



GSA Federal Citizen Information Center

# Consumer Information Catalog

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Spring 2010  
FREE

Free and low-cost  
information from  
**Pueblo, CO**



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## *Understanding Arthritis ..... page 8*

Is it arthritis, or is it something else? Arthritis can be tricky to diagnose, and other diseases can have the same signs. And though arthritis is a problem particularly for adults over 65, it can hit at any age. Learn how the disease is diagnosed, and what treatment options are available, with this **Arthritis fact sheet**.



## *Protecting injured vets' rights ..... page 4*

If you know someone who was seriously injured while on active duty, **ADA: Know Your Rights as a Returning Service Member with a Disability** may be of interest. It explains their rights regarding employment, access to consumer goods and services and access to government services and activities under the Americans with Disabilities Act.



## *Ensuring health coverage ..... page 3*

Jobs and health insurance—as we know, they're intertwined. When your job status changes, whether due to job loss, retirement or a change in employers, your health coverage generally changes too. **Work Changes Require Health Choices. Protect Your Rights** can help you understand your options, so you'll have the benefits you need once you make the move.



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**Read, download or order all publications in this Catalog at [pueblo.gsa.gov](http://pueblo.gsa.gov)**

The Federal Citizen Information Center (FCIC) publishes the quarterly Consumer Information Catalog to deliver useful consumer information from federal agencies to the public. Please be assured that FCIC does not share or sell any information obtained from you with any other organization.

## cars

**Buying a New Car. 301V. \$1.50** Here's a step-by-step guide that is a helpful tool for bargaining with dealers. 2 pp. 1999. FTC

**Buying a Used Car. 302V. \$1.50** Discusses your rights when buying from a dealer or private owner. 16 pp. 2008. FTC

**How to Get a Great Deal on a New Car. 303V. \$1.50** Use these proven negotiation techniques to save money on your next car. 4 pp. 2007. USDA

**Nine Ways to Lower Your Auto Insurance Costs. 305V. \$1.50** Helpful information on reducing your expenses. Includes a chart to compare discounts when shopping for insurance. 2 pp. 2003. USDA

**Understanding Vehicle Financing. 306V. \$1.50** Get the facts on dealership financing—what it is, how to apply, special financing offers, cash back and rebate eligibility. 10 pp. 2007. FTC

## computers

**Internet Auctions: A Guide for Buyers and Sellers. 323V. \$1.50** Find out how Internet auctions work, what payment options are available, and how to protect yourself against fraud. 18 pp. 2004. FTC

**Stop. Think. Click. 324V. \$1.50** Learn how to be OnGuard Online™ by following these important tips to protect your information, your computer, even yourself. 11 pp. 2007. FTC

## education

**Catch the Spirit: A Student's Guide to Community Service. 501V. Free** Ideas and information on how young people can help make their community a better place. 15 pp. 2007. FCIC

**Smart Saving for College—Better Buy Degrees. 504V. Free** Provides information to help students save and invest wisely for college. Explains 529 Plans, Coverdell Education Savings Accounts, Savings Bonds, and more. 24 pp. 2008. SEC

**We the People: "A More Perfect Union" poster. 507V. Free** Lists classic hardcover books for young readers grades K-12 on the theme of "A More Perfect Union." 1 p. 2009. NEH

## employment

**How to Get a Job in the Federal Government. 104V. \$3.25** Here's a step-by-step plan to find and apply for federal jobs. Tells how to understand vacancy announcements, develop your résumé, and other useful tips. 24 pp. 2004. DOL

**Occupational Outlook Quarterly. 250V. \$17.00** (Foreign orders 251V, \$23.80) Reviews new occupations, salaries, job trends. 1-year subscription, 4 issues. DOL

**Résumés, Applications, and Cover Letters. 106V. \$2.75** Use this helpful guide's samples to prepare a winning cover letter and résumé. 15 pp. 1999. DOL

**Work Changes Require Health Choices. Protect Your Rights. 613V. Free** Whether you're starting your first job, planning for retirement or dealing with job loss, it's important to know how the change will affect your health care options. Learn how to protect yourself and your family with each turn of events. 2 pp. 2005. DOL

