after military service ends.
- Expands the 6 percent interest rate cap to include student loans, with the rate to remain in effect for one year after the period of military service ends.
- Extends the ability to defer payments on certain obligations to include student loans.
- Extends the right to terminate leases after entry into military service to include vehicle leases.
- Clarifies that penalties may not be imposed on the nonpayment of principal or interest during the period in which payments are deferred on an obligation pursuant to a court order.

WRITTEN RESPONSE REQUIRED

When receiving a request for relief from a service member, the person or agency will have a 30-day window to respond. The response must acknowledge the request and provide reasons as to why the service member may not be entitled to the requested relief or why the request is incomplete. If the recipient does not respond with the 30-day window, the service member is automatically entitled to the relief sought.

PROHIBITIONS ON SALES, FORECLOSURES, AND SEIZURES OF PROPERTY

- Extends the bar on sale, foreclosure, or seizure of property for nonpayment to the period of military service plus one year.
- Extends the bar on enforcing storage liens during the period of military service and for 120 days thereafter.
- Requires a sworn statement of compliance by any person who files or completes a notice, application, or certification of lien sale or certificate of repossession.

CREDIT REPORTING AND DEBT COLLECTIONS

- Prohibits a creditor or consumer reporting agency from noting in the service member's record that the person is on active duty status.
- Prevents a debt collector from falsely claiming to be a member of the military in attempting to collect a debt.
- Prohibits a debt collector from contacting the service member's military unit or chain of command in connection with the collection of any obligation unless the debt collector obtains written consent from the service member after the obligation becomes due and payable.

As additional protection against identity theft, federal law allows a deploying service member to place an "active duty alert" on his or her credit report at no cost, which means businesses must take extra steps before granting credit in the service member's name. The alerts last for one year and can be renewed to match the period of deployment.

CREDIT WOES, COLLECTIONS, REPOSSESSION ... DO YOU KNOW YOUR RIGHTS?

Money and debt issues can sometimes be hard to manage, but you don't have to serve in the military to have rights when it comes to repossession, collections, and credit.

Debt collection companies in California are regulated by the federal Fair Debt Collection Practices Act (FDCPA) which is administered by the Federal Trade Commission, and the state's Rosenthal Fair Debt Collection Practices Act (California Civil Code 1788).

The primary difference is that the federal law applies only to third-party debt collectors (such as collection agencies) while the Rosenthal Act covers original creditors as well.

The FDCPA is designed to protect consumers from abusive, misleading, and unfair debt collection practices, and it gives debtors specific protections. These include:

- The right to cut off contacts by a debt collection agency.
- The right to specify when and how you can be contacted (for example, in writing only).
- The right to dispute a debt.

Also, the FDCPA requires third-party collection agencies to provide a written notice with the debt amount and the name of the creditor to whom the debt is owed within five days after its initial

"We ask members of the armed forces to take great personal risk on our behalf, but the demands of military service go beyond the dangers of the battlefield," said the bill's author, Assembly Member Jacqui Irwin, in a news release. "A life in the military also means moving around frequently, moving your kids from school to school, updating addresses, and suddenly being called away to places where you may have uncertain access to the internet, or phones, or personal records. Because of this, we've long recognized the need to provide service members with specific protections under the law to insulate them from predatory business practices, unscrupulous creditors and the risk of falling into financial distress that comes with a life that demands so much."

To read the bill, visit www.leginfo.ca.gov. The California Department of Justice also offers tips for service members handling financed purchases while on active duty. Visit <https://oag.ca.gov/consumers/general/military>. ☺

communication with you. Certain debts may not even be legally collectible for various reasons or after a certain amount of time. Collectors also cannot use, or threaten to use, physical force or violence or any criminal means to harm you, your reputation, or your property. Profane language is also prohibited.

With repossessions, you have a right to see proof of proper licensure of the reposessor. In addition, a repossession licensee or its agent can seize your vehicle whether or not you are present, but they must notify local law enforcement within one hour of taking the vehicle and provide written notice to law enforcement within one business day of the repossession. There are rules about where they can and cannot enter (for example, they can't enter the garage of a person's residential home to take a vehicle without consent of the property owner or person in lawful control of the property, such as the renter).

DCA's Bureau of Security and Investigative Services licenses and regulates repossession agencies as well as their qualified managers and employees. To verify a license or file a complaint, visit www.bsis.ca.gov.

The California Association of Collectors (CAC) can assist consumers with complaints about third-party collection agencies and those collection agencies that are CAC members. Visit www.calcollectors.net for more information and click on the "Consumers" tab. CAC's website also offers FAQs about collection agency activities as well as information on industry regulation and identity theft. In addition, visit [Credit.com](https://www.credit.com/debt/top-10-debt-collection-rights/) at <https://www.credit.com/debt/top-10-debt-collection-rights/> for the top 10 debt collection rights for consumers.

