



GSA Federal Citizen Information Center

Consumer Information Catalog

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Free and low-cost information from Pueblo, CO

Fall 2004
FREE



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Revealing Trans Fat...

You hear about it everywhere, but what exactly is trans fat? Trans fat is added to food to increase food shelf life and stabilize its flavor, but it also increases the risk of heart disease. Get tips on how you can reduce your intake with **Revealing Trans Fats** on page 6. Review the easy-to-understand chart listing the fat content of some common foods, including potato chips, cookies, milk, and cake.



There's No Business Like Small Business...

If you're considering starting a small business, take a virtual course in the comfort of your own home. On page 12, you'll find several valuable CD-ROMs to help you get on track. Hear lectures from five IRS presenters on the **Virtual Small Business Workshop** CD-ROM. Listen as IRS professionals give you the reasons why and how to file your taxes electronically. Get even more information with **Introduction to Federal Taxes for Small Business Owners and Self-Employed** and the **Small Business Resource Guide 2004**. Find out how to comply with IRS rules and regulations, fill out tax forms, prepare a business plan, and much more.

Boning Up on Osteoporosis...

Did you know that 25 million Americans suffer from osteoporosis each year? Osteoporosis is a disease that causes bones to become fragile and break easily because your "bank account" of bone tissue has dropped to a low level. Learn more about this disease and what you can do with **Boning Up on Osteoporosis** on page 7. Find out how making lifestyle changes, such as taking more calcium and vitamin D while increasing your physical activity, can help you build and maintain bone mass.



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) **301L. \$1.00.**

Buying a Used Car. Discusses your limited rights when buying from a dealer or private owner. 16 pp. (1998. FTC) **302L. \$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) **509L. 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) **310L. \$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) **308L. \$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) **305L. \$1.00.**

Nine Ways to Lower Your Auto Insurance Costs. Helpful tips on reducing your expenses. Includes a chart to compare discounts. 2 pp. (2003. USDA) **307L. \$1.00.**

A Primer On Gasoline Prices. How prices are determined, what causes them to fluctuate, and why they differ according to region. 7 pp. (2003. DOE) **637L. Free.**

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) **306L. \$1.00.**

U.S. Government Auto Auctions. Explains the General Services Administration (GSA) Auto Auctions program, with a quick and handy checklist on how to buy a car. 5 pp. (2004. GSA) **657L. Free.**

● *Also check out "Guide to Federal Government Sales" on page 5.*

Understanding Vehicle Financing. Get the facts on dealership financing—what it is, how you apply, special financing offers, cash back and rebates you may be eligible for, and more. 10 pp. (2002. FTC) **312L. \$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) **347L. \$1.00.**

Shop Safely Online. Is it really safe? Here are the facts about buying over the Internet and how to protect yourself. 2 pp. (1999. FTC) **348L. \$1.00.**

Site-Seeing on the Internet. How to navigate the Internet, learn the local customs and lingo, and know what to avoid during your travels. 11 pp. (1998. FTC) **349L. \$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) **590L. 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) **510L. Free.**

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) **604L. Free.**

Nontraditional Education: Alternative Ways to Earn Your Credentials. Get high school or college credit through the GED program, the National External Diploma program, correspondence and distance study, and standardized tests. 13 pp. (1996. DOL) **101L. \$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) **594L. 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) **102L. \$3.75.**

Employment Interviewing. Gives useful advice on what to do before, during, and after a job interview. Includes tips about job fairs. 9 pp. (2000. DOL) **103L. \$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) **105L. \$3.50.**

Long-Term Disability Income Insurance. Outlines features and costs, with tips and a checklist on buying the policy that's right for you. 24 pp. (2000. FCIC) **358L. \$1.00.**

Occupational Outlook Quarterly. Reviews new occupations, salaries, job trends, and more. 1-year subscription, 4 issues. (DOL) **250L. \$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) **108L. \$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) **109L. \$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) **525L. Free.**

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) **501L. 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) **503L. 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) **506L. Free.**