## family

**Ask, Listen, Learn—How to Talk to Your Adolescent About Alcohol. 510V. Free** Explains the dangers of alcohol. Gives tips on when and how to start a conversation about alcohol with teens. Also provides answers to common questions they might ask. 7 pp. 2005. FCIC

**Ask, Listen, Learn—What You Don't "No" Can Hurt You. 511V. Free** This kid-oriented guide features games, trivia cards with facts about alcohol plus tips on avoiding peer pressure. 7 pp. 2005. FCIC

**Handbook on Child Support Enforcement. 505V. Free** A "how to" guide for getting the payments owed to you and your children. Lists state and federal offices to contact for help. 65 pp. 2008. HHS

**Prevent Your Child from Choking. 506V. Free** Identifies foods, toys and household items unsafe for young children. Describes how to relieve choking in an infant and an older child. 4 pp. 2005. FDA

## federal programs

**Americans with Disabilities Act (ADA): Questions and Answers. 513V. Free** Explains how the ADA protects the civil rights of persons with disabilities at work and in public places. 31 pp. 2005. DOJ

**For Public Sale! Used Federal Government Personal Property. 320V. \$1.50** Learn how to find and buy everything from construction vehicles to cameras, computers and jewelry. This is your guide to types of items, how they are sold, and payment options. 2 pp. 2007. GSA

**A Guide to Burial at Arlington National Cemetery. 539V. Free** Explains eligibility requirements and services offered for military funerals at Arlington National Cemetery. 31 pp. 2003. ANC

**A Guide to Disability Rights Laws. 514V. Free** Covers rights of disabled persons regarding education, employment, fair housing, public accommodations, and telecommunications. 21 pp. 2005. DOJ

**National Sellers List. 319V. \$1.50** Contact information for dealers who sell real estate and personal property forfeited to federal law enforcement agencies. 8 pp. 2007. DOJ

**Your Right to Federal Records. 616V. Free** Use the Freedom of Information Act (FOIA) and the Privacy Act to obtain records from the federal government. 21 pp. 2009. GSA/DOJ/WH

**Your Social Security Number and Card. 515V. Free** Explains why we have Social Security numbers, when and how to get one, and more. 2 pp. 2006. SSA

***The Post 9-11 GI Bill makes benefits available to certain military veterans. Learn more at [pueblo.gsa.gov](http://pueblo.gsa.gov).***

## benefits

**ADA: Know Your Rights as a Returning Service Member with a Disability. 615V. Free** The Americans with Disabilities Act uses standards different from the military and the Department of Veterans Affairs in determining disability status. Learn about your rights regarding employment, purchasing goods and services, and participating in state and local government programs and services. 26 pp. 2009. DOJ

**Apply Online for Social Security Benefits. 517V. Free** Learn how to fill out an online application, protect your personal information, and know who can apply online. 8 pp. 2008. SSA

**Federal Benefits for Veterans and Dependents. 105V. \$5.00** Explains disability, pension, health care, education and housing loans, and other benefit programs for veterans and their families. 148 pp. 2009. VA

**Medicare Basics: A Guide For Families and Friends. 612V. Free** If you are assisting a parent, grandparent or other relative or friend with health care decisions, get this comprehensive Medicare guide. It covers everything from hospital and physician services to preventive care, home health care, long term care and more. 53 pp. 2009. CMS

**Request for Social Security Statement. 516V. Free** Complete this form and return it to Social Security to get your earnings history and an estimate of future benefits. 3 pp. 2008. SSA

### ***Medicare & You 2010.***

***Learn what's new this year. Get important information about health plans and prescription drug plans.***

***Be aware of your rights and protections when reviewing your Medicare coverage options. Visit [pueblo.gsa.gov](http://pueblo.gsa.gov) to learn more.***

**Social Security: Understanding the Benefits. 518V. Free** Provides details on retirement, disability, survivor's benefits, Medicare coverage, Supplemental Security Income, and more. 21 pp. 2009. SSA

**Social Security: What Every Woman Should Know. 523V. Free** Discusses how a woman's benefits may be affected by disability, divorce, widowhood, retirement; benefits for your family; what to do if you change your name 24 pp. 2009. SSA

**Social Security: When To Start Receiving Retirement Benefits. 522V. Free** Important considerations for deciding when to start receiving Social Security benefits, including how your decision may affect your spouse; how benefits are affected if you continue working. 2 pp. 2008. SSA

