



GSA Federal Citizen Information Center

Consumer Information Catalog

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Free and low-cost information from Pueblo, CO

Fall 2003
FREE



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AND MORE...
ONLINE ONLY

How to Get a Great Deal on a New Car...



Thinking about buying a new car? The fall season is a good time to buy because dealers want to sell current year car models to make room for next year's models. **"How to Get a Great Deal on a New Car"** on page 3 takes you step-by-step through the negotiation process when buying a new vehicle. Get tips and advice on how to get dealers to compete for your business so you get your new car at the best price.

Where to Write for Vital Records...

Need a copy of your child's birth certificate, or maybe your own? Check out **"Where to Write for Vital Records"** on page 12. This handy publication lists the state or local vital statistics offices to contact for copies of birth, death, marriage, and divorce certificates. It also gives tips on what information to provide when making a request, and gives the approximate cost of obtaining each type of vital record in each state.



Home Sweet Home...

Get an overview of the home buying process with **"100 Questions and Answers About Buying a New Home"** on page 8. Learn how to determine your housing needs, which loan programs are available to help, and what other costs you need to be aware of, such as insurance and property taxes.

The Federal Citizen Information Center (FCIC) was established to help Federal agencies and departments develop, promote, and distribute useful consumer information to the public. One of the ways we do this is by publishing a new **Consumer Information Catalog** four times a year. Each quarter, we search out the best new consumer publications and review those already listed in the **Catalog** for accuracy.

Please be assured that FCIC does not share or sell any information obtained from you with any other organization.

See the full text of these publications and more at www.pueblo.gsa.gov

cars

Buying a New Car. Here's a step-by-step guide that is a helpful tool for bargaining with dealers. 2 pp. (1999. FTC) **301K. \$1.00.**

Buying a Used Car. Discusses your limited rights when buying from a dealer or private owner. 16 pp. (1998. FTC) **302K. \$1.00.**

Finding the Best Used Car. Covers what to look for on the test drive, warning signs of hidden damage, and how to verify the car's history. 10 pp. (2001. NHTSA) **509K. Free.**

Glove Box Tips. Six booklets to help you get your car ready for summer and winter driving, choose the right repair shop, and get the best work from your mechanic. 19 pp. (2002. FCIC) **368K. \$1.00.**

How to Find Your Way Under the Hood & Around the Car. Instructions for 14 preventive maintenance services you can perform on your car. 2 pp. (2002. FCIC) **308K. \$1.00.**

How to Get a Great Deal on a New Car. Step-by-step details for a proven negotiation technique to save money on your next car. 4 pp. (2000. USDA) **305K. \$1.00.**

Nine Ways to Lower Your Auto Insurance Costs. Helpful tips on reducing your expenses. Includes a chart to compare discounts. 2 pp. (2001. USDA) **307K. \$1.00.**

Taking the Scare Out of Auto Repair. Keep your car running smoothly with these practical tips on spotting trouble, choosing a repair shop, and working with a mechanic. 15 pp. (1996. FTC) **306K. \$1.00.**

Understanding Vehicle Financing. Get the facts on dealership financing—what it is, how to apply, special financing offers, cash back and rebates you may be eligible for, and more. 10 pp. (2002. FTC) **372K. \$1.00.**

computers

Internet Auctions: A Guide for Buyers and Sellers. Find out how Internet auctions work, payment options, and how to protect yourself. 18 pp. (2000. FTC) **359K. \$1.00.**

Shop Safely Online. Is it really safe? Here are the facts about buying over the Internet and how to safeguard your information. 2 pp. (1999. FTC) **361K. \$1.00.**

Site-Seeing on the Internet. This guide can help you navigate the Internet, learn the local customs and lingo, and know what to avoid during your travels. 11 pp. (1998. FTC) **362K. \$1.00.**

education

Educational Poster on Water Pollution. This 17" x 11" poster explains where our drinking water comes from, potential threats to the safety of our water, and what is being done to protect it. (2002. EPA) **590K. Free.**

Financial Planning for College. Strategies to help you plan for tuition and fees, along with helpful charts for estimating future costs. 10 pp. (2001. TREA) **510K. Free.**

