



JANUARY 2015

New in 2015

COUNTY OF LOS ANGELES

Heralding A New Day

Assessor Jeffrey Prang



Jeffrey Prang was sworn in as the 27th Assessor for the County of Los Angeles on December 1, 2014. Prang's vision for the Office of the Assessor includes modernizing the systems, building the public's trust, and becoming more accessible to taxpayers.

As Assessor, he is responsible for an annual operating budget of

approximately \$150 million, oversees more than 1,300 appraisers, managers, and support staff located in seven locations throughout Los Angeles County and is responsible for valuing more than 2.6 million secured and unsecured parcels with a value of approximately \$1.2 trillion.

Professionally, Prang served as a member of the Executive Staff in the Office of the Assessor. Prior to that, he served as Assistant City Manager for the City of Pico Rivera; Senior Advisor to Sheriff Leroy D. Baca; Director of Public Information, City of Los Angeles Department of Animal Services; Press Deputy to Los Angeles City Council President Ruth Galanter; and Special Assistant to Assessor Kenneth P. Hahn. He began his career as a Realtor with Re/Max in Warren, Michigan.

Prang served nearly 18 years as a councilmember for the City of West Hollywood, including four terms as mayor. Additionally, he found the time to serve on several key boards and commissions, including the Santa Monica Bay Restoration Commission, L.A. County Library Commission, and as Chair

Sheriff Jim McDonnell



Jim McDonnell took the oath of office and was sworn in as the 32nd Sheriff of Los Angeles County on December 1, 2014.

Sheriff McDonnell is a Boston native who grew up in a working class neighborhood a stone's throw from Fenway Park. He came to Los Angeles over three decades ago with little more than a dream

to be part of protecting and serving the public. He was born to immigrant parents who instilled in him the values that have served as guideposts throughout his life: hard work, integrity, and treating all people with respect. He began his law enforcement career in 1981 as a 22-year-old graduate from the Los Angeles Police Academy.

McDonnell served for 29 years at the Los Angeles Police Department (LAPD), where he held every rank from Police Officer to second-in-command under Chief Bill Bratton. During his time at the LAPD, he earned the Department's highest honor for bravery, the Medal of Valor, and led the LAPD through the implementation of significant reforms. He helped create the blueprint for LAPD's community-based policing efforts that have now become a model for law enforcement agencies throughout the nation.

For five years, McDonnell served as the Chief of the Long Beach Police Department. In that role, he implemented numerous improvements that resulted in safer communities, increased morale, and enhanced community relations.

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CALENDAR OF EVENTS

Los Angeles County Museum of Art

(323) 857-6010

www.lacma.org

Ongoing – Faces of America: LACMA Collects

Ongoing – Islamic Art Now: Contemporary Art of the Middle

Eas

Through April 5 – Christine Corday: Protoist Series,

Selected Forms

Through April 12 – Thomas Demand: Pacific Sun

Through April 26 – German Cinema in the 1920s

Through June 7 – Nature and the American Vision: The Hudson River School

Through June 13 – Bari Kumar: Remembering the Future (at the Charles White Elementary

Through July 26 – The Language of Xu Bing

Center Theatre Group

(213) 628-2772

www.centertheatregroup.org

Ahmanson Theatre

January 24 through March 15 – Dame Edna's Glorious

Goodbye: The Farewell Tour

Kirk Douglas Theatre

January 27 through March 1 – Chavez Ravine: An L.A.

Revival

Mark Taper Forum

Through February 9 – A Word or Two

February 11 through March 22 – The Price

Dorothy Chandler Pavilion

February 7 through March 1 – The Ghosts of Versailles March 8 through March 22 – The Barber of Seville

Walt Disney Concert Hall

January 21 – Itzhak Perlman in Recital

January 22 through January 24 – Emanuel Ax Plays Chopin

Grand Park

www.grandparkla.org

Every Wednesday and Thursday – Lunch A La Park Every Friday – Lunchtime Yoga reTREAT Visit http://hr.lacounty.gov for information on employment opportunities with the County of Los Angeles



Members of the Board

Michael D. Antonovich

Mayor

Fifth District

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First District

Mark Ridley-Thomas

Second District

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Submissions to the DIGEST may be edited or otherwise altered for clarity.

Check out the DIGEST at

http://dhrdcap.co.la.ca.us/jic/digest/





by Mark Richman, M.D., M.P.H.
Physician Specialist, Emergency Medicine
Olive View-UCLA Medical Center
and Amy Skelton, Research Volunteer

New Year's Resolutions

Weighing and Exercising Options

Maintaining a healthy weight may be difficult, but the benefits are worth it.

