



GSA Federal Citizen Information Center

Consumer Information Catalog

www.pueblo.gsa.gov

Free and low-cost information from Pueblo, CO

Winter 2007-08
FREE



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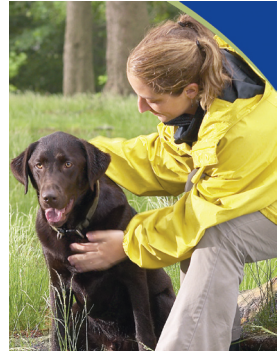
**CARS
COMPUTERS
EDUCATION
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FEDERAL PROGRAMS
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**MONEY
SMALL BUSINESS
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AND MORE...**

Caring for your best friend 12

Dogs, like people, frequently suffer from the debilitating effects of arthritis, including joint pain, stiffness, swelling and inflammation. Non-Steroidal Anti-Inflammatory Drugs (NSAIDs) can control these symptoms and enhance your pet's quality of life. But NSAIDs, like any drug, must be approached with care. **Keeping Your Best Friend Active, Safe, and Pain Free** provides important information to know before and during administration of these beneficial drugs. NSAIDs can also help your pet recover from surgery comfortably.



Don't let your loans break the bank..... 10

Make 2008 the year for getting your finances in order. Kick start your efforts with **51 Ways to Save Hundreds on Loans and Credit Cards**. This 12-page pub is packed with tips for managing credit cards, rainy-day funds, mortgages, insurance, college loans, small business loans and more, to help you avoid costly mistakes and keep more of your money.

Prepare your yard the green way 10

Winter is a great time to start planning your spring garden, and what better way to do it than with costs, time and the environment in mind. **GreenScaping: The Easy Way to a Greener, Healthier Yard** provides a comprehensive approach to managing your lawn and garden that will improve its health and appearance and save you time and money while protecting and preserving natural resources.



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.

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) **301R. \$1.00.**

Buying a Used Car. Discusses your limited rights when buying from a dealer or private owner. 16 pp. (2002. FTC) **302R. \$1.00.**

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) **303R. \$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. (2002. USDA) **305R. \$1.00.**

How to Maintain Your Tires. Get the best mileage and the most use out of your tires with these tips on inflating, rotating, and evaluating them properly. 5 pp. (2004. FCIC) **567R. Free.**

Nine Ways to Lower Your Auto Insurance Costs. Helpful information on reducing your expenses. Includes a chart to compare discounts when shopping for insurance. 2 pp. (2003. USDA) **307R. \$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 your mechanic. 15 pp. (1996. FTC) **306R. \$1.00.**

U.S. Government Auto Auctions. Learn about the General Services Administration (GSA) Auto Auctions program and use the handy checklist to buy a quality car at a great price. 3 pp. (2007. GSA) **577R. Free.**

Understanding Vehicle Financing. Get the facts on dealership financing—what it is, how you apply, special financing offers, cash back and rebate eligibility, and more. 10 pp. (2007. FTC) **308R. \$1.00.**

computers

Get Net Safe. Offers some easy ways to help keep you, your computer, and your family safer when you go online. 2 pp. (2006. FCIC) **594R. Free.**

Internet Auctions: A Guide for Buyers and Sellers. Find out how Internet auctions work, what type of payment options are available, how to protect yourself against fraud, and more. 18 pp. (2004. FTC) **347R. \$1.00.**

Is Your Private Information Open to the Public? Outlines eight practical steps you can take to stay safe online and avoid becoming a victim of fraud, identity theft, or cyber crime. 6 pp. (2007. DHS) **350R. \$1.00.**

Stop. Think. Click. Learn how to be On-Guard Online™ by following these important tips to protect your information, your computer, even yourself. 11 pp. (2005. FTC) **324R. \$1.00.**

education

Choosing a School for Your Child. Learn about the public and private school options available in many communities. Describes steps to follow and provides questions to ask if you are not satisfied with your child's education. 39 pp. (2004. ED) **328R. \$1.00.**

GED Information Bulletin. Explains the content of the GED Tests, how to prepare for them, and how to get more information. 16 pp. (2002. FCIC) **512R. Free. (In Spanish, 807R.)**