Great American Home Safety Check. Gives important tips to help stop slips/falls, poisoning, and fire/burns—the leading causes of home safety issues in the U.S. 4 pp. (2003. FCIC) **656L. 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) **505L. 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) **504L. Free.**

Mr. Plug's Fun Book. Fun-filled coloring book with activities and games to help teach children about electrical safety. 24 pp. (2004. CPSC) **667L. Free.**

● *Visit kids.gov for one-stop access to over 400 kid-friendly links.*

My History is America's History. This colorful 17" x 22" poster has easy ideas for discovering and preserving your family's history, with useful tips on recording family stories. (1999. NEH) **355L. \$1.00.**

Summertime Favorites. Illustrated poster lists nearly 300 books published before 1960 for children of all ages. Divided into grade groups of Kindergarten-Grade 3, Grades 4-6, Grades 7-8, and Grades 9-12. (2004. NEH) **357L. \$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) **354L. 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) **513L. Free.**

Can I Get Free Land from BLM? Describes the Bureau of Land Management's program to sell excess undeveloped public land and why there is no more available for homesteading. 4 pp. (2003. DOI) **111L. \$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) **514L. Free.**

Guide to Federal Government Sales.

Explains how to buy homes, cars, and other property from 20 federal sales programs. 32 pp. (2003. GSA) **112L. \$3.25.**

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) **318L. \$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) **319L. \$1.00.**

Social Security: Your Number and Card.

Explains why we have Social Security numbers, when and how to get one, and more. 2 pp. (2003. SSA) **515L. 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) **559L. Free.**

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

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. 7 pp. (2003. SSA) **517L. 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. 120 pp. (2004. VA) **113L. \$7.00.**

Request for Social Security Statement.

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

Social Security: Understanding the Benefits.

Provides details on retirement, disability, survivor's benefits, Medicare coverage, Supplemental Security Income, and more. 21 pp. (2004. SSA) **518L. Free.**

Social Security: What Every Woman Should Know.

Discusses how a woman's benefits may be affected by disability, divorce, widowhood, retirement, or other circumstances. 18 pp. (2003. SSA) **519L. 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) **538L. Free.**

Cooking for Groups: A Volunteer's Guide to Food Safety.

Whether it's a family reunion or community cookout, learn how to cook and serve food safely and avoid food-borne illness. 40 pp. (2001. FSIS) **539L. Free.**

Diabetes Recipes.

Five tasty, simple recipes for people with diabetes. Nutrition facts for each dish help you keep track of what you are eating. 5 pp. (2002. FDA) **565L. 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) **116L. \$4.25.**

Fabulous Fruits...Versatile Vegetables.

Get tips on new ways to serve them, the importance of variety, and how to make eating fruits and vegetables fun and convenient. 6 pp. (2003. USDA) **117L. \$2.50.**

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) **552L. 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) **522L. 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) **118L. \$1.00.**

Growing Older, Eating Better.

Discusses the causes of poor nutrition and how it can be improved. 5 pp. (2001. FDA) **553L. 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) **115L. \$2.25.**

Preventing Food-Borne Illness. Tips on handling food safely. Use the storage guidelines chart to know when to throw away leftovers. 8 pp. (2000. FDA) **632L. Free.**

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

Revealing Trans Fats. Trans fat is used to increase food shelf life and stabilize its flavor. Learn how to reduce your trans fat intake to lower your risk of heart disease and review a chart that lists the fat content of some common foods. 6 pp. (2003. FDA) **636L. Free.**

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

Using the Dietary Guidelines for Americans. How to choose a diet based on the guidelines that will taste good, be nutritious, and reduce chronic disease risks. 8 pp. (2000. USDA) **321L. 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) **524L. Free.**

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

Guide to Health Insurance. Get answers to the most frequently asked questions and compare services and costs using the checklist in this guide. 23 pp. (2003. USDA) **328L. \$1.00.**

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) **331L. \$1.00.**

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. (2001. NIAMS) **544L. 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) **669L. 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) **511L. 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) **546L. Free.**

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) **120L. \$3.00.**

Water on Tap: What You Need to Know. Explains where it comes from, how it's treated, what contaminants are, and what to do in case of a problem. 27 pp. (2003. EPA) **548L. 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) **551L. 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) **526L. Free.**