Obesity increases the risk of:

- Breast and colon cancer
- Coronary heart disease, high blood pressure, stroke
- High cholesterol
- Sleep apnea and respiratory problems
- Type 2 diabetes

To help prevent these, lose weight to obtain a healthy weight. A healthy weight is generally considered a Body Mass Index (BMI) of 18.5-24.9 (calculator at: http://www.cdc.gov/healthyweight/assessing/bmi/).

A person can change habits by:

- Eating a balanced, varied, adequate, and moderate diet
- Participate in daily physical activity (minimum 30 minutes)

How to eat healthy:

- Eat nutrient-dense foods (whole-wheat breads, fruits and vegetables, etc.) instead of energy-dense foods (chips, fries, doughnuts, etc.)
- Plan future meals
- Substitute nuts or fruits for junk food
- Eat smaller portions

Don't be intimidated by the word "exercise." Any physical activity is beneficial, even walking up the stairs instead of using the elevator, playing in the yard with kids, or cleaning around the house.

People who diet and exercise, but return to unhealthy lifestyles, should not be discouraged. Resuming diet and exercise at any time is always good. As little as 5-10% of body weight

loss can prevent or lower high blood pressure, high cholesterol, and high blood sugar.

Doing **either** physical activity **or** healthy eating alone **will not** help one lose and keep a healthy weight. **Both** physical activity **and** healthy eating are required to live healthy.



Preventing Home Fires

Most fires either begin from improperly disposed lit cigarettes or originate in the kitchen while cooking. The Los Angeles County Fire Department wants to help keep your home safe from fires. Here are a few tips on how to stay safe:

When cooking:

- Stay in the kitchen when frying, grilling, or boiling food. If you leave the kitchen, make sure to turn off the stove.
- Wear short, close-fitting or tightly rolled up sleeves to prevent clothes from catching fire.
- Keep children at least three feet away from cooking areas around the stove.
- Position BBQ grills at least 10 feet away from siding and deck railings.

If you smoke:

- Smoke outside, and make sure to put out your cigarettes in a can filled with sand.
- Make sure cigarettes and ashes are completely stubbed out before discarding.
- Never smoke in a home where oxygen is used, even if it is turned off. Oxygen can be explosive and makes fire burn hotter and faster
- Be alert! Never smoke in bed!



DHR's Wellness Corner

Bringing you inspiration from around the County

By Lisa M. Rose (Department of Parks and Recreation)

My family and I have really enjoyed the Fitness Challenge events over the past four years. My husband, Dave, and I have been married for 26 years and have three children: Elizabeth (18), Melissa (15), and Ben (13). Having events like this where we can get fit together is truly appreciated! Thanks to your program, we've been to farmers markets, hiking trails, and kick off events at Whittier Narrows where we got to go on Dragon Boats. We especially enjoyed power walking, biking, and pedal boating around Santa Fe Dam. I even persuaded three girlfriends to meet me at the Alondra Park fitness event where we tried circuit training and had a blast!

For the Greatest Loser contest, I became a team captain for our work place team, "We Jiggle When We Giggle."



We also started a walking group that uses our break or lunch time to complete a one- or two-mile track around our maintenance yard. We often have between 12 to 15 participants on our walks.

Over the last three or four years, I have lost five to 15 pounds during the challenges. I am much better off than when the program started. Best of all, I have enjoyed spending time with my family and friends at the park activities. As employees, we tend to forget what great park facilities and staff we have in the County. My family reminds me of that. We love to join in the fun, especially for bragging rights during hula hoop competitions and bike rides in the park.

I am still working on that last 15 pounds that my doctor told me to lose, but I feel better, fitter, and more energetic—thanks to the Countywide Fitness Challenge! It has also made my family more aware of our eating habits and the importance of a healthy lifestyle. Keep the fun coming!

New Trails Website

Recognizing the growing popularity of outdoor recreation enjoyed on paths through parks and natural areas, the Department of Parks and Recreation, with the help of the Internal Services Department, unveiled a new website dedicated exclusively to information about trails throughout Los Angeles County.

Years in the making, trails.lacounty.gov is a one-stop resource for hikers, mountain bikers, equestrians, and anyone in need of detailed, regularly- updated information on trail conditions, directions, elevation, weather, air quality, and much more. The project was funded with dollars specifically designated by all five Board offices, and the Department expresses deep gratitude for their visionary support of the County's trails program.