## food

**Be Food Safe: Four Easy Lessons in Safe Food Handling. 595V. Free** Food handling safety risks at home are more common than most people think. Read about the four easy lessons to help prevent harmful bacteria from making your family sick. 8 pp. 2007. FSIS

**Diabetes Recipes. 565V. Free** Five tasty and easy-to-follow recipes for people with diabetes. Nutrition facts for each dish help you keep track of what you are eating. 5 pp. 2005. FDA ([en español. 806V](#))

**Food Safety at Home. 593V. Free** Clean. Cook. Keep apart. Chill. Follow these four easy rules to keep food from spoiling and causing people to get sick. 2 pp. 2009. FDA ([en español. 830V](#))

**Food Safety for Seniors. 594V. Free** Older people are at a higher risk of becoming ill from eating raw foods. Learn what foods to avoid and why. 2 pp. 2009. FDA ([en español. 831V](#))

**Kitchen Companion: Your Safe Food Handbook. 590V. Free** Provides information on food-borne bacteria; preparing, storing and transporting food; food thermometers; guidelines for poultry, eggs and leftovers; food safety during a power outage; and more. 48 pp. 2008. FSIS

**Listeria. 566V. Free** You can get very sick from this bacterium, which grows on ready-to-eat foods that are kept too long. Lists foods to avoid and those that need special handling. 2 pp. 2009. FDA ([en español. 839V](#))

**Restaurant and Take-Out Safety. 592V. Free** Food safety tips to follow whether you're eating out, getting food to take out, or bringing home leftovers in a doggie bag. 2 pp. 2009. FDA ([en español. 847V](#))

## health

**Antibiotic Resistance. 534V. Free** Antibiotic drugs can save lives. But the more often you use an antibiotic, the more likely it is that germs will become drug resistant. Learn what you can do to minimize this problem. 2 pp. 2009. FDA ([en español. 816V](#))

**Cell Phones. 509V. Free** Addresses health concerns about cellular phones and radio frequency energy (RF) levels. 2 pp. 2007. FDA ([en español. 820V](#))

**Clinical Trials—Fact Sheet. 537V. Free** A clinical trial is a study using human volunteers to help doctors learn more about the human body and the many diseases that attack it. 2 pp. 2007. FDA ([en español. 822V](#))

**Cosmetics. 541V. Free** Provides guidelines for using cosmetics safely, including products made with AHA, alpha hydroxyl acid. Tells when to throw away a product. 2 pp. 2007. FDA ([en español. 824V](#))

**Hair Dye and Hair Relaxers. 546V. Free** Both products can hurt your skin, hair, and eyes. Learn how to use them safely, including when and where they should not be used. 2 pp. 2009. FDA ([en español. 833V](#))

**Health Scams. 576V. Free** Health fraud can cause pain and suffering, and cost you money. Learn to recognize scams before you get taken. Includes examples of typical claims to watch out for. 2 pp. 2009. FDA ([en español. 807V](#))

**The Healthy Woman: A Complete Guide for all Ages. 107V. \$24.95** A comprehensive reference with helpful charts and personal stories. Covers major diseases, aging, mental health, reproductive health, nutrition and alternative medicine. Also provides advice on common screenings, tests and immunizations you may need. 500 pp. 2008. HHS

**Life Changes Require Health Choices. Know Your Benefit Options. 614V. Free** Marriage, childbirth, death, divorce: Life events change the health care options available to you and your dependents. Learn what you need to do to ensure you have the coverage you need at every stage of your life. 2 pp. 2005. DOL

**Mammograms. 548V. Free** A mammogram is a safe, low-dose x-ray of the breast. It is still the best tool we have to save lives by detecting breast cancer early. 2 pp. 2009. FDA ([en español. 842V](#))

**Sleep Disorders. 549V. Free** Discusses four common sleep problems: insomnia, snoring, sleep apnea and feeling sleepy during the day. Describes treatment options and tips for better sleep. 2 pp. 2009. FDA ([en español. 848V](#))

**Straight Talk on Braces. 545V. Free** Today's orthodontic braces look, feel and perform better than the old "metal-mouth" variety. Learn how these and other dental devices can improve dental health and function as well as make your smile beautiful. 6 pp. 2005. FDA