The ABCs of Finding the Right CPA

NEW LAWS MAKE THIS TAX SEASON ESPECIALLY IMPORTANT TO GET PROPER ASSISTANCE

Income tax filing season is right around the corner, and before you know it, April 15 will be here. Due to the recently enacted changes to federal tax law, you may be looking for help preparing and filing your income or business taxes.

You have some choices in the marketplace when considering a tax preparer. However, a certified public accountant (CPA) may be your best option.

To become licensed in California, CPAs must pass a rigorous exam that includes federal tax issues, business structures, and financial management. In addition, they must have a bachelor's degree with 150 semester units in a variety of coursework that often includes taxation, finance, and business administration. To maintain their license, California CPAs must take 80 hours of continuing education every two years to keep current on the law and related professional standards in their areas of practice. Only those licensed by the California Board of Accountancy (CBA), or another state board of accountancy, may call themselves a CPA.

Choosing a CPA to handle your taxes or finances is a big decision. The right CPA can become a trusted colleague you depend on and who offers key advice and guidance regarding your financial future.

But, each CPA is unique and comes with individual skills and experience. So, how do you know which one is right for you?

Here are some tips to keep in mind when choosing a CPA:

- Ask for several recommendations from those you trust and who may have had similar needs. There are more than 96,000 CPAs licensed in California (and not all of them engage in tax preparation), so a personal referral can help narrow down your options to a manageable number of choices.
- After you get recommendations, check the status of their license by clicking on the "License Lookup" section on CBA's homepage at www.cba.ca.gov. Make sure the license status is clear and the expiration date has not passed. Alternatively, you may call CBA at (916) 263-3680 and a staff member can provide this information to you.



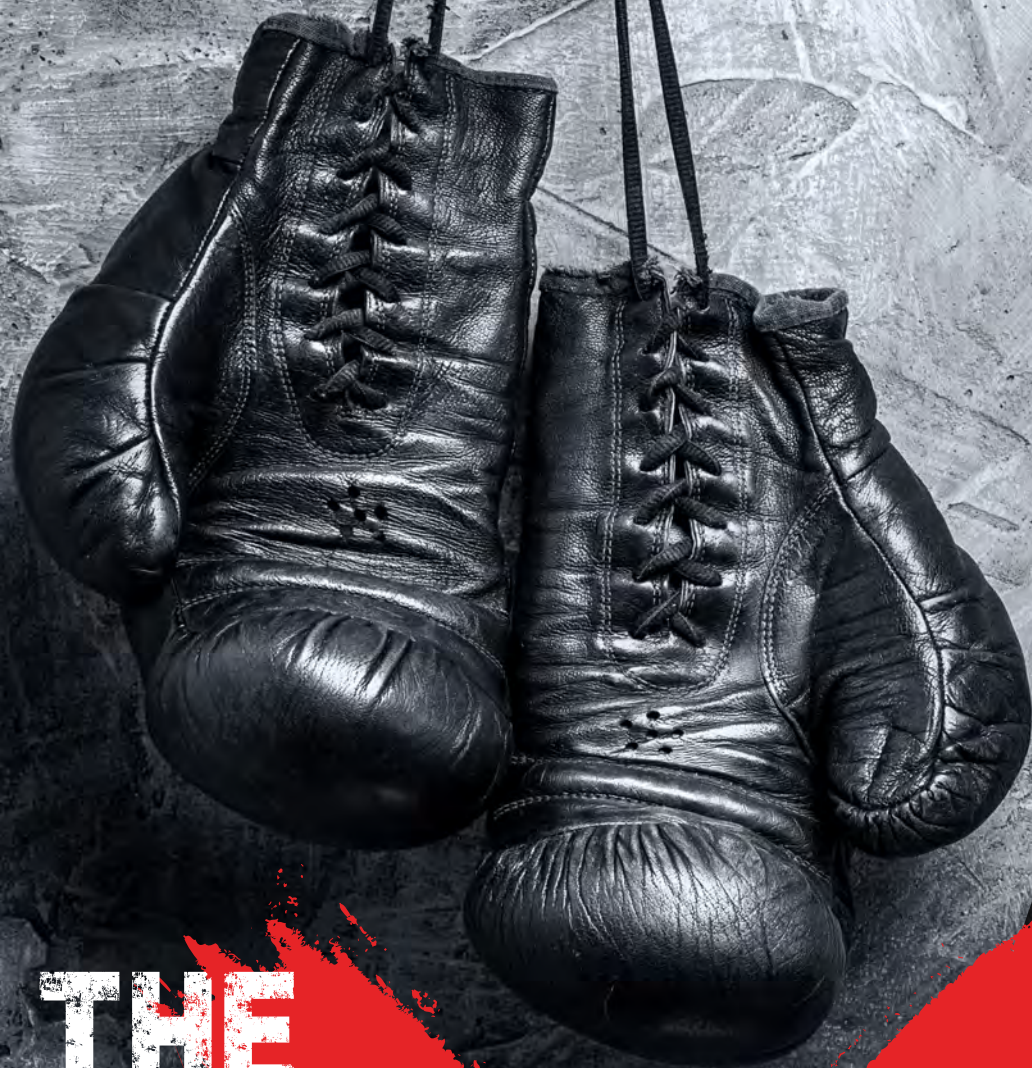
- Check whether CBA has taken any enforcement actions against the CPA. CBA maintains a database of its public enforcement documents where you can locate any enforcement action taken against a licensee. These documents can be found on CBA's homepage at www.cba.ca.gov, under the "Quick Hits" section.
- Interview the prospective CPA, preferably in person, to find out if you are a good match. Because you will be trusting this person with your financial information, being comfortable that they can meet your needs is important for a good long-term relationship. Be aware that the CPA may charge a fee for an interview.
- CPAs may offer a variety of services, including auditing and accounting, tax planning and preparation, business and management consulting, and financial planning. No matter what services you need, be sure to choose a CPA who is both authorized (under the law) and qualified (i.e., is competent based upon their knowledge and experience) to perform the services you need. It is recommended that you ask specific questions about a CPA's authorization and qualifications during an interview.
- At the conclusion of your interview, ask for references from current or past clients for whom the CPA has performed the type of services you need.
- Before any work is done by the CPA, be sure to receive an engagement letter detailing the work to be performed for you, timeframes to complete the services, who specifically will be performing the work, including whether the work is outsourced, confirming that all private and personal information is secure, and specifying the cost of the services.