In Los Angeles County, residents and visitors can take advantage of a regional network of trails that connect beach communities with the far reaches of the Santa Monica Mountains, Angeles



National Forest and San Gabriel Mountains, through the Puente Hills and into the Baldwin Hills, from the desert and foothill communities, along rivers and channels, and into the urban core.

Among the features on trails.lacounty.gov are a comprehensive list of trails that includes trail length, elevation gain, and permitted uses; a locator with the ability to search by city name, ZIP code, or trail name; interactive digital maps enabling users to view the steepness or surface type on trails; and downloadable and printable QuickGuides that include trail maps, descriptions, directions, photos, and elevation profiles. A mobile app is expected this year.



With Rain Comes Mud

How to Stay Storm Safe in Los Angeles County

Don't get caught in a mud and debris flow! Los Angeles County firefighters remind their local residents to be aware of the potential mud and debris flow dangers associated with rainy days. This is especially true for residents living in post-burn areas of any recent wildfires.

Checklist if you live in a burn area:

- Monitor radio and TV news closely for information about weather conditions and flooding in your area.
- Identify important items to take if your neighborhood is evacuated, such as computers, photos, important documents, medications, and other needed items for your family and pets.
- Be prepared to leave immediately if an evacuation is ordered. Have alternate evacuation routes out of your neighborhood.
- Have an emergency plan that is easy for all family members to understand.
- Have enough food and water to supply your family for at least a 72-hour period.
- Always remember to include a radio and flashlight with fresh batteries in your kit.
- Acquire any needed sandbags and instructional materials at your local L.A. County fire station.

Be storm smart! Follow these general storm safety guidelines:

- 1. Never underestimate the power of storm and debris flows.
- 2. Stay away from flood control channels, catch basins, canyons, and natural waterways, which are vulnerable to flooding during periods of heavy rain.
- **3.** Do not attempt to cross flooded areas and never enter moving water on foot or in a vehicle.
- **4.** If flooding traps you in your car, stay in your vehicle if possible. If necessary, wait on top of your car for assistance.
- **5.** If you become isolated, seek the highest ground available and wait for help.
- **6.** If you see someone who has been swept into moving water, do not enter the water and attempt a rescue. Immediately call 9-1-1 and, if possible, throw a rope or some type of floatation device to them.

The more prepared you are, the better chance you have to survive a major storm-related emergency. For more information on flood safety and disaster preparedness, visit http://www.fire.lacounty.gov/safety-messages/winter-safety-tips/



Photo from L.A. County Department of Public Works Twitter Page

Black History Month

The annual Black History Month celebration, sponsored by the Los Angeles County African American Employees Association in partnership with the Board of Supervisors, will be held on Thursday, February 26, 2015, beginning at 11:30 a.m. in the Board Hearing Room 381-B, Kenneth Hahn Hall of Administration, 500 W. Temple St., downtown Los Angeles.

All County employees are invited to attend the event, which is open to the public free of charge.

Festivities include performances depicting key events in African American life, musical selections, and the popular African American fashion show.



PRANG

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of the L.A. County Sanitation District—District 4, and the L.A. County Sanitation District Finance Authority.

In 2000, he was appointed by the Senate Rules Committee to the California Council on Criminal Justice. In 2001, Assembly Speaker Bob Hertzberg appointed him to the California Council on Interstate Adult Offender Supervision; he was reappointed by Speaker Herb Wesson, Jr. In 2006, Prang was elected as President of the California Contract Cities Association, a statewide education and advocacy organization representing California municipalities.

Born in Detroit and raised in Warren, Michigan, Prang is a graduate of James Madison College at Michigan State University with a B.A. in International Relations. In 2004, he completed the Program for Senior Executives in Local and State Government at the John F. Kennedy School of Government at Harvard University. He also played trombone in the Michigan State Marching Band and in the St. Clair Shores Symphony Orchestra.

MCDONNELL

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From his first day on the job, Sheriff McDonnell has stressed the importance of treating all members of our community with respect, being transparent with and accountable to the individuals that the LASD serves, and creating an environment that recognizes and rewards character, competence and compassion. He is committed to ensuring that safe streets and neighborhoods enable all residents and businesses in L.A.'s diverse County to thrive. He is also a believer in prevention-oriented strategies and dedicated to proactively addressing the root causes of crime—including mental illness, homelessness, and the challenges facing youth at risk.