GED Information Bulletin. Explains the content of the new GED Tests, how to prepare for them, and how to get more information. 16 pp. (2002. FCIC) **604K. Free.**

Nontraditional Education: Alternative Ways to Earn Your Credentials. Get high school or college credit through the GED program, the National External Diploma program, distance education, standardized tests, prior coursework, experiential learning credit, and more. 13 pp. (1996. DOL) **101K. \$3.00.**

Walk on the Wild Side: Explore Your Public Lands Activity Book. Go wild with fun activities designed to help children in grades 3–5 learn more about the fish, wildlife, and plants that inhabit America's public lands. 37 pp. (2001. DOI) **628K. Free.**

employment

Apprenticeships: Career Training, Credentials—and a Paycheck in Your Pocket. Apprenticeships are available in more than 850 occupations. Learn how they work and how to choose the best program for you. 20 pp. (2002. DOL) **102K. \$3.75.**

Employment Interviewing. Useful advice on what to do before, during, and after a job interview. Includes tips about attending job fairs. 9 pp. (2000. DOL) **103K. \$1.75.**

High Earning Workers Who Don't Have a Bachelor's Degree. Identifies 50 occupations requiring less than a bachelor's degree. 9 pp. (1999. DOL) **105K. \$3.50.**

Employment continued...

Job Outlook in Brief, 2002-2010. Here's the forecast on job opportunities and what will be the most sought-after skills. 48 pp. (2002. DOL) **106K. \$5.00.**

Occupational Outlook Quarterly. Reviews new occupations, salaries, job trends, and more. 1-year subscription, 4 issues. (DOL) **250K. \$15.00.**

Pension and Health Care Coverage... Questions & Answers for Dislocated Workers. Explains what happens to your health and pension benefits if you lose your job or your hours are reduced below full-time. 32 pp. (2001. DOL) **589K. Free.**

Résumés, Applications, and Cover Letters. Use this helpful guide's samples to prepare a winning cover letter and résumé. 15 pp. (1999. DOL) **108K. \$2.00.**

Tips for Finding the Right Job. Assess your skills and interests, create a résumé, write cover letters, and prepare for a job interview. 27 pp. (1996. DOL) **109K. \$3.00.**

Top 10 Ways to Make Your Health Benefits Work for You. Use these easy tips to help you understand and choose your health benefits. 2 pp. (2001. DOL) **525K. Free.**

- *Also check out "A Guide to Health Insurance" on page 6 for more helpful information.*

family

Catch the Spirit: A Student's Guide to Community Service. Ideas and information on how young people can help make their community a better place. 15 pp. (2002. FCIC) **501K. Free.**

Fun Play, Safe Play. Discover the importance of play in your child's learning and development. Suggests toys for different ages. 18 pp. (1998. CPSC) **503K. Free.**

Got a Sick Kid? Follow these tips whenever giving medication, and use the recommended vaccine schedule to protect against 12 major childhood diseases. 3 pp. (2003. FDA) **507K. Free.**

Handbook on Child Support Enforcement. A "how to" guide for getting the payments owed to you and your children. Lists state and federal offices to contact for more information. 61 pp. (1997. HHS) **505K. Free.**

Kids and Their Bones: A Parents' Guide.

Taking care of your child's bones now can protect against later fractures and possible osteoporosis. Learn about the factors that may affect the health of your child's bones. 11 pp. (2002. NIAMS) **504K. Free.**

- *Don't miss "Juvenile Rheumatoid Arthritis" on page 7.*

My History Is America's History. This 17" x 22" poster has easy ideas for discovering and preserving your family's history, with useful tips on recording family stories. (1999. NEH) **360K. \$1.00.**

Your Family Disaster Supplies Kit. Lists kinds of food, first aid supplies, tools, and other items you should stock for an emergency. 4 pp. (1995. FEMA) **364K. 50¢.**

federal programs

Americans with Disabilities Act: Questions and Answers. Explains how the civil rights of persons with disabilities are protected at work and in public places. 31 pp. (2002. DOJ) **513K. Free.**

Can I Get Free Land from BLM? Explains the Bureau of Land Management's program to sell excess undeveloped public land and why there is no more available for homesteading. 12 pp. (2003. DOI) **111K. \$2.00.**