Following these tips will help you find the right CPA who can serve your needs during the upcoming tax season. ☺

RESOURCES

California Board of Accountancy:
www.cba.ca.gov, (916) 263-3680

Department of Consumer Affairs License Search:
search.dca.ca.gov

COVER
STORY

THE DEEPEST CUT

**CALIFORNIA LEADS THE PACK
IN COMBAT SPORT SAFETY BY
REGULATING DANGEROUS WEIGHT
LOSSES BEFORE FIGHTS**

In May 2018, a video landed on the websites of mixed martial arts (MMA) and sports news outlets. The video chronicled a young Ultimate Fighting Championship (UFC) athlete, Darren Till, preparing for a fight in his hometown of Liverpool, England. But this wasn't an ordinary fighter prep video.

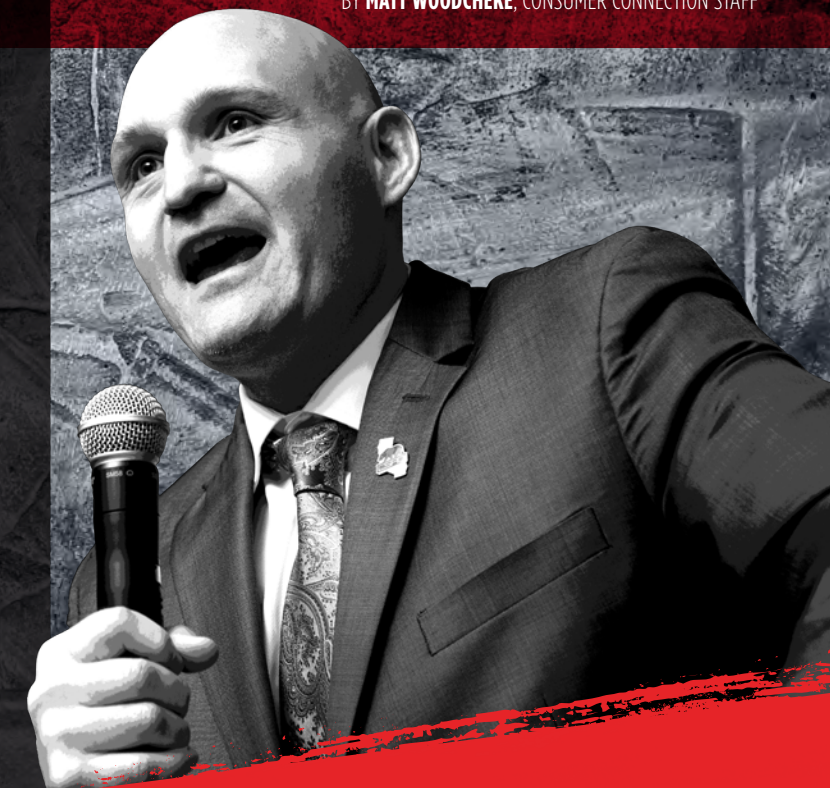
In the video, released by his team, Till is seen struggling with his weight cut, the practice of rapid weight loss prior to competition. Extreme dehydration is the most common route—fighters can shed up to 20 percent of their body weight in just a few days leading up to the fight's official weigh-in, then try to regain as much weight as possible to provide a competitive advantage in the ring. But the process is grueling and takes a severe toll on the fighter's body. Side effects can include swelling or bleeding in the brain, heart ailments, kidney failure, and death.

Side effects can include swelling or bleeding in the brain, heart ailments, kidney failure, and death.