Smart Saving for College—Better Buy Degrees. Provides information to help you save and invest wisely for college. Explains 529 Plans, Coverdell Education Savings Accounts, Savings Bonds, and more. 24 pp. (2007. SEC) **511R. 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) **102R. \$3.75.**

How to Get a Job in the Federal Government. Here's a step-by-step plan to find and apply for federal jobs, with detailed information on finding openings, understanding vacancy announcements, developing your résumé, and more. 24 pp. (2004. DOL) **104R. \$3.00.**

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

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

Top 10 Ways to Make Your Health Benefits Work for You. Easy-to-follow tips to help you understand and choose your health benefits. 2 pp. (2001. DOL) **525R. Free.**

family

Ask, Listen, Learn—How to Talk to Your Adolescent About Alcohol. Explains the dangers of alcohol, with tips on when and how to start a conversation. Also provides answers to common questions kids might ask. 7 pp. (2005. FCIC) **526R. Free.**

Ask, Listen, Learn—What You Don't "No" Can Hurt You. This kid-oriented guide features interactive games, trivia cards explaining the facts about alcohol, tips on how to avoid peer pressure, and more. 7 pp. (2005. FCIC) **527R. Free.**

Caring for an Aging Loved One. How to determine the best care for an older family member, with advice on living arrangements, care options, legal aspects, adjustment strategies, and more. 20 pp. (2006. AOA) **604R. Free.**

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. (2005. FCIC) **501R. 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. 65 pp. (2005. HHS) **505R. Free.**

Helping Your Child Understand Money. Tips on teaching your child how to save money, set goals, and learn about earning money. 9 pp. (2006. FCIC) **506R. 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) **504R. Free.**

Preparing Makes Sense. Get Ready Now. How to put together an emergency supply kit and develop a family plan for all kinds of emergencies. 16 pp. (2006. DHS) **323R. 50c.**

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) **513R. Free.**

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

A Guide to Disability Rights Laws. Covers the rights of persons with disabilities regarding education, employment, fair housing, public accommodations, and telecommunications. 21 pp. (2005. DOJ) **514R. Free.**

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) **318R. \$1.00.**

National Sellers List. Contact information for dealers who sell real estate and personal property forfeited to federal law enforcement agencies. 8 pp. (2007. DOJ) **319R. \$1.00.**

Resources for Medicare Beneficiaries: Navigating the Coverage Gap. The coverage gap is when Medicare temporarily stops paying for your prescriptions and you have to pay the entire cost yourself. Learn how the gap works, how to keep track of expenses, and where to get more help. 5 pp. (2007. FCIC) **521R. Free. (In Spanish, 813R.)**

Your Right to Federal Records. Use the Freedom of Information Act (FOIA) and the Privacy Act to obtain records from the federal government. 40 pp. (2006. DOJ/GSA) **320R. \$1.00.**

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

benefits

Apply Online for Social Security Benefits.

Learn how to fill out an online application, how your personal information is protected, who can apply online, and more. 8 pp. (2005. SSA) **517R. Free.**

Federal Benefits for Veterans and Dependents. Explains disability, pension, health care, education and housing loans, and other benefit programs for veterans and their families. 166 pp. (2007. VA) **105R. \$5.00.**

Call 1 (800) FED INFO M-F 8 am - 8 pm ET for answers to questions about federal programs, benefits and services.

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. (2003. SSA) **516R. Free.**

Social Security: Understanding the Benefits.

Provides details on retirement, disability, survivor's benefits, Medicare coverage, Supplemental Security Income, and more. 21 pp. (2007. SSA) **518R. Free.**

food

Be Food Safe: Four Easy Lessons in Safe Food Handling.

Food handling safety risks at home are more common than most people think. Read about the four easy lessons of clean, separate, cook, and chill to help prevent harmful bacteria making your family sick. 8 pp. (2007. FSIS) **618R. 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. (2006. FSIS) **621R. 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. (2005. FDA) **565R. Free. (In Spanish, 806R.)**

Food Safety at Home.