A Guide to Disability Rights Laws. Covers the rights of persons with disabilities regarding education, employment, fair housing, public accommodations, and telecommunications. 21 pp. (2002. DOJ) **514K. Free.**

Guide to Federal Government Sales. Explains how to buy homes, cars, and other property from 20 federal sales programs. 21 pp. (2001. GSA) **112K. \$2.00.**

How You Can Buy Used Federal Personal Property. Describes used equipment and industrial items sold by the government, how they are sold, and where to call for more information. 5 pp. (2001. GSA) **318K. \$1.00.**

National Sellers List. List of addresses and phone numbers for dealers who sell real estate and personal property that have been forfeited to federal law enforcement agencies. 8 pp. (2002. DOJ) **319K. \$1.00.**

Social Security: Your Number and Card.

Explains why we have Social Security numbers, when and how to get one, and how to protect your privacy. 2 pp. (2003. SSA) **515K. Free.**

U.S. Real Property Sales List. Lists government real estate properties that are sold by auction or sealed bid and explains how to get more information. 5 pp. (Bimonthly. GSA) **559K. Free.**

Your Right to Federal Records. Use the Freedom of Information Act (FOIA) and the Privacy Act to obtain records from the federal government. 33 pp. (2002. DOJ/GSA) **320K. \$1.00.**

benefits

Federal Benefits for Veterans and Dependents. Explains disability, pension, health care, education and housing loans, and other benefit programs for veterans and their families. 118 pp. (2003. VA) **113K. \$6.00.**

Request for Social Security Statement. Complete this form and return it to Social Security to get your earnings history and an estimate of future benefits. 3 pp. (2000. SSA) **516K. Free.**

Social Security: Understanding the Benefits. Explains retirement, disability, survivor's benefits, Medicare coverage, Supplemental Security Income, and more. 35 pp. (2003. SSA) **518K. Free.**

Social Security: What Every Woman Should Know. Discusses how a woman's benefits may be affected by disability, divorce, widowhood, retirement, or other special circumstances. 18 pp. (2003. SSA) **519K. Free.**

food

Can Your Kitchen Pass the Food Safety Test? Take the 10-point quiz on food storage, handling, and cooking to protect your family from food-borne illnesses. 4 pp. (1999. FDA) **608K. Free.**

Cooking for Groups: A Volunteer's Guide to Food Safety. Whether it's a family reunion buffet or community cookout, learn how to cook and serve food safely and avoid food-borne illness. 40 pp. (2001. FSIS) **539K. Free.**

Diabetes Recipes. 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. (2002. FDA) **565K. Free.**

Eat Right to Help Lower Your High Blood Pressure. Lists menu ideas and recipes to help you control your weight and high blood pressure. 30 pp. (1995. NIH) **116K. \$4.25.**

Fight BAC™: Four Simple Steps to Food Safety. Advice on how to handle food safely so you, your family, and friends don't become ill. 5 pp. (1998. FSIS) **552K. Free.**

Food Allergies: When Food Becomes the Enemy. Find out more about food allergies, what causes them, how to manage them, and more. 6 pp. (2002. FDA) **522K. Free.**

The Food Guide Pyramid. Use this guide to select the nutrients you need and reduce the fat, cholesterol, and sodium in your diet. 29 pp. (1996. USDA) **118K. \$1.00.**

Get on the Grain Train. Get the facts on the important role grain plays in your diet—its benefits, different types, how many servings you need, what counts as a serving, and more. 4 pp. (2002. USDA) **125K. \$2.00.**

Growing Older, Eating Better. Discusses the various causes of poor nutrition and how it can be improved. 5 pp. (2001. FDA) **537K. Free.**

How Much Are You Eating? Use the helpful charts to determine how much you need each day from each of the five food groups and to compare what you eat with what is recommended so that you don't overeat. 6 pp. (2002. USDA) **115K. \$2.25.**

Pesticides and Food: What You and Your Family Need to Know. Learn how pesticides affect different members of your family and what steps you can take to limit your exposure. 3 pp. (1998. FDA) **615K. Free.**