**Sunscreens and Tanning. 508V. Free** Spending time in the sun is fun but can also cause skin cancer, sunburn, wrinkling, and skin aging. Find out how to protect yourself as you enjoy the sun. 2 pp. 2009. FDA ([en español. 850V](#))

**Tattoos and Permanent Make-Up. 536V. Free** Describes popular types of tattoos, risks involved in getting one, and costs and approaches to removing one. 2 pp. 2009. FDA ([en español. 851V](#))

**Your Rights After a Mastectomy. 611V. Free** Group health plans that cover mastectomies must also cover reconstructive surgery. Answers questions about the Women's Health and Cancer Rights Act of 1998. 2 pp. 2007. DOL

## ***drugs & health aids***

**Birth Control Guide—Medicines to Help You. 598V. Free** Today's women face an array of options for preventing pregnancy. This guide describes different methods and discusses the pros and cons of each. 21 pp. 2008. FDA

**Botox™. 540V. Free** Botox is a drug approved to reduce the appearance of wrinkles between the eyebrows. Learn how it works, its side effects, and what to consider if you want to try it. 2 pp. 2007. FDA ([en español. 818V](#))

**Buying Contact Lenses Online or by Mail. 543V. Free** Tips to follow when ordering contact lenses online or through the mail, including prescription information required and what to watch out for. 2 pp. 2009. FDA ([en español. 819V](#))

**Cholesterol — Medicines to Help You. 563V. Free** Lists the brand and generic names of drugs that control cholesterol. Learn their side effects, who should not take them, and warning signs of a problem. 14 pp. 2009. FDA

**Contact Lens Care. 544V. Free** Tips for keeping your eyes healthy and comfortable while you wear contact lenses. 2 pp. 2009. FDA ([en español. 823V](#))

**Depression — Medicines to Help You. 551V. Free** Lists the brands and generic names of various anti-depressants. Learn the side effects, who should not take them, and warning signs regarding harmful drug and food interactions. 15 pp. 2009. FDA

**Dietary Supplements. 591V. Free** Gives questions to ask before taking dietary supplements, including risks and where to find more information. 2 pp. 2009. FDA ([en español. 827V](#))

**Generic Drugs. 555V. Free** Discusses their effectiveness, appearance, safety, and how they save you money. 2 pp. 2009. FDA ([en español. 832V](#))

**High Blood Pressure — Medicines to Help You. 559V. Free** Medication, along with healthy eating and exercise, can help lower your blood pressure. Learn about the drugs available, potential side effects, and warning signs. 18 pp. 2008. FDA

**HIV and AIDS — Medicines to Help You. 606V. Free** Learn about the different medicines available to treat HIV. Includes questions to ask about setting up a drug regimen and a sample schedule to follow. 10 pp. 2007. FDA

**LASIK Laser Eye Surgery. 542V. Free** What to know before having laser eye surgery, including cost, health risks, lifestyle considerations, and more. 2 pp. 2007. FDA ([en español. 837V](#))

**Liposuction. 587V. Free** Liposuction is one of the most popular cosmetic surgeries. Get basic facts and what to consider before undergoing this surgery. 2 pp. 2007. FDA ([en español. 838V](#))

**Medicine and Pregnancy. 600V. Free** You can use many medicines when you are pregnant or nursing. Use this guide and talk to your doctor or pharmacist about keeping yourself well and your baby safe. 2 pp. 2009. FDA ([en español. 843V](#))

**Menopause — Medicines to Help You. 604V. Free** Provides basic information about hormone replacement therapy (HRT). Learn about the three types available and their common and more serious side effects. 10 pp. 2009. FDA

**Menopause & Hormones: Fact Sheet. 603V. Free** Explains the benefits and risks of treating symptoms of menopause with hormone therapy. 2 pp. 2009. FDA ([en español. 804V](#))

**Menopause & Hormones: Purse Guide. 602V. Free** Questions to ask your doctor concerning hormone therapy for symptoms of menopause. 2 pp. 2009. FDA ([en español. 803V](#))

**My Medicines. 607V. Free** Take care of yourself with this easy-to-follow guide that features questions to ask your doctor and a simple chart to keep track of your medications. 6 pp. 2009. FDA ([en español. 858V](#))

