



GSA Federal Citizen Information Center

Consumer Information Catalog

pueblo.gsa.gov

Spring 2010
FREE

Free and low-cost
information from
Pueblo, CO



**American
Revolution at a
Glance...page 12**

**When is Your Check
Not a Check?...
page 10**

**Your Credit Scores...
page 11**

**Cholesterol—
Medicines to Help
You...page 6**

**Health Scams...
page 5**

**Medicare Basics: A
Guide for Families
and Friends...page 4**

IN THIS ISSUE...



**CARS
COMPUTERS
EDUCATION
EMPLOYMENT**

**FAMILY
FEDERAL PROGRAMS
FOOD
HEALTH
HOUSING**

**MONEY
SMALL BUSINESS
TRAVEL
AND MORE...**



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.



Follow us on Twitter @pueblo81009.



Find us at www.facebook.com/pueblo81009 and become a fan.

Read, download or order all publications in this Catalog at 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.

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 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

exercise & diet

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

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

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](#))

medical problems

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 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

When Is Your Check Not a Check? 308V. \$1.50 Merchants can use the information from your checks to withdraw money directly from your bank account. Learn about your rights regarding electronic check conversion and what to do if you have a problem. 2 pp. 2002. FRB

Your Home Inventory. 331V. \$1.50 How to create a home inventory to keep track of your belongings, buy the proper amount of insurance, get property insurance claims settled faster, and verify losses for your tax return. 2 pp. 2006. FCIC

credit

Building a Better Credit Report. 311V. \$1.50 Learn how to improve your credit score, deal with debt, spot credit-related scams, and more. 16 pp. 2005. FTC

Choosing a Credit Card. 309V. \$1.50 Compare the features and costs, and learn your liability limits when using a credit card. Covers what to do if there is a billing error or another problem with your credit card. 20 pp. 2004. FRB

Identity Theft and Your Social Security Number. 519V. Free Someone illegally using your Social Security number can steal your financial identity and your money. Find out how to prevent identify theft and how to report it if you suspect it. If you are a victim, learn how to get a new Social Security number. 8 pp. 2007. SSA

Your Credit Scores. 313V. \$1.50 Your credit score shows how likely you are to pay a loan on time. Learn why your credit score matters, what good and bad scores are, the elements of your FICO credit score, and how to raise your score. 2 pp. 2008. FCIC

investing & saving

66 Ways to Save Money. 310V. \$1.50 Practical ways to cut everyday costs on transportation, insurance, banking, credit, housing, utilities, food, and more. 10 pp. 2005. FCIC

A Guide for Seniors: Protect Yourself Against Investment Fraud. 577V. Free This booklet tells you how to check out an investment sales pitch for legitimacy; describes warning flags of fraud; types of fraud; what to know about “senior” specialists and advisors. 18 pp. 2009. SEC

Affinity Fraud. 575V. Free These scam schemes target religious, elderly, ethnic, professional, and other groups. Get tips on how to avoid becoming a victim and where to get more information. 2 pp. 2006. SEC ([en español. 812V](#))

Consumer's Almanac. 315V. \$1.50 Organize expenses, save for the future, manage your credit with monthly calendars and worksheets. 32 pp. 2006. USDA

Deposit Insurance Summary. 574V. Free Explains how the temporary \$250,000 coverage for deposit accounts in banks and savings associations works, and when coverage will revert to \$100,000. 2 pp. 2009. FDIC ([en español. 809V](#))

Fighting Fraud 101—Smart Tips for Older Investors. 578V. Free Scam artists frequently target Americans nearing, or in, retirement. The typical fraud victim is college-educated and financially savvy. This booklet will help you learn the psychology of a scam, and how to protect yourself. 3 pp. 2007. SEC ([en español. 813V](#))

Get the Facts on Saving and Investing. 584V. Free Use this guide's helpful tips and worksheets for calculating net worth, income, and expenses. 18 pp. 2006. SEC ([en español. 810V](#))