Recipes and Tips for Healthy, Thrifty Meals. How to create healthy and budget-friendly meals—with tips on planning meals, shopping lists, a sample 2-week menu, and 40 great recipes. 76 pp. (2000. USDA) **119K. \$5.50.**

Thermy™: Use a Food Thermometer. Get the right thermometer and use this handy temperature chart for safe, delicious food. 4 pp. (2000. FSIS) **541K. Free.**

To Your Health! Food Safety for Seniors. Covers the basic rules of safe food preparation, including a list of foods not recommended for those over 65. 17 pp. (2002. FSIS/FDA) **540K. Free.**

Using the Dietary Guidelines for Americans. How to choose a diet that will taste good, be nutritious, and reduce chronic disease risks. 8 pp. (2000. USDA) **321K. 50¢.**

Where Do Your Favorite Foods Fit? How to follow the Food Guide Pyramid and fit the foods you like to eat—such as pizza, fast foods, and mixed dishes—into a healthy diet. 6 pp. (2003. USDA) **142K. \$2.50.**

health

Be An Active Member of Your Health Care Team. Tips to protect yourself and get the most benefit from prescription and over-the-counter drugs. Includes a list of questions to ask your doctor, nurse, or pharmacist. 4 pp. (2002. FDA) **613K. Free.**

Cosmetic Laser Surgery: A High-Tech Weapon in the Fight Against Aging Skin. Explains how laser surgery can help remove facial wrinkles and lines, how to tell if it's right for you, the risks, and more. 4 pp. (2000. FDA) **542K. Free.**

FDA Consumer. Find out the latest medical news with a 6-issue subscription to this publication. (FDA) **251K. \$14.00.**

A Guide to Health Insurance. Get answers to the most frequently asked questions about health insurance and use this guide's checklist to compare services and cost. 23 pp. (2003. USDA) **376K. \$1.00.**

A Guide to Long-Term Care Insurance. 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. 21 pp. (2003. USDA) **377K. \$1.00.**

How to Find Medical Information. Use your local library, the federal government, and the Internet to get information on an illness or disorder. 24 pp. (2001. NIAMS) **544K. Free.**

Mammography Today. How to tell if you are getting a high-quality mammogram, what to do if you need to change mammogram facilities, and more. 6 pp. (2000. FDA) **511K. Free.**

Protect Your Drinking Water. Learn where your water comes from, the factors that affect its quality, and how to prevent pollution. 7 pp. (2002. EPA) **602K. Free.**

● *Did you see "Educational Poster on Water Pollution" on page 3?*

Staying Healthy at 50+. Covers everything from cholesterol levels, various cancers, weight control, and checkups, with helpful charts to keep track of your medications, shots, and screening test results. 64 pp. (2000. HHS) **141K. \$3.00.**

Your Rights After a Mastectomy. Federal law requires health plans to provide certain benefits if you have had a mastectomy. 6 pp. (2001. DOL) **512K. Free.**

drugs & health aids

Aspirin for Reducing Your Risk of Heart Attack and Stroke. It can have significant benefits and serious side effects—get the facts and speak to a health professional first. 3 pp. (2003. FDA) **610K. Free.**

Buying Prescription Medicines Online: A Consumer Safety Guide. Here's a helpful list of do's and don'ts when shopping for medications over the Internet. 5 pp. (2002. FDA) **526K. Free.**

Drug Interactions: What You Should Know. Protect yourself and your family from potentially dangerous interactions of prescription drugs, over-the-counter (OTC) drugs, food, and medical conditions. 8 pp. (2002. FDA) **527K. Free.**

Emerging Trends in Medical Device Technology: Home Is Where the Heart Monitor Is. Learn about the latest home monitoring systems and how they transmit data to your health care provider, the future of these systems, home healthcare issues, and more. 6 pp. (2001. FDA) **545K. Free.**

My Medicines. 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. (2002. FDA) **528K. Free.**

New Over-the-Counter Medicine Label... Take a Look! OTC labels were redesigned to make them easier to compare and understand. Here's a sample of the new OTC label and what standard information you'll find on it. 5 pp. (2002. FDA) **557K. Free.**

Over-the-Counter Medicines: What's Right for You? Use labeling information to avoid harmful interactions, protect against unsafe products, and get the most effective relief for your symptoms. 12 pp. (2002. FDA) **520K. Free.**