Till, in a rubber sweat suit, is seen dividing hours between throwing punches with a trainer, lying under a pile of heavy blankets, and lying on the floor of a sauna, as sweat pours from his body in rivulets. At times, he seems unaware of his surroundings, relying on his trainers to help him stand and walk.

Till's condition deteriorated to the point where he lost his vision, but his team attempted to continue the process before reluctantly abandoning it. In the end, Till missed weight by more than 3 pounds, but, incredibly, the fight continued, thanks in part to an agreement with the other fighter. Till won by decision after five rounds.

The video horrified the sports media, but Till was lucky to get through his weight cut with minimal short-term damage. He joined Uriah Hall, a UFC fighter who



CHAMPION FIGHTER NOW PROTECTS FIGHTERS

As you might expect from the executive director of the California State Athletic Commission (CSAC), Andy Foster is passionate about the weight cutting issue plaguing combat sports. But Foster's experience runs deeper than the average department head.

That's because Foster was a successful mixed martial arts (MMA) fighter.

The Georgia native began fighting in combat sports in 1997. He holds a 16-2 MMA record (9-2 as a professional, 7-0 as an amateur), a 23-3 amateur boxing record, 77-4-2 grappling record, and 1-2 amateur kickboxing record. He is trained in a litany of fighting styles including aikido, Brazilian jiu jitsu, judo, Muay Thai, and taekwondo, in addition to boxing and kickboxing. He was International Sport Combat Federation (ISCF) middleweight Southeast champion (April 2004) and light heavyweight East Coast amateur champion (Oct. 2003).

Foster also has hands-on experience with weight cutting, but not the extreme weight cutting that current fighters engage in. "The most I ever cut was 12 or 14 pounds," said Foster. "Not like these guys today. I would cut from around 200 pounds to make 186 pounds."

Prior to coming onboard with CSAC, Foster was the executive director of the Georgia Athletic and Entertainment Commission, and served as the head regulator for an event billed as the first MMA event in "enemy territory," an ISCF-sanctioned fight night held on a U.S. military base in Mosul, Iraq.

experienced seizures and a heart attack during his weight cut in Jan. 2018, Paige VanZant, a UFC fighter who passed out in a boiling-hot bathroom during her weight cut in Oct. 2017, and countless other fighters across the country who engage in the practice.

Many fight experts—and even participants—agree that the process is dangerous. “Everybody knows that this weight-cutting thing is a problem, but nobody is coming up with ... solutions,” Kevin Lee, a UFC lightweight contender, said on a recent MMAfighting.com podcast. “Everybody is kind of waiting for somebody to die.”

When the Till video surfaced, Andy Foster, executive officer of the California State Athletic Commission (CSAC), was one week away from hosting a weight cutting summit with the heads of the major organizations that sanction world championship boxing bouts: the World Boxing Council, the World Boxing Organization, the World Boxing Association, the International Boxing Federation, and the International Boxing Organization.

“The Till video was heavy on my mind,” Foster said of the days leading into the summit.

CSAC has been leading the effort to reduce weight cutting in combat sports, a problem Foster likens to the concussion problem in the NFL. “I had the meeting with the sanctioning bodies to see if they agreed that it was a problem. But whether they agreed or not, I had the evidence.”

The evidence was a study conducted by CSAC that found one in five boxers licensed by the commission had gained more than 10 percent of their body weight between the weigh-in and the fight, indicating that many boxers had dangerously dehydrated themselves to make weight in the first place.

CSAC has been leading the effort to reduce weight cutting in combat sports, a problem Foster likens to the concussion problem in the NFL.



Presented with the study at the summit, the boxing sanctioning bodies agreed to adhere to CSAC's 10-point plan to reduce weight cutting in the sport. But getting the sanctioning bodies to sign off was only the first part of Foster's plan.

Next, he had to take his case to the Association of Boxing Commissions (ABC). ABC sets the rules that govern contests nationwide and is comprised of representatives from each state, provincial, and tribal athletic commissions in the United States and Canada. Foster is the chair of the medical committee.

“Getting the agreement with ABC would allow us to uphold the health and safety mission without putting California at a regulatory disadvantage,” Foster said.

In August, during ABC's annual convention in Orlando, Foster successfully pressed ABC to adopt new regulations that will go into effect in Jan. 2019. The new regulations include a second weigh-in for championship fights to monitor how much weight a fighter has regained. If the boxer has regained more than 10 percent of the contracted weight (signifying an intense cut to get to the contracted weight for the first-day weigh-in), the bout can continue as a title fight only for the boxer that made weight. If the over-weight boxer wins the bout, he or she cannot claim the title, and the title will become vacant.

Fighters would also be penalized by a reduction in ranking. Repeat offenders would be removed from

the rankings for a full year. Because the fighter's ranking determines their eligibility to fight in championship matches, a reduction or loss of rank seriously jeopardizes the fighter's ability to fight in big-money matches.