Follow these four easy rules to prevent food-borne illness. 2 pp. (2007. FDA) **616R. Free. (In Spanish, 816B.)**

Food Safety for Seniors. Older people are at a higher risk of becoming ill from eating raw foods. Learn what foods to avoid and why. 2 pp. (2007. FDA) **617R. Free. (In Spanish, 817B.)**

Is It Done Yet?

The only safe way to know if meat, poultry, and egg dishes are fully cooked is to use a food thermometer. Get tips on using one, along with a temperature chart, in this handy guide. 7 pp. (2005. FSIS) **619R. Free.**

Listeria.

You can get very sick from this germ that grows on ready-to-eat foods that are kept too long—even in the fridge. Lists foods to avoid and others that need special handling. 2 pp. (2007. FDA) **602R. Free. (In Spanish, 826B.)**

Learn more about food safety at www.foodsafety.gov.

Restaurant and Take-Out Safety.

Food safety tips to follow whether you're eating out, getting food to take away, or bringing home leftovers in a doggie bag. 2 pp. (2007. FDA) **615R. Free. (In Spanish, 834B.)**

Revealing Trans Fats.

Trans fat is used to increase food shelf life and stabilize its flavor. Get tips on reducing your trans fat intake and use a chart that lists the fat content of some common foods to lower your risk of heart disease. 5 pp. (2003. FDA) **620R. Free.**

health

Antibiotic Resistance.

Antibiotic drugs can save lives. But the more often you use an antibiotic, the more likely it is that germs will grow so strong that they can resist the drugs. Learn what you can do to minimize this resistance. 2 pp. (2007. FDA) **534R. Free. (In Spanish, 802B.)**

Cell Phones.

Addresses health concerns about cellular phones and radio frequency energy (RF) levels. 2 pp. (2007. FDA) **588R. Free. (In Spanish, 806B.)**

Cosmetics.

Basic fact sheet about using cosmetics safely. 2 pp. (2007. FDA) **541R. Free. (In Spanish, 810B.)**

Cracking Down on Health Fraud.

Read about specific cases of fraudulent health products on the market, and learn how to spot fake claims. 4 pp. (2006. FDA) **522R. Free.**

Guide to Long-Term Care Insurance.

This type of insurance covers services needed by those with a chronic illness or disability. Check out the costs, limitations and exclusions, and coverage options you need. 20 pp. (2004. USDA) **579R. Free.**

Hair Dye and Hair Relaxers. 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. (2007. FDA) **546R. Free. (In Spanish, 819B.)**

How to Find Medical Information. How to use your local library, the federal government, and the Internet to get information on an illness or disorder. 24 pp. (2005. NIAMS) **528R. Free.**

How to Keep Your Heart Healthy. More than 1 million people have heart attacks each year. Learn to recognize heart attack symptoms and make lifestyle changes to reduce your risk. 7 pp. (2004. FDA) **544R. Free.**

Mammograms. 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. (2007. FDA) **622R. Free. (In Spanish, 829B.)**

Pap Tests. Protect yourself from cervical cancer with a pap test. Learn when to get one, how to prepare for one, and more. 2 pp. (2007. FDA) **626R. Free. (In Spanish, 833B.)**

Sleep Disorders. Overview of four common sleep problems and treatment options. 2 pp. (2007. FDA) **549R. Free. (In Spanish, 835B.)**

Sunscreens and Tanning. Spending time in the sun is fun but can also cause sunburn, wrinkling, and skin aging. Find out how to enjoy the sun and protect yourself. 2 pp. (2007. FDA) **507R. Free. (In Spanish, 837B.)**

drugs & health aids

Botox. Why it is used, how it works, what its side effects are, and what to consider if you want to try it. 2 pp. (2007. FDA) **540R. Free. (In Spanish, 804B.)**

Buying Contact Lenses Online or by Mail. Tips to follow when ordering contact lenses online or through the mail, including prescription information required and what to watch out for. 2 pp. (2007. FDA) **543R. Free. (In Spanish, 805B.)**

Cholesterol — Medicines to Help You. Lists the brand and generic names of drugs that control cholesterol. Learn their side effects, who should not take them, and warning signs to notice. 14 pp. (2007. FDA) **563R. Free.**