Think It Through: A Guide to Managing the Benefits and Risks of Medicines. Before you start a new medication, make sure you ask your doctor the right questions, read your medications' labels, avoid harmful interactions, and more. 4 pp. (2002. FDA) **598K. Free.**

Vision Correction: Taking a Look at What's New. Use this guide to learn about the latest developments in laser and non-laser eye surgery, contact lenses, and eyeglasses. 7 pp. (2002. FDA) **546K. Free.**

You Know the Questions That Go Through Your Mind When You Take Your Generic Drug? Find out what generic drugs are, how they differ from brand name drugs, and what is done to ensure their safety and effectiveness. 3 pp. (2002. FDA) **601K. Free.**

exercise & diet

Fitness and Exercise. Get fit and feel better with daily activities that fit the weather, your lifestyle, and your schedule. 12 pp. (1996. NIH) **605K. Free.**

Losing Weight: More Than Counting Calories. Use this guide to learn if you're overweight, develop healthier eating habits, increase your physical activity, and create a successful weight loss plan. 6 pp. (2002. FDA) **523K. Free.**

Questions & Answers About Arthritis and Exercise. Suggestions on the best exercises to use in a program to help treat arthritis. 18 pp. (2001. NIAMS) **529K. Free.**

medical problems

Arthritis and Rheumatic Diseases. Basic facts about these conditions, including examples of rheumatic diseases, symptoms, causes, diagnosis, and treatments. 34 pp. (2002. NIAMS) **555K. Free.**

Atopic Dermatitis. Find out more about the symptoms and treatments for this disease, which causes extremely itchy, inflamed skin. 37 pp. (2003. NIAMS) **558K. Free.**

Breathing Better. Control your asthma with an action plan to recognize your triggers, track your symptoms, monitor your breathing, and know when to take medication. 8 pp. (2003. FDA) **616K. Free.**

Diabetes. Many people who have diabetes are unaware they have it. Learn more about diabetes, its risk factors, the warning signs, and treatments available. 6 pp. (2002. FDA) **564K. Free.**

Do I Have Arthritis? Read about common signs of arthritis and how medications and exercise can help. 28 pp. (2001. NIAMS) **561K. Free.**

Do I Have Lupus? Lupus is a disease in which the immune system attacks the body's healthy cells and tissues. Learn about the three main types, their symptoms, who is affected, and how lupus is diagnosed and treated. 50 pp. (2003. NIAMS) **618K. Free.**

Eating Disorders. Recognize the symptoms of different eating diseases, who is most likely to be affected, and various treatment options. 8 pp. (2001. NIMH) **521K. Free.**

Juvenile Rheumatoid Arthritis. This disease affects children 16 years old and younger. Find out about the causes, symptoms, tests, and various treatments. 19 pp. (2001. NIAMS) **502K. Free.**

Lupus. Discover more about lupus, including warning signs and available treatments. 33 pp. (1997. NIAMS) **563K. Free.**

Osteoarthritis. Discusses symptoms, treatments, and helpful exercises for the most common type of arthritis. 36 pp. (1999. NIAMS) **562K. Free.**

Preventing Stroke. Learn more about the most common cause of adult-disability and estimate your risk with the informative stroke-risk chart. 8 pp. (1999. NIH) **329K. \$1.00.**

Questions & Answers About Acne. Different types need different treatments and medications. Explains how acne develops, what treatments will and won't work, and how to care for your skin. 12 pp. (2001. NIAMS) **508K. Free.**

Questions & Answers About Alopecia Areata. This autoimmune disease leads to hair loss on the scalp, face, and body. Find out what alopecia is, its causes, and treatment options available. 21 pp. (2003. NIAMS) **614K. Free.**

Questions & Answers About Arthritis Pain. Discusses conventional and alternative options for short-term relief and long-term pain management. 18 pp. (2001. NIAMS) **530K. Free.**

Questions & Answers About Gout. Here are the details on this painful type of arthritis, including symptoms, treatments, and more. 11 pp. (2002. NIAMS) **531K. Free.**

Questions & Answers About Hip Replacement. Who is a likely candidate, alternatives available, possible complications, recovery, and what to expect during rehabilitation. 15 pp. (2001. NIAMS) **533K. Free.**