How SIPC Protects You. 570V. Free If your brokerage firm closes due to bankruptcy or other financial difficulties, the Securities Investor Protection Corporation (SIPC) works to return your assets. Find out what SIPC does and does not cover. 10 pp. 2002. SEC ([en español. 859V](#))

Introduction to Mutual Funds. 571V. Free What they are, how to compare them, what to consider before investing, and how to avoid common pitfalls. 36 pp. 2007. SEC

Questions You Should Ask About Your Investments. 573V. Free The secret to investing wisely is knowing what to ask about investment products, your broker's history, the performance of your investments, and how to handle problems. 8 pp. 2007. SEC ([en español. 811V](#))

retirement planning

401(k) Plans. 569V. Free Explains what these tax-deferred investment plans are, what happens when you change employers, and what to do if you need the money before retirement. 11 pp. 2008. IRS

Building Financial Freedom. 580V. Free Learn about ways to develop or improve your savings and investment strategies. Includes a worksheet to help track your spending and how to find the right kind of financial help. 18 pp. 2008. USDA

Savings Fitness: A Guide to Your Money and Your Financial Future. 585V. Free Create your personal savings plan and prepare for retirement with this step-by-step guide. 20 pp. 2008. DOL

Taking the Mystery Out of Retirement Planning. 583V. Free Designed for those about 10 years from retirement, this comprehensive publication has step-by-step worksheets to help you figure out how much money you need to retire and how to make sure your funds will last during your retirement. 68 pp. 2008. DOL

Variable Annuities: What You Should Know. 572V. Free Explains what they are, how they work, their cost, and questions to ask before you invest. 20 pp. 2007. SEC

What You Should Know About Your Retirement Plan. 609V. Free Helps you understand your employer's retirement plan, know what information to review periodically and where to go for help with questions. Explains responsibilities of those who manage the plan and how events such as divorce may affect your retirement benefit. 33 pp. 2006. DOL

Your Guaranteed Pension. 582V. Free Frequently asked questions about the security of private pension plans, including benefits and plan termination. 12 pp. 2009. PBGC

small business

Advance Fee Business Scams. 318V. \$1.50 Find out about the different types of advance fee scams, how to spot them, and what to do if you're a victim. 5 pp. 2002. DOS

Copyright Basics. 314V. \$1.50 Covers what can be copyrighted, who can apply, registration procedures, filing fees, what forms to use. 12 pp. 2008. LOC

*Visit pueblo.gsa.gov to learn about the **Small Business Training Network**, featuring information and self-paced online training to help you start, finance, and manage a small business.*

Diversifying Your Workforce. 525V. Free This quick reference guide outlines the advantages of hiring people with disabilities and gives four simple steps to help you recruit, hire and retain them. 11 pp. 2009. DOL

Guide to Business Credit for Women, Minorities, and Small Businesses. 317V. \$1.50 Find out what loans are available, the credit approval process, and your legal rights. 12 pp. 1999. FRB

travel

National Park System Map and Guide. 113V. \$2.50 This full-color map lists activities at more than 300 parks, monuments, and historic sites. 2008. DOI

National Trails System: Map and Guide 2007. 111V. \$3.00 Full-color map describes eight national scenic trails and nine national historic trails. 2007. DOI

Tips for Travelers with Disabilities. 325V. \$1.50 Get ready for a trip abroad with information on airline and hotel arrangements, health concerns, service and equipment advice, and other practical tips. 1 pp. 2003. DOS

Washington: The Nation's Capital. 112V. \$2.00 Use this full-color map to learn more about our country's heritage by exploring Washington, D.C. 2006. DOI

and more...