**Over-the-Counter Drugs. 532V. Free** You can buy over-the-counter (OTC) drugs without a prescription. Read the label to know when and how to use them to avoid side effects, plus drug and food interactions. 1 p. 2009. FDA ([en español. 845V](#))

**Smoking — Medicines to Help You. 610V. Free** Find out about products and medicines to help you quit smoking and get tips on creating a plan to stop smoking. 9 pp. 2009. FDA

**Use Medicines Wisely. 533V. Free** Simple tips to follow when taking medications, including questions to ask and the importance of reading labels and keeping track of all the medicines you take. 2 pp. 2007. FDA ([en español. 852V](#))

**Using Your Medicare Drug Plan: What to Do if Your Medicine Isn't Covered. 520V. Free** Your Medicare prescription drug plan may not routinely cover every medicine prescribed to you. Learn step-by-step how to request coverage from your plan and how to write an appeal if necessary. 10 pp. 2009. FCIC

**Whole-Body CT Screening. 552V. Free** Discusses the risks, limitations, and benefits of whole-body CT screening. 2 pp. 2009. FDA ([en español. 854V](#))

**Your Pharmacy Benefit: Make It Work for You! 524V. Free** How to get the best pharmacy benefit when choosing health insurance, including Medicare. How to appeal if your plan denies coverage for a specific drug. Includes a sample appeal letter. 16 pp. 2009. AOA/FCIC

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## ***exercise & diet***

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**Be Active Your Way—Consumer Booklet for Adults. 116V. \$2.75** Contains loads of ideas to help you reach the recommended activity level—2 hours 30 minutes of moderate aerobic activity a week; plus strengthening activities two days a week. 22 pp. 2008. HHS

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***Dog lovers, don't miss Keeping Your Best Friend Active, Safe and Pain Free, page 13.***

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**The Road to a Healthy Life. 114V. \$4.50** Learn the basics of a healthy lifestyle—eating right and being physically active. Includes healthy weight and daily calorie requirements charts. 26 pp. 2008. HHS ([en español. 115V](#))

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## ***medical problems***

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**Allergies. 529V. Free** Discusses allergy symptoms, tests, and treatments. Provides a comparison chart to help you distinguish between allergy and cold symptoms. 2 pp. 2009. FDA ([en español. 815V](#))

**Arthritis — Fact Sheet. 608V. Free** Arthritis afflicts about 42 million Americans, but diagnosis can be tricky. Learn how your doctor decides if you have it, and how to treat it. 2 pp. 2007. FDA ([en español. 856V](#))

**Asthma. 562V. Free** Describes the signs and triggers of asthma, a disease of the lung airways that makes it hard to breathe. Explains diagnosis and treatment options. 2 pp. 2009. FDA ([en español. 817V](#))

**Cholesterol. 530V. Free** Cholesterol is a fat-like material in your blood that can increase your risk of heart disease. Learn how to find out if you have high cholesterol and what you can do to reduce it. 2 pp. 2009. FDA ([en español. 821V](#))

**Depression. 547V. Free** Outlines the three main types of depression, its causes, symptoms, and how to learn more. 2 pp. 2009. FDA ([en español. 825V](#))

**Diabetes. 564V. Free** Many people who have diabetes are unaware they have it. Learn the warning signs, risk factors, and the importance of early detection and treatment. 2 pp. 2007. FDA ([en español. 826V](#))

**Fibroids. 535V. Free** Uterine fibroids, common in women under 50, rarely cause cancer but can cause pain, infertility and miscarriages. Learn the symptoms and treatment options. 2 pp. 2009. FDA ([en español. 828V](#))

**The Flu. 561V. Free** The flu is different from a cold and usually appears without warning signs. Learn the symptoms, types of vaccines available, and who is at risk. 2 pp. 2009. FDA ([en español. 829V](#))

**Heart Disease. 553V. Free** Heart disease is a leading cause of death in the U.S. Learn the signs of heart disease, including the “silent” symptoms, and get tips on how to lower your risk. 2 pp. 2009. FDA ([en español. 834V](#))

***Airborne Allergens.***

***Sneezing is not always the sign of a cold, but an allergic reaction to something in the air, such as pollen or mold. Learn more at [pueblo.gsa.gov](#).***