“That was the game changer,” Foster said of the rankings change. “The Muhammad Ali Act allowed the states to remove the fighters from the rankings, we just hadn't done it before.” (The Muhammad Ali Boxing Reform Act is a federal law that was enacted in 2000 to protect the rights and welfare of boxers and strengthen state boxing commissions.)

The changes encourage fighters to participate in weight classes closer to their natural weight. So far in California, it seems to be having a positive effect. The average weight change is currently 8 percent in MMA fighters and 7 percent in boxers. The days of 15 percent cuts—or the astonishing 18.6 percent change that Foster says is the biggest swing CSAC has seen—appear to be on the ropes.

“Weight reform is coming,” Foster said. “It's already come to boxing, and it'll come to MMA.”

For Foster and the CSAC staff, the progress seen so far is a good start. When asked if the regulations go far enough, Foster replied, “Don't let great be the enemy of good.”

RULES ALSO PROTECT AMATEUR WRESTLERS

Participation in high school sports has never been greater, according to a study from the California Interscholastic Federation (CIF), the governing body for high school sports in California. More than 800,000 student athletes are competing across the state. Of those, about 28,000 participate in wrestling.

CIF rules require parents to acknowledge the Wrestling Weight Certificate Program, designed to decrease the probability of health risks to wrestlers who might be instructed or choose to use unhealthy practices to “make weight.” Wrestlers must maintain minimum body fat percentages, submit urine tests to verify hydration, and adhere to limits for how much and how quickly they are allowed to reduce their weight.

At the college level, the National Collegiate Athletic Association (NCAA) weight management program lays out guidelines for the rate that weight can be lost. Wrestlers can lose up to 1.5 percent of their body weight per week. NCAA regulations also have specific language that prohibits the use of saunas, rubber suits, stimulants, diuretics, intravenous rehydration, and overheated facilities. The NCAA Rules Oversight Panel also approved a penalty change for the 2017-18 school year: Wrestlers who break the rules will be required to miss eight consecutive competitions for a first offense, and be forced to sit out for an entire year for a second offense.

THINK YOU ARE ALLERGIC TO PENICILLIN? GET TESTED TO BE SURE

About one of every 10 people in the United States believe they are allergic to penicillin, but recent research shows that many of those people who have been avoiding the antibiotic, perhaps for decades, do not have a penicillin allergy.

And unlike, say, a peanut allergy, when staying away from the nut if you don't have to is a relatively minor inconvenience, experts say avoiding penicillin may have serious health consequences because the antibiotics prescribed in place of penicillin are less effective and leave patients vulnerable to severe infections.

According to researchers at the University of Texas Southwestern Medical Center in Dallas, about 90 percent of the patients they surveyed who had a penicillin allergy listed in their medical records did not have a reaction to the antibiotic in an allergy test.

"Penicillins are some of the safest and cheapest antibiotics available, and people who are reported to be allergic often get antibiotics that are costlier and potentially more toxic," said Dr. Min Lee, a pediatric allergist at UT Southwestern, in a 2017 news release.

The most extensive research detailing this phenomenon was published in June in *The British Medical Journal*. The study included more than 300,000 patients over a six-year period. Those who reported a penicillin allergy—and, therefore, given alternate antibiotics—had 69 percent more staph infections (including the superbug MRSA) and 26 percent more C. difficile infections (which cause diarrhea, dehydration, sepsis, and death in the most severe cases).

Penicillin is so effective because it can target invasive bacteria while leaving others alone. Alternative antibiotics prescribed to patients who report having a penicillin allergy are broad-based, killing the bacteria causing the infection but also killing beneficial bacteria crucial to keeping up the body's typical defenses.

"People who have a reported penicillin allergy are more likely to be hospitalized for C. difficile and MRSA—bacteria that are resistant to multiple antibiotics and can cause life-threatening infections," Lee said.

Penicillin is so effective because it can target invasive bacteria while leaving others alone.

So why do so many people think they are allergic to penicillin when they aren't? Two major reasons, health experts say. First, both patients and doctors have often been confused by what a true allergic reaction to penicillin looks like. Vomiting, for instance, is not a symptom. Actual signs include a skin rash, itchy hives, swelling, fever, and difficulty breathing—and these will nearly always happen within an hour or two of taking the drug.

Secondly, most people are diagnosed as allergic to penicillin as a child and avoid it for decades. However, after the age of 10 years, a vast majority (80 percent) outgrow the allergy, particularly if it is a typical rather than severe one, according to the Centers for Disease Control and Prevention.

The easy solution is to see a doctor for a simple skin test (you can't get the test while on certain medications).

"Many don't realize how large a role unverified penicillin 'allergies' play in their medical care, resulting in suboptimal antibiotic use, worse clinical outcomes, and an increase in the cost of care," Eric Macy, an allergist at Kaiser Permanente San Diego Medical Center, told *The New York Times* in 2016. "Anyone who has a history of an unverified penicillin 'allergy' should ask his or her doctor about penicillin allergy testing, especially before undergoing any medical procedure."