McDonnell brings to the LASD decades of experience and strong relationships with law enforcement and government leaders. He is a proven and respected voice in local, state, and national criminal justice organizations, having served as President of the Los Angeles County Police Chiefs' Association, President of the California Peace Officers' Association, a member (appointed by Governors Brown and Schwarzenegger) of the California Commission on Peace Officers' Standards & Training, and a board member of the Peace Officers' Association of Los Angeles County.

While McDonnell never served inside the LASD, he served alongside it his entire career. He has both an outsider's ability

to assess areas that might warrant new thinking, as well as an insider's knowledge of an organization he has admired through his decades of work in Los Angeles. From 2011 to 2012, he became familiar with challenges facing the LASD during his service as a member of the Citizens' Commission on Jail Violence, a blue ribbon group created by the County Board of Supervisors to investigate the validity and causes of allegations of excessive force within the LASD's Custody Division. The Commission issued a detailed report, including 63 recommendations that have become a roadmap for change within the Department.

McDonnell is also a believer in the importance of education, both in the classroom and on the job. He holds a Bachelor of Science degree in Criminal Justice from St. Anselm College in Manchester, New Hampshire and a Master's Degree in Public Administration from the University of Southern California. He is also a graduate of the Federal Bureau of Investigation's National Executive Institute and has completed executive education programs at Harvard's Kennedy School of Government.

He and his wife Kathy live in Long Beach. He has two daughters: Kelly who is in law school and Megan pursuing a graduate degree in film school.

One-Stop Veterans Service Center

The Department of Military and Veterans Affairs is proud to announce that the historic Bob Hope Patriotic Hall has truly become a one-stop service center for L.A. County's military, veterans, and their families. The addition of U.S.VETS, a non-profit organization that provides housing, employment, and counseling to veterans, brings together a network of service agencies providing collaborative and coordinated services under one roof. U.S.VETS is the final veterans' service organization to make the move, joining already established American Legion, and Vietnam Veterans of America, among others. Bob Hope Patriotic Hall is located on 1816 South Figueroa Street, Los Angeles 90015.



Share Your Heart Share Your Home

Become a Foster/Adoptive Parent

New Beginnings for the New Year...Consider Being the Family that Reunites this Adorable Sibling Set

Being the older brother is a big deal to Kiyan, 12. He has always taken this role seriously. Looking after his little sisters Kazuri, 7, and Kai, 5, is something that just comes naturally to him. When he and his sisters came into foster care, Kiyan was placed in a separate home and his sisters were placed in another. Kiyan was no longer able to be there for his younger sisters, which broke his heart. Suddenly, this close-knit sibling set found themselves divided by foster care. Kiyan, Kazuri, and Kai hope that someday soon they can have their "new beginning" and be reunited together through adoption.

Kiyan, Kazuri, and Kai are all healthy and developing appropriately for their ages. The sisters have asthma and use medication when needed. All the children continue to benefit from counseling to process their past issues of neglect. Kiyan loves to sing, dance, and skateboard. When he has a little

downtime, he also enjoys playing videogames. His favorite activity by far is spending time with his sisters. Kazuri plays well with her siblings and others and she enjoys dolls and all things girly. She has great leadership skills for a girl her age and she is very compassionate and helpful. Kazuri also enjoys learning and works very hard in school. The youngest, Kai, is an outgoing and happy child who



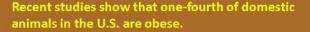
Photo by Anne Richardson-Daniel

loves the attention of her big brother and sister. Kai loves to play outdoors and can hold her own with the boys. She loves jumping rope, playing ball, or playing a good game of hopscotch. She is developing on target and also likes to learn.

A loving, active adoptive family can fulfill their dreams of permanency and reunite this deserving sibling set. For more information about adopting these great kids or another waiting child, call the Department of Children and Family Services at (999) 811-1121 or check out ShareYourHeartLA.org.

Is Your Pet Carrying A Few Extra Pounds?





Health concerns stemming from obesity in animals include an increased risk of diabetes, liver problems, joint pain (arthritis), respiratory issues, and heart disease.

A healthy dog or cat should exhibit an obvious waist, with ribs that are easily felt but not seen.



Consult your vet before any drastic dietary change and major increase in physical activity.

Commit to changing your pets health by removing your pet while you or your family dines, exercising him/her daily, reducing the amount of food while distributing it in lighter portions throughout the day, pulling back on treats, and providing non-food related attention.



For questions on adoptions, low-cost vaccinations, and donations, please visit us at:

www.animalcare.lacounty.gov





SAVE THE DATE!