2009 Consumer Action Handbook. 568V. Free Use this guide to get help with consumer purchases, problems and complaints. Find consumer contacts at hundreds of companies and trade associations, government agencies, national consumer organizations, and more. 169 pp. 2009. FCIC ([en español. 801V](#))

The American Revolution at a Glance. 102V. \$2.25 Learn about the major battles with colorful maps and informative descriptions. 2003. DOI

The Civil War at a Glance. 103V. \$2.00 This full-color map illustrates and briefly describes major Civil War battle campaigns. 1995. DOI

The Constitution of the United States and the Declaration of Independence. 110V. \$2.75 Learn more about the foundations of our country's freedom with the full text of both historic documents. 48 pp. 2006. HOUSE

For the Birds. 327V. \$1.50 How to attract different species of birds, feed them, and provide them suitable homes. 50 pp. 1997. DOI

Funerals: A Consumer Guide. 321V. \$1.50 Know your rights as a consumer and what to keep in mind when making funeral arrangements. 29 pp. 2000. FTC

Visit JobCorps.gov to learn about the free education and training program that helps 16-24 year-olds get jobs.

Keeping Your Best Friend Active, Safe and Pain Free. 503V. Free Discusses the use of Non-Steroidal Anti-Inflammatory Drugs (NSAIDs) in dogs to control pain and inflammation caused by arthritis or surgery. 6 pp. 2008. FDA

Our Flag. 101V. \$4.50 Are you familiar with the U.S. flag's history and customs? Here is everything you want to know about the flag. 52 pp. 2007. JCP

Pet Turtles: A Common Source of Salmonella. 502V. Free Turtles carry salmonella, which can make anyone very sick. Learn how to avoid infection if you own, or come into contact with, a small turtle. 5 pp. 2008. FDA

PUBLICATION PRICING

As you look through the **Catalog**, you'll see that some publications have an individual price and others do not. Booklets are free to the consumer if the sponsoring agency pays the printing and distribution costs. When a booklet has a sales price, the Government Printing Office (GPO) sets the price to cover these costs, and prices vary accordingly. When a booklet is \$1.50, the sponsoring agencies cover some of the costs normally paid by GPO.

SPONSORING AGENCIES

The initials of the federal office sponsoring a publication appear after each description. The list below gives the agencies' full names.

ANC Arlington National Cemetery
AOA Administration on Aging
CMS Centers for Medicare & Medicaid Services
DOE Department of Energy
DOI Department of the Interior
DOJ Department of Justice
DOL Department of Labor
DOS Department of State
EPA Environmental Protection Agency
FCIC Federal Citizen Information Center
FDA Food & Drug Administration
FDIC Federal Deposit Insurance Corporation
FEMA Federal Emergency Management Agency
FSIS Food Safety & Inspection Service
FRB Federal Reserve Board

FTC Federal Trade Commission
GSA General Services Administration
HHS Department of Health & Human Services
HOUSE U.S. House of Representatives
IRS Internal Revenue Service
JCP Joint Committee on Printing
LOC Library of Congress
NEH National Endowment for the Humanities
PBGC Pension Benefit Guaranty Corp.
SEC Securities & Exchange Commission
SSA Social Security Administration
TREA Department of the Treasury
USDA U.S. Department of Agriculture
VA Department of Veterans Affairs
WH White House Executive Office of the President

HOW TO ORDER

Sales Publications

- On page 15, "Order Form for Sales Publications," fill in the quantity and total price of the sales publications you want.
- Add up the quantity and prices, then enter your totals in the spaces provided.
- Prices guaranteed until Sept. 30, 2010.



Quantity Discount: If you order 100 or more copies of a single sales publication, deduct 25% off the total price for that title. **Discounts do not apply to \$1.50 publications.**

International Orders: To cover extra handling costs for shipments outside of the United States, add 25% to the total sales price of your order. (Does not apply to Occupational Outlook Quarterly.)

Free Publications

- On the back cover, "Order Form for Free Publications," circle the item number for each free title you want.
- Add up the total number of free titles ordered and fill in the space provided on page 15 and the back cover.

There is a \$2.00 service fee for any order containing free publications (if ordered by mail, phone, or fax) to help defray program costs.