RESOURCES

Mayo Clinic: www.mayoclinic.org

Centers for Disease Control and Prevention: www.cdc.gov

The British Medical Journal: www.bmj.com

UT Southwestern Medical Center: www.utsouthwestern.edu

THE DIFFERENCE BETWEEN SOAPS AND COSMETICS?

IT'S A WASH

REGULATIONS ARE ALL OVER THE MAP WHEN IT COMES TO PERSONAL CLEANSING PRODUCTS

Beauty products may look and smell nice, but there is more than meets the eye with many popular personal care products and cosmetics.

With most products in the United States, a governing body is responsible for ensuring the product you purchased is not harmful, and if it is, someone may be held accountable. One might assume, therefore, that the U.S. Food and Drug Administration (FDA) is responsible for monitoring the safety of personal care products and cosmetics we use for personal hygiene. They are ... sort of.

But beauty and personal care products such as lotions, soaps, deodorants, hair products, and makeup are classified differently and regulated—if at all—differently. Furthermore, a personal care product can be considered a cosmetic, a drug, or both. Let's take a closer look:

WHAT IS A COSMETIC?

If your product is a cosmetic, it is regulated by the FDA. Federal law defines cosmetics as “articles intended to be rubbed, poured, sprinkled, or sprayed on, introduced into, or otherwise applied to the human body ... for cleansing, beautifying, promoting

attractiveness, or altering the appearance.”

Products included in this definition are skin moisturizers, perfumes, lipsticks, nail polishes, eye and facial makeup, cleansing shampoos, hair texturizers, hair colors, and deodorants, including any substance intended for use as a component of a cosmetic product. It does not include soaps.

WHAT IS A SOAP?

For the FDA to classify a product as a “soap” it must meet three conditions:

- **What's inside:** The product must be composed mainly of the alkali salts of fatty acids—the material you get when you combine fats or oils with an alkali such as lye.
- **How it works:** To be called soap, the alkali salts of fatty acids must be the only material that results in the product's cleaning action. If the product contains synthetic detergents, it is a cosmetic, not a soap. But, this synthetic soap can still be labeled as a soap.
- **How it will be used:** To be regulated as soap, it must be labeled and marketed only for use as soap. If it is intended to be used as a skin moisturizer, body fragrance, or body deodorant, it is a cosmetic. Attention men: According to the FDA, the body wash that you used to refer to as soap is not a soap, it is a cosmetic. Moreover, if the product is intended to treat or prevent disease by killing germs or treating skin conditions such as acne or eczema, it is a drug. However, the word “soap” can still be used on the label. Confused yet?


HERE'S THE RUB

If the product meets the regulatory definition of soap, it is not regulated by the FDA but by the Consumer Product Safety Commission (CPSC). There is no mandate that requires FDA approval of cosmetic products and their ingredients.

In the U.S., manufacturers of cosmetics and beauty products are not required to file product ingredients to get approval from the FDA except when using color additives. The manufacturer—not the government—bears the responsibility of ensuring the product you intend to use on yourself—or loved one—is safe when used as intended and labeled properly.

Consumers, lawmakers, and several nonprofit watchdog organizations have sounded the alarm about concerns over the presence of harmful chemicals in personal care products. In 2015, Sens. Dianne Feinstein of California and Susan Collins of Maine introduced a bipartisan bill to amend the Federal Food, Drug and Cosmetic Act, which first became law in 1938.

Their joint effort, now called the Personal Care Products Safety Act, addresses the need to reform the regulation of personal care products. The bill would require manufacturers of personal care products to be vetted and ensure the safety of their products before they are sold in the U.S. Additionally, the bill would provide the FDA with expanded oversight of the industry to protect consumers.



The personal care products industry in the U.S., which has operated under the same federal rules for nearly a century, is now slowly beginning to change its ways as a response to the backlash from consumers and interest from lawmakers regarding the use of elements that have been linked to cancer, developmental and reproductive toxicity, allergies and immunotoxicity, and endocrine disruption.

Most notably, BPA (bisphenol A.), phthalates, and parabens—all of which are endocrine disrupting chemicals (EDCs)—can be found in many beauty and household products and are associated with the early onset of puberty in girls and a decline in sperm count in men.

While the products that are used at home and at your favorite barbershop, beauty or nail salon make you look good, feel good, and smell nice, they may also contain several of the above ingredients and other questionable chemicals that accumulate in the body and over time may cause adverse reactions or irreversible damage.

For in-home use products, consumers are urged to read product labels carefully and when seeking outside services, ask the salon or barber shop what types of products are used.