Los Angeles County Commission for Women



"Educating, Motivating and Inspiring Women"

30th Annual

"Women of the Year" Hwards and Scholarship Luncheon

Celebrating



MONDAY, MARCH 9, 2015
Check-In and Networking: 10:30 a.m.
Luncheon & Awards Presentation: 11:30 a.m.

Music Center Grand Hall

135 North Grand Avenue Los Angeles, CA 90012

The proceeds help fund educational scholarships and programs

Online ticket purchases will be available beginning January 2015

http://bosevents.lacounty.gov

For additional information, please visit our website at http://laccw.lacounty.gov



Retirees

Congratulations to the following employees who are joining the ranks of the retired after their many years of service to the County of Los Angeles:

45+ Years

HEALTH SERVICES: Ernest Rivera

PUBLIC SOCIAL SERVICES: Rebecca Sayson

40+ Years

CHILDREN & FAMILY SERVICES: Paul Gaeta, Miriam

C. Scott

HEALTH SERVICES: Beverly Walker

LACERA: Frederico B. Ulloa

PUBLIC LIBRARY: Velma J. Blue PUBLIC WORKS: Frank X. Madrid

REGISTRAR-RECORDER/COUNTY CLERK: Jo Ann

Robertson

SUPERIOR COURT: Carol L. Chadwick

35+ Years

CHILDREN & FAMILY SERVICES: Paul Gaeta, Teresa

Mikle, Virginia C. Reyes

DISTRICT ATTORNEY: Sharon J. Matsumoto, Debra

FIRE: Lelia D. Perera, Josephine V. Sanchez

HEALTH SERVICES: Young A. Jung, Jimmie Smith,

Yvonne D. Walker, Howard Womble Jr.

INTERNAL SERVICES: Mohammad Mottaghi

PARKS & RECREATION: Clarence R. Walden **PUBLIC DEFENDER:** Victor S. Gerson

PUBLIC HEALTH: Deborah J. Bizzell

PUBLIC SOCIAL SERVICES: Susan Bowen, Sharon

Brown

REGISTRAR-RECORDER/COUNTY CLERK: Elaine

Beard

SHERIFF: Roberta A. Abner, Steven J. Skrnich

SUPERIOR COURT: Jeanette Morris, Lynell S. Pearson

<u>30+ Years</u>

ANIMAL CARE & CONTROL: Janet T. Yarbrough CHILDREN & FAMILY SERVICES: Elyse C. Campbell

FIRE: David M. Alvarez, Jeffrey L. Davis, Michael R. Jasperson, Charles Moore, David M. Salhus, Dennis K. Sevarto

HEALTH SERVICES: Digna G. Buenaventura, Mercelita G. Buensuceso, Sandra Garnett, Juanita A. Gonzalez, Myung R. Kwon, Baudelia Martinez, Shirley R. Nomoto, Dora E.

Silva, Sung A. Son, Mary O. Werk, Lorna Wong

INTERNAL SERVICES: Pak C. Lam PUBLIC HEALTH: Lan K. Nguyen PUBLIC LIBRARY: Judith L. Hist



Preyer, Diana D. Ricardo

SHERIFF: Kathy S. Browning, William A. Cassidy, Marvin A. Crowder, Dina R. Lincoln, Deborah K. McLean, Timothy C. Miley, Patricia D. Pickens, Robert M. Rifkin, Joseph L. Trejo, Yvette Williams

SUPERIOR COURT: Carolyn Coleman

25+ Years

AGRICULTURAL COMMISSIONER/WEIGHTS &

MEASURES: Victor H. Garcia

AUDITOR-CONTROLLER: Russell H. Lingo

CHILDREN & FAMILY SERVICES: Arthur Sweeney **DISTRICT ATTORNEY:** Chris J. Longe, Vivian Moreno,

Mary T. Suzukawa

FIRE: Jerry D. Dawson, Gabriel Rodriguez, Larry Taplet **HEALTH SERVICES:** Josefina L. Buena, Renato Daluyen, Cynthia Licup, Jose G. Orozco, Rosa I. Otarola, Maxine Plunkett

INTERNAL SERVICES: Dennis W. Letcher

MENTAL HEALTH: Christina Warren, Hareda Woods

PROBATION: Gloria G. Chavez, Vivian Gallardo

PUBLIC HEALTH: Paula R. Alexander, Dorothy M. Jackson

PUBLIC SOCIAL SERVICES: Aramais Abrahamyan, Shirley Carter, Elisa Dee, Hegine Kesayan, Aida Montesinos, Linda Wang Olson, Olimpia Reyes

PUBLIC WORKS: Charles Dutton, Michael Nola, William

A. Spungin, David S. Thompson

SHERIFF: Edward V. Alfonso, Victor M. Allen, Michael F. Calderon, John J. Gill, Patrick A. Griffin, Matthew Reichmann, Ruth P. Shen

SUPERIOR COURT: Carmen Garrod, Christopher E. Marr, Alberto C. Zaporteza

TREASURER & TAX COLLECTOR: Elizabeth R. Gonzalez

Rideshare L.A. County!

from the CEO/ Office of Workplace Programs

Happy New Year!