Payment & Ordering

Internet: Save the \$2.00 service fee! Visit us at pueblo.gsa.gov to view publications and place an order for printed copies using our secure online ordering system.



Mail: Send your order to:

FCIC – 10B
PO Box 100
Pueblo, CO 81002



Don't forget—the \$2.00 service fee applies to any non-Internet order containing free publications!

- Send check or money order payable to "Superintendent of Documents" or use your VISA, MasterCard, American Express, Discover/Novus Card, or pre-paid GPO deposit account. **Credit card orders must have the expiration date and your signature.**

Phone: Call toll-free 1 (888) 8 PUEBLO, that's 1-888-878-3256, to place your credit card or GPO deposit account order Monday–Friday, 8 am – 8 pm ET. For faster service, have item numbers, titles, and payment information ready.



Fax: Fax your credit card or GPO deposit account order to (719) 948-9724. Just fill in the mailing label, order form, and payment information. Sorry, no correspondence or COD orders can be accepted.



Please send me...

If interested, please ✓ the boxes that apply to you, fill in the mailing label below, and return it to us with your order.

- ____ (quantity) free copies of next quarter's **Consumer Information Catalog.**
- Check here if you'd like to join our free subscription list and receive the Consumer Information Catalog each quarter. Quantity requested:

Name _____

Organization (if applicable) _____

Address _____

City, State, ZIP code _____

- To receive occasional e-mail updates, notifications of new information, and special offers, fill in your e-mail address below, sign up on the web (pueblo.gsa.gov), or call us toll-free at 1 (888) 878-3256. FCIC will not sell or share this information with others.

Please print e-mail clearly: _____

ORDER FORM FOR FREE PUBLICATIONS

10B

- Circle the item numbers of the titles you want below.
- Multiple copies are available for some free publications. Call **1 (888) 878-3256**.
- Please allow up to 4 weeks for delivery. * Items in **green** are Spanish publications.

501V	536V	572V	609V	829V*
502V	537V	573V	610V	830V*
503V	538V	574V	611V	831V*
504V	539V	575V	612V	832V*
505V	540V	576V	613V	833V*
506V	541V	577V	614V	834V*
507V	542V	578V	615V	835V*
508V	543V	579V	616V	836V*
509V	544V	580V	801V*	837V*
510V	545V	581V	803V*	838V*
511V	546V	582V	804V*	839V*
512V	547V	583V	806V*	840V*
513V	548V	584V	807V*	841V*
514V	549V	585V	808V*	842V*
515V	550V	586V	809V*	843V*
516V	551V	587V	810V*	844V*
517V	552V	588V	811V*	845V*
518V	553V	589V	812V*	847V*
519V	554V	590V	813V*	848V*
520V	555V	591V	814V*	849V*
522V	557V	592V	815V*	850V*
523V	558V	593V	816V*	851V*
524V	559V	594V	817V*	852V*
525V	560V	595V	818V*	853V*
526V	561V	598V	819V*	854V*
527V	562V	600V	820V*	855V*
528V	563V	601V	821V*	856V*
529V	564V	602V	822V*	858V*
530V	565V	603V	823V*	859V*
531V	566V	604V	824V*	
532V	568V	605V	825V*	
533V	569V	606V	826V*	
534V	570V	607V	827V*	
535V	571V	608V	828V*	

- The total number of free titles ordered is _____. Also fill in this number on page 15.
Don't forget to include the \$2.00 service fee.

Ship to: (Please print clearly)

Name _____

Address _____

City, State, ZIP code _____

How to Place Your Order

Internet: Save the \$2.00 service fee and order online at pueblo.gsa.gov

Mail your order to:
FCIC – 10B
PO Box 100
Pueblo, CO 81002

Phone: Call toll-free **1 (888) 8 PUEBLO** to place your order M–F 8 am – 8 pm ET

Fax your credit card or GPO deposit account order to (719) 948-9724