Contact Lens Care. Tips for keeping your eyes healthy and comfortable while you wear contact lenses. 1 pp. (2007. FDA) **545R. Free. (In Spanish, 809B.)**

Depression — Medicines to Help You. Lists the brand and generic names of various antidepressants. Learn the side effects, who should not take them, and warning signs regarding harmful drug and food interactions. 15 pp. (2007. FDA) **551R. Free.**

Dietary Supplements. Questions to ask before taking dietary supplements, including risks and where to find more information. 2 pp. (2007. FDA) **614R. Free. (In Spanish, 813B.)**

Generic Drugs. Covers effectiveness, appearance, safety, and how they save you money. 2 pp. (2007. FDA) **555R. Free. (In Spanish, 818B.)**

High Blood Pressure — Medicines to Help You. Medication, along with healthy eating and exercise, can help lower your high blood pressure. Learn about the various drugs available, their potential side effects, and warning signs. 18 pp. (2007. FDA) **559R. Free.**

HIV and AIDS — Medicines to Help You. 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) **623R. Free.**

LASIK Laser Eye Surgery. What to know before having laser eye surgery, including cost, health risks, lifestyle considerations, and more. 2 pp. (2007. FDA) **542R. Free. (In Spanish, 824B.)**

Liposuction. Liposuction is one of the most frequent cosmetic surgeries. Get basic facts and what to consider before undergoing this surgery. 2 pp. (2007. FDA) **606R. Free. (In Spanish, 825B.)**

Medicine and Pregnancy. You still can use many medicines when you are pregnant or nursing. Use this guide and talk with your doctor, nurse, or pharmacist about keeping yourself well and your baby safe. 2 pp. (2007. FDA) **600R. Free. (In Spanish, 830B.)**

Menopause — Medicines to Help You. Provides basic information about hormone replacement therapy (HRT). Learn about the three types available and their common and more serious side effects. 10 pp. (2007. FDA) **605R. Free.**

Menopause & Hormones: Fact Sheet. Explains the benefits and risks of treating symptoms of menopause with hormone therapy. 2 pp. (2005. FDA) **611R. Free. (In Spanish, 804R.)**

Menopause & Hormones: Purse Guide. Questions to ask your doctor concerning hormone therapy for symptoms of menopause. 2 pp. (2005. FDA) **610R. Free. (In Spanish, 803R.)**

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. (2005. FDA) **556R. Free. (In Spanish, 802R.)**

Over-the-Counter Drugs. You can buy over-the-counter (OTC) drugs without a prescription. Reading the label is the only way to know when and how to use them to avoid side effects and drug and food interactions. 1 pp. (2007. FDA) **532R. Free. (In Spanish, 832B.)**

Smoking — Medicines to Help You. Find out about products and medicines to help you quit smoking and read tips on creating a plan to stop. 7 pp. (2007. FDA) **550R. Free.**

Use Medicines Wisely. 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) **523R. Free. (In Spanish, 839B.)**

Using Your Medicare Drug Plan: What to Do if Your Medicine Isn't Covered. Your Medicare prescription drug plan might 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. (2007. FCIC) **520R. Free. (In Spanish, 814R.)**

Whole-Body CT Screening. Discusses the risks, limitations, and benefits of whole-body CT screening. 2 pp. (2007. FDA) **552R. Free. (In Spanish, 841B.)**

Your Pharmacy Benefit: Make It Work for You! 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. (2005. AOA/FCIC) **524R. Free. (In Spanish, 805R.)**

exercise & diet

Being Healthy. Examples and tips on getting exercise, following the dietary guidelines for good nutrition, and choosing and working with physicians to keep yourself healthy and fit. 10 pp. (2006. FCIC) **548R. Free.**

Handout on Health: Sports Injuries. Most of us aren't pro athletes, so we need to have the facts about sports injuries. Learn what kinds of activities are most likely to cause injuries, how to prevent them, and treatments available. 16 pp. (2004. NIAMS) **502R. Free.**

medical problems

Allergies. Discusses the symptoms, tests, and treatments. Also provides a comparison chart to help you distinguish between allergy and cold symptoms. 2 pp. (2007. FDA) **566R. Free. (In Spanish, 801B.)**