January is Carpool to Work month. Carpooling is a great way to start the New Year as it can save you lots of time and money.

Start 2015 off right and begin carpooling. Your Employee Transportation Coordinator (ETC) can match you with other employees. Visit www.rideshare.lacounty.gov for more information about carpooling and Rideshare.



New Laws Give Consumers New Protections in 2015

Have you ever lost your smartphone and had to panic about all of your information being in someone else's hand? Have your parents or grandparents been coerced into getting a reverse mortgage? Are you a "Yelper" who's been forced to sign a contract saying you won't criticize a company? Have you thought about buying an electric vehicle but your apartment owner won't allow you to charge it?

For these consumers and many others, new laws go into effect in the New Year to give added rights and protections.

The Department of Consumer Affairs has worked to understand all of the new consumer laws passed by California lawmakers this year. Here is a brief summary of a few of the important new consumer laws for 2015.

TENANTS CAN INSTALL ELECTRIC VEHICLE CHARGING STATIONS

Starting July 2015, most landlords must let tenants install an electric vehicle charging station if they have their own designated parking spot. Tenants must make a formal proposal, work with the landlord on planning, and pay for the station, maintenance, and a \$1,000,000 insurance policy. There are some exceptions, including rent-controlled units or properties with fewer than five parking spots. For more details, check the Zero-Emission Vehicles in California: Community Readiness Guidebook starting on page 47.

UNDOCUMENTED IMMIGRANTS CAN GET DRIVER'S LICENSES/CONSUMERS CANNOT BE CHARGED TO FILL OUT LICENSE APPLICATIONS

Undocumented immigrants can now receive driver's licenses from the Department of Motor Vehicles (DMV). They cannot receive commercial licenses. Applicants must show they live in California. The license will have a recognizable feature on the front that shows it's different from standard licenses.

Lawmakers anticipated that scam artists will try to take advantage of undocumented consumers in need, so a second new law makes it illegal for others to charge consumers to fill out an application for a driver's license. If this affects you, the DMV suggests you make an appointment to take tests to avoid expected crowds. Visit their webpage for details.

NON-DISPARAGEMENT CLAUSES NOT ALLOWED IN CONTRACTS

Reading other people's reviews is a valuable resource for consumers. But what if consumers were never allowed to write anything negative? Some companies were forcing consumers into this situation by adding clauses to their contracts to penalize a consumer for sharing negative comments. A new law makes this illegal. A contract is not lawful if there's a non-disparagement clause included.

MORE PROTECTIONS IN CASE OF A DATA BREACH

Data breaches at retailers have been taking place more often in the past year. New laws add tougher requirements for companies that lose customer information in a data breach. If personal information has been compromised, the retailer must notify any affected consumers, add a post on their website, and alert the media within 15 days. They must pay for two years' worth of free credit monitoring and any other costs (i.e. replacement cards) consumers suffer because of the data breach.

SMARTPHONES MUST INCLUDE A "KILL SWITCH"

Starting in July 2015, any new smartphone sold in California must allow the authorized user to make the device inoperable in case it's lost or stolen. Most popular phone models already have a similar feature.

COOLING-OFF PERIOD FOR REVERSE MORTGAGES

Reverse mortgages allow seniors who own their home to borrow money against the equity in their home. It's a big decision for seniors to make, something that should never be rushed. A new law allows borrowers to have a 7-day cooling-off period in which they can cancel their reverse mortgage application. Borrowers must also receive additional counseling and informational guides before they can get a reverse mortgage.

NOTARIES PUBLIC VERIFY THE SIGNATURE, NOT THE DOCUMENT ITSELF

Some consumers mistakenly believe that when a document is notarized, the Notary Public is verifying the truthfulness, accuracy, or validity of the document. This is not true. They are only verifying the identity of the person who signed the document. A new law requires a notice to be included in a box at the top of the document that explains this important distinction.

For more information about consumer rights and responsibilities, please contact us at (800) 593-8222.