Dietary Supplements. Questions to ask before taking dietary supplements, including risks and where to find more information. 2 pp. (2004. FDA) **621L. 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) **527L. Free.**

Fighting Antibiotic Resistance. Explains what you can do to reduce resistance and why it is important for better health in the long run. 5 pp. (2003. FDA) **634L. Free.**

Greater Access to Generic Drugs. What the FDA is doing to make generic drugs more available, and why that's good news for consumers. 6 pp. (2003. FDA) **635L. Free.**

Know When Antibiotics Work. Answers common questions about antibiotics, including when they won't help and why to be careful about their use. 4 pp. (2004. FDA) **660L. Free.**

Medications and Older People. Learn how to prevent dangerous drug combinations, make taking medications easier, and reduce their cost. 4 pp. (2003. FDA) **630L. Free.**

Menopause & Hormones: A Purse Guide. Questions to ask your doctor concerning hormone therapy for symptoms of menopause. 2 pp. (2003. FDA) **612L. Free.**

Menopause & Hormones: Fact Sheet. Explains the benefits and risks of treating symptoms of menopause with hormone therapy. 2 pp. (2003. FDA) **614L. 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) **528L. 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 label and the standard information you'll find on it. 5 pp. (2002. FDA) **557L. 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 from your symptoms. 12 pp. (2002. FDA) **520L. Free.**

Think It Through: A Guide to Managing the Benefits and Risks of Medicines. Before you start a new medication, know the right questions to ask your doctor, read your medications' labels, avoid harmful interactions, and more. 4 pp. (2002. FDA) **598L. 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) **601L. 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) **537L. Free.**

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

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

medical problems

Alzheimer's: Searching for a Cure. Learn how Alzheimer's is diagnosed, its symptoms, current drug treatments, and lifestyle advice to help prolong mental health. 6 pp. (2003. FDA) **641L. Free.**

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

Arthritis: Timely Treatments for an Ageless Disease. This guide explains the types of arthritis, new treatments available, unproven remedies to guard against, and more. 6 pp. (2002. FDA) **668L. Free.**

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

Boning Up on Osteoporosis. You can lose bone mass without warning. Learn the risk factors, diagnosis, and treatment options for preventing, minimizing, and even building back bone mass. 6 pp. (2003. FDA) **623L. 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) **602L. Free.**

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

Do I Have Arthritis? Read about common signs of arthritis and how medications and exercise can help. 28 pp. (2001. NIAMS) **561L. 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) **556L. Free.**

Eating Disorders. Recognize the symptoms of different eating disorders, who is most likely to be affected, and various treatment options. 8 pp. (2001. NIMH) **521L. 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. (2004. FDA) **620L. Free.**

Lung Cancer. Describes how it is diagnosed, the types and stages of lung cancer, warning signs, and more. 2 pp. (2004. FDA) **619L. Free.**

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

Osteoarthritis. Discusses symptoms, treatments, and helpful exercises for the most common type of arthritis. 36 pp. (1999. NIAMS) **562L. 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) **329L. \$1.00.**

Questions & Answers About Acne. Different types need different treatments. Explains how acne develops, what treatments won't work, and how to care for your skin. 12 pp. (2001. NIAMS) **507L. Free.**

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

Questions & Answers About Fibromyalgia. Learn about causes, treatments, and latest research efforts on this chronic disorder, which causes widespread pain and tenderness in your muscles and soft tissue and other symptoms. 26 pp. (2004. NIAMS) **670L. Free.**

Questions & Answers About Gout. Here are the details on this painful type of arthritis, including symptoms, treatments, and more. 11 pp. (2002. NIAMS) **531L. 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) **533L. Free.**

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

Questions & Answers About Psoriasis. This chronic skin disorder causes scaling and inflammation. Learn about its causes, symptoms, types, how it affects your quality of life, and how it is diagnosed and treated. 17 pp. (2003. NIAMS) **508L. Free.**