Asthma. Explains the symptoms of asthma, its triggers, diagnosis, and treatment options. 2 pp. (2007. FDA) **607R. Free. (In Spanish, 803B.)**

Brain Attack: A Look at Stroke Prevention and Treatment. Discusses risk factors for stroke, how to identify symptoms, treatments available for different types of stroke, and how to prevent a recurrence. 7 pp. (2005. FDA) **603R. Free.**

Cholesterol. 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. (2007. FDA) **612R. Free. (In Spanish, 807B.)**

Depression. Outlines the three main types of depression, causes, symptoms, and how to learn more. 2 pp. (2007. FDA) **613R. Free. (In Spanish, 811B.)**

Diabetes. 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) **564R. Free. (In Spanish, 812B.)**

Fibroids. Explains the symptoms and treatments, and answers common questions about fibroids. 2 pp. (2007. FDA) **510R. Free.** (In Spanish, 814B.)

The Flu. The flu is different from a cold and usually appears without warning signs. Learn the symptoms, types of vaccines available, who is at risk, and more. 2 pp. (2007. FDA) **561R. Free.** (In Spanish, 815B.)

Handout on Health: Back Pain. Describes causes, diagnosis, treatments, and research efforts to learn more about back pain. 29 pp. (2005. NIAMS) **608R. Free.**

Handout on Health: Osteoarthritis. Discusses symptoms, treatments, and helpful exercises for the most common type of arthritis. 36 pp. (2002. NIAMS) **537R. Free.**

Handout on Health: Osteoporosis. Comprehensive guide details the causes, risk factors, diagnosis, treatment, and prevention of osteoporosis. 55 pp. (2007. NIAMS) **538R. Free.**

Handout on Health: Scleroderma. This group of diseases involves the abnormal growth of connective tissue under the skin and around internal organs. Describes the different forms of scleroderma, symptoms, diagnosis, and treatment. 40 pp. (2001. NIAMS) **509R. Free.**

Heart Disease. 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. (2007. FDA) **553R. Free.** (In Spanish, 820B.)

Our Spanish resources page at www.pueblo.gsa.gov/Spanish offers news, tips, and publications in Spanish.

High Blood Pressure. 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. (2007. FDA) **557R. Free.** (In Spanish, 821B.)

HPV. At least 50% of sexually active people will get genital HPV (human papillomavirus). Some kinds of HPV cause serious health problems, including cervical cancer. Find out about treatments and a new vaccine for young women. 2 pp. (2007. FDA) **624R. Free.**

Infertility. Overview of the possible causes and factors affecting infertility in both men and women, and when to see a doctor. 2 pp. (2007. FDA) **601R. Free.** (In Spanish, 823B.)

Don't miss the “Sleep Disorders” fact sheet on page 6.

Joint Replacement Surgery and You. Explains this increasingly common procedure, as well as tips for a successful recovery and possible complications after surgery. 16 pp. (2005. NIAMS) **609R. Free.**

Loss of Bladder Control. Explains different kinds of bladder control problems and treatment options. 2 pp. (2007. FDA) **558R. Free.** (In Spanish, 827B.)

Lung Cancer. Describes how it is diagnosed, the types and stages of lung cancer, warning signs, and more. 2 pp. (2007. FDA) **560R. Free.** (In Spanish, 828B.)

Many Shades of Lupus. Lupus affects people of different races, ethnicities, and ages, both men and women, in many ways. Find out more about lupus, its symptoms, causes, and treatments. 30 pp. (2003. NIAMS) **536R. Free.**

Osteoporosis. 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. (2007. FDA) **531R. Free.** (In Spanish, 831B.)

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) **329R. \$1.00.**

Questions & Answers About Arthritis and Rheumatic Diseases. Basic facts about these conditions, including examples of rheumatic diseases, symptoms, causes, diagnosis, and treatments. 34 pp. (2002. NIAMS) **535R. 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) **533R. Free.**

Questions & Answers About Knee Problems. Causes, symptoms, diagnosis, and treatment of specific knee conditions. 45 pp. (2006. NIAMS) **530R. Free.**

Questions & Answers About Psoriasis.