Questions & Answers About Knee Problems. Causes, symptoms, diagnosis, and treatment of specific knee conditions. 30 pp. (2001. NIAMS) **535K. Free.**

Questions & Answers About Rosacea. Rosacea is a chronic disease that affects the skin and causes redness and pimples. Learn about the possible causes, treatments available, and how to minimize flare-ups. 10 pp. (2002. NIAMS) **532K. Free.**

Reactive Arthritis. This form of arthritis occurs as a reaction to an infection in another part of the body. This helpful guide explains its causes, symptoms, diagnosis, treatments, and more. 17 pp. (2002. NIAMS) **606K. Free.**

Rheumatoid Arthritis. Discusses diagnosis and treatments, with a medication chart for drug benefits and side effects. 33 pp. (1998. NIAMS) **566K. Free.**

Understanding Treatment Choices for Prostate Cancer. Find out how prostate cancer is diagnosed, available treatment options, and follow-up care. 44 pp. (2000. NCI) **554K. Free.**

Urinary Tract Infections in Adults. Learn about its causes, symptoms, and treatments available. 8 pp. (1999. NIH) **330K. \$1.00.**

housing

financing & sales

100 Questions and Answers About Buying a New Home. This great guide focuses on finances—from how much home you can afford to various mortgage loan programs, insurance, taxes, and more. 40 pp. (2003. HUD) **569K. Free.**

Borrower's Guide to Home Loans. How to find the best loan for your needs when shopping for home equity loans and reverse mortgages. 16 pp. (2002. FTC) **595K. Free.**

Financing an Energy-Efficient Home. Find mortgages and home improvement loans to make your home more energy efficient. 8 pp. (2000. DOE) **131K. \$2.00.**

Guide to Single-Family Home Mortgage Insurance. Explains FHA mortgage insurance programs, including types available, how to qualify, how to apply, restrictions, and more. 14 pp. (1999. HUD) **332K. \$1.00.**

High-Cost "Predatory" Home Loans: How to Avoid the Traps. You can protect yourself by knowing the warning signs of predatory loan practices, questions to ask before signing a contract, and where to turn for help. 12 pp. (2002. FDIC) **596K. Free.**

How to Buy a Home With a Low Down Payment. Describes how to qualify for a low down payment mortgage, how to determine what you can afford, and how mortgage insurance works. 9 pp. (2002. USDA) **570K. Free.**

How to Buy a Manufactured (Mobile) Home. Tips on selection and placement, warranties, site preparation, transportation, installation, and more. 14 pp. (1997. FTC) **333K. \$1.00.**

HUD Home Buying Guide. Step-by-step instructions for finding and financing a HUD home. Includes charts to help you estimate mortgage payments. 11 pp. (2001. HUD) **571K. Free.**

Looking for the Best Mortgage—Shop, Compare, Negotiate. Use these 3 steps to save money on a mortgage or home loan. Includes a mortgage shopping worksheet. 7 pp. (1999. FRB) **334K. \$1.00.**

Twelve Ways to Lower Your Homeowners Insurance Costs. Tips on reducing your expenses, with phone numbers of state insurance departments for more information. 4 pp. (1995. FCIC) **335K. \$1.00.**

home maintenance

Am I Covered? Answers 15 common questions regarding homeowners insurance and explains what is covered in a standard policy. 9 pp. (1997. FCIC) **336K. \$1.00.**

Cooling Your Home Naturally. Ways to save electricity and keep your home cool with landscaping, roof treatments, windows, and more. 8 pp. (1994. DOE) **126K. \$2.00.**

Energy Savers: Tips on Saving Energy & Money at Home. Reduce your home energy use with tips on insulation, weatherization, heating, and more. 36 pp. (1998. DOE) **337K. \$1.00.**

Energy-Efficient Air Conditioning. Explains how air conditioners work, what different types are available, and how to troubleshoot and maintain your air conditioners. 8 pp. (1999. DOE) **128K. \$1.50.**

Healthy Lawn, Healthy Environment. Tips on lawn care, including soil preparation, watering, mowing, pesticides, and choosing a lawn care service. 19 pp. (1992. EPA) **338K. \$1.00.**