Questions & Answers About Rosacea. This chronic disease affects the skin and causes redness and pimples. Explains causes, treatments, and how to minimize flare-ups. 10 pp. (2002. NIAMS) **532L. Free.**

Reactive Arthritis. This form of arthritis occurs as a reaction to an infection in another part of the body. This helpful guide details its causes, symptoms, diagnosis, treatments, and more. 17 pp. (2002. NIAMS) **536L. Free.**

Rheumatoid Arthritis. Discusses diagnosis and treatments, with a medication chart for drug benefits and side effects. 44 pp. (2004. NIAMS) **566L. Free.**

Strokes. Basic information on the three types of strokes, warning signs to watch out for, and how to lower your risk. 2 pp. (2004. FDA) **617L. Free.**

The Flu. The flu is different than a cold and usually appears without warning signs. Learn the symptoms, types of vaccines available, who is at risk, and more. 2 pp. (2004. FDA) **616L. 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) **554L. Free.**

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

mental health

Anxiety—Fact Sheet. Describes different types of anxiety disorders and what you can do if you recognize these symptoms in yourself or a loved one. 4 pp. (2001. NIMH) **625L. Free.**

Depression. Outlines the three main types of depression, causes, symptoms, and how to learn more. 2 pp. (2004. FDA) **618L. Free.**

Let's Talk About Depression. Helps teenagers learn the symptoms of depression and where to get help. 3 pp. (2001. NIMH) **627L. Free.**

Real Men. Real Depression. An estimated six million men in the U.S. have a depressive disorder, but many don't admit it or seek help. Here's how to recognize the symptoms and get treatment. 3 pp. (2003. NIMH) **640L. Free.**

Stories of Depression: Does This Sound Like You? Do you feel really sad, tired, or worried for extended periods of time? Read these stories to learn more and get help. 20 pp. (2003. NIMH) **639L. Free.**

A Story of Bipolar Disorder (Manic-Depressive Illness): Does This Sound Like You? Mood swings can be a serious problem. Read this story for more on symptoms, causes, and treatment. 20 pp. (2003. NIMH) **638L. Free.**

What to Do When a Friend is Depressed. Depression is a serious disease that affects people of all ages, even teenagers. This guide helps teens understand the myths about depression and find out where to get help. 3 pp. (2001. NIMH) **628L. Free.**

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) **569L. 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) **595L. Free.**

Don't Be A Victim of Loan Fraud. Be a smart consumer when buying or refinancing. Use these 11 tips to learn more about predatory lending, recognize tactics that predators use, identify warning signs of fraud, and more. 5 pp. (2003. HUD) **605L. Free.**

Financing an Energy-Efficient Home. Find mortgages and home improvement loans to make your home more energy efficient. 8 pp. (2000. DOE) **126L. \$2.00.**

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) **570L. Free.**

How to Buy a Manufactured (Mobile) Home. Tips on selection and placement, warranties, site preparation, transportation, installation, and more. 14 pp. (1997. FTC) **313L. \$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) **571L. 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) **334L. \$1.00.**

Putting Your Home on the Loan Line is Risky Business. Before getting a home equity loan, explore your options, comparison shop, be aware of questionable lender practices, and know your rights. 4 pp. (2003. FRB) **323L. \$1.00.**

Twelve Ways to Lower Your Homeowners Insurance Costs. Practical tips and phone numbers of state insurance departments for more information. 4 pp. (1995. FCIC) **335L. \$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. USDA) **\$. \$1.00.**

Cooling Your Home Naturally. Helpful ways to save electricity and keep your home cool with landscaping, roof treatments, shading, and windows. 8 pp. (1994. DOE) **127L. \$2.00.**

Drinking Water From Household Wells.

Families with their own wells are responsible for maintaining them and making sure that the water is safe to drink. Here are the facts on sources of pollution and how to keep your water safe. 16 pp. (2002. EPA) **547L. Free.**

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) **337L. \$1.00.**

Energy-Efficient Air Conditioning.

Explains how air conditioners work, what types are available, and how to troubleshoot and maintain your air conditioners. 8 pp. (1999. DOE) **128L. \$1.50.**

Healthy Lawn, Healthy Environment.

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