**High Blood Pressure. 557V. Free** High blood pressure (also called hypertension) is a serious illness that affects nearly 65 million adults in the United States. Learn why it's vital that you get tested and, if necessary, get treated. 2 pp. 2009. FDA ([en español. 835V](#))

**Infertility. 601V. Free** Reviews the possible causes and factors affecting infertility in both men and women, and when to see a doctor. 2 pp. 2009. FDA ([en español. 836V](#))

**Loss of Bladder Control. 558V. Free** Don't suffer in silence. Most cases of bladder control problems can be treated. This fact sheet explains the kinds of bladder control problems, their causes, and treatment options. 2 pp. 2009. FDA ([en español. 840V](#))

**Lung Cancer. 560V. Free** Smoking causes almost all lung cancer, the most deadly type of cancer. Learn the warning signs, how it is diagnosed, types and stages of the disease, and treatment options. 2 pp. 2009. FDA ([en español. 841V](#))

**Osteoporosis. 531V. Free** Osteoporosis is a disease that causes very weak bones that break easily. Women are five times more likely to get osteoporosis than men. There is no cure, but there are lifestyle changes you can make to slow it down and medications you can take to build bones. 2 pp. 2009. FDA ([en español. 844V](#))

**Strokes. 554V. Free** Basic information on the three types of strokes, warning signs to watch out for, and how to lower your risk. 2 pp. 2009. FDA ([en español. 849V](#))

**West Nile Virus. 550V. Free** Facts on how mosquito bites spread this virus, its symptoms, who is most at risk, and ways to protect yourself. 2 pp. 2007. FDA ([en español. 853V](#))

**Women and HIV. 605V. Free** Get the basic facts about the virus that causes AIDS and how you can prevent it. Recognize the signs, and know what to do if you are HIV-positive. 2 pp. 2007. FDA ([en español. 855V](#))

# housing

## financing & sales

**Am I Covered? 316V. \$1.50** Answers 15 common questions regarding homeowners insurance and explains what is covered in a standard policy. 9 pp. 2004. USDA

**Beware of Foreclosure Rescue Scams. 526V. Free** A new breed of scam artist has grown along with the current mortgage crisis. This pamphlet describes common foreclosure rescue scams, tell-tale signs of a scam operator, and whom to contact if you're caught in a scam. 2 pp. 2009. FDIC ([en español. 814V](#))

**Consumer Handbook on Adjustable Rate Mortgages. 330V. \$1.50** Basic features, advantages, risks, and terminology associated with adjustable rate mortgages. Explains how ARMs work and how to reduce your risk. Includes a table for comparing mortgages. 36 pp. 2007. FRB

**A Consumer's Guide to Mortgage Refinancings. 328V. \$1.50** Will refinancing be beneficial to you? Learn the costs and how to tell if the time is right. Includes a mortgage shopping worksheet with a dozen key questions to ask. 16 pp. 2008. FRB

**How to Buy a Home With a Low Down Payment. 528V. Free** Describes how to qualify for a low down payment mortgage, determine what you can afford, and how mortgage insurance works. 9 pp. 2002. USDA ([en español. 808V](#))

**How to Buy a Manufactured (Mobile) Home. 304V. \$1.50** Tips on selection and placement, warranties, site preparation, transportation, installation, and more. 14 pp. 1997. FTC

**Interest-Only Mortgage Payments and Payment-Option ARMs: Are They For You? 333V. \$1.50** Explains these mortgages, including the benefits, risks, and how each affects monthly payments and your home equity. 15 pp. 2006. FRB

**Looking for the Best Mortgage: Shop, Compare, Negotiate. 334V. \$1.50** Use these 3 steps to save money on a mortgage or home loan. Includes a mortgage shopping worksheet. 7 pp. 1999. FRB

**Twelve Ways to Lower Your Homeowners Insurance Costs. 335V. \$1.50** Contains practical tips and phone numbers of state insurance departments you can call for more information. 4 pp. 2004. FCIC

**What You Should Know About Home Equity Lines of Credit. 329V. \$1.50** Includes questions, terms, tips and a checklist to find the plan that meets your needs and protects your interests. Explains how to compare a line of credit to a traditional second mortgage, and what to do if your lender freezes your line of credit. 16 pp. 2008. FRB