Home Sweet Home Improvement. Warning signs of a shady contractor, questions to protect yourself from fraud, and tips on how to resolve complaints. 12 pp. (2001. FTC) **304K. \$1.00.**

How to Prune Trees. Illustrated guide shows what to do, what not to do, tools to use and when to produce healthy, strong trees. 30 pp. (1995. USDA) **129K. \$2.00.**

Indoor Air Hazards Every Homeowner Should Know About. Get rid of molds, carbon monoxide, radon, asbestos, lead, tobacco smoke, and other pollutants. 16 pp. (2003. USDA/EPA) **549K. Free.**

National Flood Insurance Guide. Property owners can purchase insurance against flooding losses. Learn the requirements, questions to ask, and more. 20 pp. (2002. FEMA) **597K. Free.**

PowerSmart: Easy Tips to Save Money and the Planet. Get tips on making your home more comfortable while reducing your monthly energy bill. 24 pp. (2002. DOE/EPA) **573K. Free.**

Selecting a New Water Heater. Describes how different types of water heaters work and important features to consider when buying. 6 pp. (1995. DOE) **130K. \$1.25.**

Surges Happen! How to Protect the Appliances in Your Home. Find out what power surges are, what appliances need protection, and what devices work best. 20 pp. (2001. NIST) **104K. \$2.25.**

Electronic Banking. Debit cards, electronic checks, and online account access have made banking more convenient, but there are new procedures and safeguards you need to follow. Learn more about how transactions are processed, their timing, security, and legal protections. 15 pp. (2002. FTC) **375K. \$1.00.**

Establishing a Trust Fund. Learn what different kinds of trusts can and can't do, their benefits, the role of a trustee, and more. 10 pp. (2001. LSC) **574K. Free.**

Living Trust Offers. Find out if living trusts are right for you and how to protect yourself from scams when planning your estate. 2 pp. (2000. FTC) **365K. \$1.00.**

Making a Will. Explains why a will is important, how to prepare one, what to include, and how to keep it current. 12 pp. (2001. LSC) **575K. Free.**

Planning Your Estate. How to estimate the size of your estate, minimize taxes, and provide for your heirs. 10 pp. (2001. IRS) **577K. Free.**

Privacy Choices for Your Personal Financial Information. Explains your right to opt out of sharing some of your personal information and lists the types of information that financial companies can share about you. 8 pp. (2002. FRB) **309K. \$1.00.**

There's a Lot to Learn about Money. Learn how to make your money go further so you can meet your financial goals. Here are some simple tips to help you set goals, develop a budget, and manage your credit. 6 pp. (2002. FRB) **378K. \$1.00.**

What You Should Know About Buying Life Insurance. Describes various types of life insurance and includes tips on choosing a company, an agent, and a policy that meets your needs. 23 pp. (1998. FCIC) **379K. \$1.00.**

When Is Your Check Not a Check? Merchants can now use the information from your checks to withdraw money directly from your bank account. Learn about your rights when it comes to electronic check conversion and what to do if you have a problem. 2 pp. (2002. FRB) **339K. \$1.00.**

credit

Building a Better Credit Record. Learn how to legally improve your credit report, how to deal with debt, how to spot credit-related scams, and more. 16 pp. (2001. FTC) **303K. \$1.00.**

Consumer Handbook to Credit Protection Laws. Consumer credit laws explain what you should look for when using credit, details that creditors look for before extending credit, and more. 44 pp. (1999. FRB) **340K. \$1.00.**

Credit Matters. How to qualify for credit, keep a good credit history, protect your credit once you have it, and more. 2 pp. (2000. FTC) **341K. \$1.00.**

ID Theft: What's It All About? Thieves can steal your personal information and use it to commit fraud for long periods without your knowledge. Here's how to protect yourself, and what to do if you are victim. 18 pp. (2003. FTC) **380K. \$1.00.**

Your Credit Record: A Report Card on Your Personal Finances. A low score on your credit record can affect your ability to obtain loans or qualify for a job. Find out how to obtain your credit report and credit score, correct errors, and protect yourself from fraud and ID theft. 12 pp. (2003. FDIC) **612K. Free.**

investing & saving

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