Toiletries and other household goods and products touting BPA, paraben, phthalate, and being sulfate-free are becoming more ubiquitous than ever. One easy tip to remember is to opt for fragrance-free products whenever possible—“unscented” is not the same as “fragrance-free”—and try to reduce your exposure to questionable chemicals by eliminating products that are not essential. ☺

RESOURCES

Campaign for Safe Cosmetics: www.safecosmetic.org

Environmental Working Group: www.ewg.org/skindeep

TREATING CHILDREN WITH CONCUSSIONS

CDC ISSUES FIRST GUIDELINES AS SCIENTIFIC EVIDENCE MOUNTS

As awareness about head injuries has steadily risen in the last decade, so has the number of children and teens diagnosed with concussions.

With more than 800,000 youths seeking treatment for a brain injury every year, the Centers for Disease Control and Prevention (CDC) has issued guidelines for the first time on treating children with concussions, medically referred to as mild traumatic brain injury (mTBI). The CDC published the guidelines in September, and said they are based on the “most comprehensive review of science” on pediatric concussions to date—covering 25 years of research.

“Until today, there was no evidence-based guideline in the United States on pediatric mTBI—inclusive of all causes,” said Dr. Deb Houry, director of CDC’s National Center for Injury Prevention and Control, in a news release. “Health care providers will now be equipped with the knowledge and tools they need to ensure the best outcomes for their young patients who sustain (a concussion).”

Scientific advances and increased research in recent years has established links between repeated traumatic brain injuries and long-term mental health problems among professional football players. As a result, head injuries to young athletes—particularly those playing football and soccer—and how to treat them, has drawn more scrutiny.

A 2016 report by Blue Cross Blue Shield showed a 71 percent increase in contact sports-related concussion medical claims since 2010 for patients ages 10–19, with incidents peaking each fall when football and soccer are traditionally played.

Overall, patients 10–19 years old are five times more likely to be diagnosed with a concussion than all other age groups combined, the report showed.

The CDC research included nonsports-related traumatic brain injuries, such as those sustained in a fall or car accident. The guidelines include 19 sets of clinical recommendations that cover diagnosis, prognosis, and management and treatment. Further, they also outline specific actions health care providers such as pediatricians, doctors, and physical therapists can take to help young patients and their parents or guardians.

The CDC highlighted five key “practice-changing” recommendations:

- Do not routinely scan pediatric patients to diagnose mild traumatic brain injury (using equipment such as computed tomography [CT] and magnetic resonance imaging [MRI] scans)—they’re expensive but often not useful.
- Use validated, age-appropriate symptom scales to diagnose concussions.
- Assess risk factors for prolonged recovery, including any history of brain injury, severe symptoms immediately after the injury, and personal characteristics and family history.
- Provide patients and their parents with instructions on returning to activity customized to their symptoms.
- Counsel patients and their parents to return gradually to nonsports activities after no more than three days of rest.

While the guidelines point to a few days of rest right after a mild traumatic brain injury as necessary, they also say slowly increasing cognitive and physical activity has shown to be more beneficial than a complete lack of activity.

Perhaps the most emphasis in the guidelines is placed on the importance of multiple long-term support systems to help children recover from a brain injury, including parents, doctors, and teachers.

“Overall, patients 10–19 years old are five times more likely to be diagnosed with a concussion than all other age groups combined, the report showed.”

The guidelines state that while students with a concussion typically recover within a few weeks and most return to their normal routines at school, a large study following children younger than 18 years of age indicated that “14 percent of children who experienced (mild traumatic brain injury) needed educational support services at school 12 months later.”

“We have heard from health care providers that they want and need consistent, current, and evidence-based guidance for diagnosing and managing (concussions),” Houry said. “However, we also designed the guidelines so they can help inform efforts aimed at supporting families, sports coaches, and schools—who are all integral to keeping children safe and healthy.”

Finally, the guidelines emphasize that no one-size-fits-all approach protects young people from head trauma and its effects. Caution and individualized care are most critical. 

RESOURCES

Centers for Disease Control and Prevention: www.cdc.gov

HealthyChildren: www.healthychildren.org

Medical Board of California: www.mbc.ca.gov



EXECUTIVE OFFICER SPOTLIGHT

LAURA ZUNIGA
CALIFORNIA ARCHITECTS BOARD

With 20 years of state service already under her belt, Laura Zuniga began her role as the new executive officer of the California Architects Board in Aug. 2018. Laura brings extensive legislative experience to the board.

The California Architects Board was created in 1901 by the Legislature to fulfill the mission of protecting the health, safety, and welfare of the public by establishing and enforcing regulations for the examination and licensing of architects in the state. Today, California has more than 21,000 licensed architects.

Being the executive officer of the California Architects Board is a challenging position, Laura said, but one that she is eager to embrace since serving for seven years as the chief of licensing and examination at the Contractors State License Board (CSLB). In addition, Laura’s experience includes stints as deputy secretary of legislation at the State and Consumer Services Agency (now Business, Consumer Services and Housing Agency); deputy director, Division of Legislative Affairs at the Department of Consumer Affairs (DCA); and chief of legislation at CSLB.

We recently spoke with Laura about her background, interests, and her vision in her new role.