## home maintenance

**Energy Savers: Tips on Saving Energy & Money at Home. 332V. \$1.50** Reduce your home energy use with tips on insulation, weatherization, heating, and more. 36 pp. 2006. DOE

**Flood Preparation and Safety. 588V. Free** Details steps to take before and during a flood in your community, including how to protect your possessions, prepare an emergency kit, and stay safe. 10 pp. 2007. FEMA

**FloodSmart, Know Your Risk. 589V. Free** Property owners can purchase insurance against flooding losses. Learn the requirements and questions to ask. 14 pp. 2009. FEMA

**Green Scaping: The Easy Way to a Greener, Healthier Yard. 326V. \$1.50** Learn ways to care for your lawn and garden that will save you time and money and protect the environment. Discusses composting and mulching, site-appropriate plant selection, smart watering, holistic pest management and natural lawn care. 15 pp. 2006. EPA

**How to Prune Trees. 108V. \$4.00** Illustrated guide shows what to do, what not to do, tools to use, and when to trim to produce healthy, strong trees. 29 pp. 1996. USDA

**How to Recognize Hazardous Defects in Trees. 109V. \$3.50** Helps you identify and take corrective actions to fix cracks, decay, root problems, and other defects that may cause a tree to topple or limbs to fall. 20 pp. 1996. USDA

## money

**Consumer Guide to Check 21 and Substitute Checks. 307V. \$1.50** A federal law, known as Check 21, allows banks to send you “substitute checks” in place of your original cancelled checks. Find out your rights. 2 pp. 2004. FRB

**Consumer’s Guide to Disability Income Insurance. 512V. Free** This booklet covers: the significant chances of becoming disabled during one’s career; how a disability can affect one’s finances; potential sources of disability income; what disability insurance covers; and what to look for in an insurance plan. 19 pp. 2009. USDA

**Guide to Long-Term Care Insurance. 579V. Free** This type of insurance covers services needed by those with chronic illness or disability. Check out the costs, limitations and exclusions, and coverage options you need. 20 pp. 2004. USDA

**Living Trust Offers. 322V. \$1.50** Find out if living trusts are right for you and how to protect yourself from scams when planning your estate. 2 pp. 2000. FTC

**Managing Your Money in Good Times and Bad. 581V. Free** Provides tips for spending less, saving more and borrowing smart. Points out scams that heat up in a down economy and explains con games. Gives ways to raise your credit score; get a good loan; actions to take when you can’t make your payments; and your rights when a debt collector calls. 12 pp. 2009. FDIC

*Need a tool to help young people learn basic money skills and strategies for saving? Check out **Building Wealth: A Beginner’s Guide to Securing Your Financial Future**. Go to [pueblo.gsa.gov](http://pueblo.gsa.gov) for English and Spanish versions; lesson plans also available!*

**Money & Mobility: For Military Personnel and Families. 538V. Free** A comprehensive resource to help you prepare for deployments and duty station changes. Focuses on a wide variety of financial issues and concerns of service members with children. Discusses money traps and scams; gives tips on investing and saving. 98 pp. 2008. TREA

**New Consumer Protections for Credit Cards and Mortgages. 527V. Free** A new law going into effect in 2010 protects consumers from surprise fees, rate increases and other credit card penalties. New rules effective in 2009 and 2010 prohibit many of the unfair and deceptive mortgage lending practices that led some borrowers to unaffordable home loans. This booklet details the eagerly-awaited changes. 9 pp. 2009. FDIC

**Protecting Yourself from Overdraft and Bounced Check Fees. 312V. \$1.50** Find out how much overdraft and bounced check fees can cost; learn how to avoid them. 2 pp. 2004. FRB

**Renters Insurance. 336V. \$1.50** Many renters mistakenly assume their landlord’s insurance will cover their possessions if they are stolen or destroyed in a fire or other catastrophe. Only a renters insurance policy will provide that protection. Learn about the types of coverage, how to buy a policy, and how to file a claim. 2 pp. 2009. USDA

**What You Should Know About Buying Life Insurance. 586V. Free** Describes various types with tips on choosing a company, an agent, and a policy that meet your needs. 24 pp. 2007. FCIC

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