This chronic skin disorder causes scaling and inflammation. Learn about its causes, symptoms, types, diagnosis, and treatments. 17 pp. (2003. NIAMS) **508R. Free.**

Questions & Answers About Vitiligo.

Vitiligo causes white patches to appear on the skin in different parts of the body. Learn who is affected, other symptoms, including emotional and psychological aspects, treatment options, and more. 19 pp. (2006. NIAMS) **529R. Free.**

Sound Advice About Age-Related Hearing Loss.

Learn about causes and symptoms, treatments, types of hearing devices, and how to reduce the severity of hearing loss. 7 pp. (2005. FDA) **547R. Free.**

Strokes.

Basic information on the three types of strokes, warning signs to watch out for, and how to lower your risk. 2 pp. (2007. FDA) **554R. Free. (In Spanish, 836B.)**

Urinary Tract Infections in Adults.

Learn about its causes, symptoms, and treatments available. 8 pp. (1999. NIH) **330R. \$1.00.**

West Nile Virus.

Facts on how this virus is spread through mosquito bites, its symptoms, who is most at risk, and ways to protect yourself. 2 pp. (2007. FDA) **562R. Free. (In Spanish, 840B.)**

Women and HIV.

Get the basic facts about this virus that causes AIDS, how you can get it, what the signs are, and what to do if you are HIV-positive. 2 pp. (2007. FDA) **625R. Free. (In Spanish, 842B.)**

housing

financing & sales

Am I Covered?

Answers 15 common questions regarding homeowners insurance and explains what is covered in a standard policy. 9 pp. (1997. USDA) **336R. \$1.00.**

Consumer Handbook on Adjustable Rate Mortgages.

Basic features, advantages, risks, and terminology associated with adjustable rate mortgages. Explains how ARMs work, how to reduce your risk, and more. Includes a table for comparing mortgages. 36 pp. (2007. FRB) **349R. \$1.00.**

How to Buy a Home With a Low Down Payment.

Describes how to qualify for a low down payment mortgage, determine what you can afford, and how mortgage insurance works. 9 pp. (2002. USDA) **597R. Free. (In Spanish, 808R.)**

How to Buy a Manufactured (Mobile) Home.

Tips on selection and placement, warranties, site preparation, transportation, installation, and more. 14 pp. (1997. FTC) **304R. \$1.00.**

Interest-Only Mortgage Payments and Payment-Option ARMs—Are They For You?

Explains these types of mortgages, including the benefits, risks, and how each affects monthly payments and your home equity. 15 pp. (2006. FRB) **333R. \$1.00.**

MyMoney.gov is dedicated to helping you understand more about your money. Order your free "My Money" tool kit at www.mymoney.gov.

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) **334R. \$1.00.**

Protect Your Move.

Three helpful booklets to help you choose a reputable mover, select the right level of liability insurance to protect your possessions when moving across state lines, and deal with any problems. Includes a "before you move" checklist. 20 pp. (DOT) **598R. Free.**

Twelve Ways to Lower Your Homeowners Insurance Costs.

Practical tips and phone numbers of state insurance departments for more information. 4 pp. (1995. FCIC) **335R. \$1.00.**

Your Home.

Advice on how to buy, sell, rent, or improve a home, with additional tips on moving, seasonal interior and exterior maintenance, repairs, and safety. 25 pp. (2006. FCIC) **599R. Free.**

home maintenance

Energy Savers: Tips on Saving Energy & Money at Home.

Reduce your home energy use with tips on insulation, weatherization, heating, and more. 36 pp. (2006. DOE) **332R. \$1.00.**

GreenScaping: The Easy Way to a Greener, Healthier Yard. Learn ways to care for your lawn and garden that will save you time and money and protect the environment. Composting and mulching, site-appropriate plant selection, smart watering, holistic pest management and natural lawn care. 15 pp. (2006. EPA) **326R. \$1.00.**

How to Prune Trees. 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) **108R. \$3.75.**

National Flood Insurance Guide. Property owners can purchase insurance against flooding losses. Learn the requirements, questions to ask, and more. 20 pp. (2005. FEMA) **596R. 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) **107R. \$1.25.**

money

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