WHERE DID YOU GROW UP AND GO TO SCHOOL?

I grew up in Moraga and graduated from the University of California, Davis, with a bachelor’s degree in political science.

WHAT WAS YOUR CAREER PATH THAT LED YOU TO DCA?

Starting my freshman year in college, I interned for a member of the Legislature, and after graduation worked in the Capitol full-time. I worked on Business and Professions Committee issues, which led me to working for DCA.

WHAT WAS YOUR PERSONAL MOTIVATION THAT SENT YOU ON THIS PATH?

I started working for the Legislature because I really enjoyed the legislative process and how government works. I moved to DCA because I believe in the consumer protection mission and appreciate the impact it has on people’s everyday lives.

WHAT ARE SOME OF YOUR BEST MEMORIES ALONG THE WAY?

Some of my best memories along the way are my time spent in licensing at the CSLB and serving as deputy director of legislation for DCA. At CSLB, I really enjoyed learning the details of how the licensing and examination processes worked, and working on process improvements, and at DCA, I really liked the variety of issues I was able to work on and learn about, such as the creation of the Professional Fiduciaries Bureau.

WHAT IS YOUR VISION FOR THE BOARD?

My vision for the Architects Board is that it continues to serve as a leader among other states’ regulatory boards, continues to strive to provide quality service to consumers and licensees, and moves forward with a new IT system, which will allow us to provide more services online.

WHAT IS YOUR BIGGEST CHALLENGE?

My biggest challenge at this point is learning the details of our requirements and processes and gaining a more in-depth familiarity with the professions we regulate, as well as gaining a better understanding of our different pathways to licensure and how we partner with our national association on examination and other issues.

WHAT WOULD YOU LIKE CONSUMERS TO KNOW ABOUT THE BOARD?

I would like consumers to know that the board is here to help them, and for them to be aware of their rights and what they can expect when working with a licensee. Specifically, that we have two architect consultants in our office to assist our enforcement program and who are available to answer questions from consumers.

WHAT DO YOU DO FOR FUN?

For fun I like to bake cookies, read books, and watch movies with my family. My family and I also love going to Disneyland.

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

The last book I read was *The Woman in the Window*, by A.J. Finn. I loved how suspenseful it was, and that that story had more than one twist that I did not anticipate. It’s being made into a movie with Amy Adams, and I am excited to see it and compare it with the book.

I would like consumers to know that the board is here to help them, and for them to be aware of their rights and what they can expect when working with a licensee.

WHAT’S ON YOUR MUSIC PLAYLIST?

On my music playlist are The Chainsmokers, Ed Sheeran, Coldplay, and Imagine Dragons.

WHAT ADVICE WOULD YOU GIVE YOUR YOUNGER SELF?

To my younger self, I would say to enjoy the stage I’m at during this time in my life and not be in a hurry to grow up.

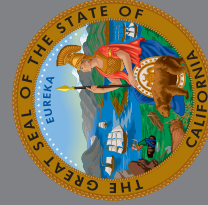
WHAT IS YOUR PERSONAL MANTRA?

My personal mantra is not to worry about things I can’t control.

Office of Publications, Design & Editing
 Digital Print Services
 1625 N. Market Blvd., Suite N-119
 Sacramento, CA 95834

CREDITS

CESAR ALTAMIRANO	RYAN JONES
MICHELLE CAVE	RICHARD PEREZ
GARY CHAZEN	LISA PUJALS
BEN DECI	LISA STRATTON
MANDY DURON	JUNE VARGAS
LAUREL GODDARD	LANA K. WILSON-COMBS
RAMONA GODOY	RICK WONG
VERONICA HARMS	MATT WOODCHEKE
STEVE HORKEY	



EDMUND G. BROWN JR.
 Governor

ALEXIS PODESTA
 Secretary, Business,
 Consumer Services and Housing Agency

DEAN R. GRAFILO
 Director, Department of Consumer Affairs

Like this magazine? Subscribe free!

If you'd like to have upcoming issues of *Consumer Connection* magazine mailed to you automatically at no charge, please email your name, mailing address, and phone number to ConsumerConnection@dca.ca.gov. You can also order online at www.dca.ca.gov/publications/publications_list.pdf or call (866) 320-8652 to subscribe or request specific editions. Community-based groups may request multiple copies subject to inventory.

Facebook @CACConsumerConnection

| **Twitter** @DCAnews
 | **Wordpress** thedcapage.blog



2009 Winner



AMERICAN INHOUSE DESIGN AWARD
 2008 WINNER

2009 Winner
 2008 Winner



NACAA Awards

ACE Award 2009
 ACE Award 2008



2008 AWARD OF
 EXCELLENCE



STATE INFORMATION
 OFFICERS COUNCIL

2016 Silver Award
 2015 Silver Award
 2014 Silver Award
 2013 Silver Award
 2012 Silver Award
 2011 Silver Award
 2010 Silver Award