

YOU & the LAW



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Special Consumer Product Safety Act provision hides dangerous products

It was only by accident that *Consumer Reports* learned of 19 infant deaths related to a defective product sold as an infant sleeper. Further research turned up an additional 13 fatalities known to be related to use of the Fisher-Price Rock 'n Play Sleeper and similar products from other manufacturers.

The record of infant deaths was in the government product safety records. But it only came to light when the Consumer Product Safety Commission provided a report that accidentally failed to hide this information. Within days after this information became public and at the urging of the American Academy of Pediatrics, CPSC announced a recall of the infant sleepers.

The CPSC is charged with protecting the public from unreasonable risks of injury or death from thousands of products such as toys, cribs, power tools and other household products that pose a fire, electrical, chemical or mechanical hazard. It is against the law to sell any product that has been voluntarily recalled by the manufacturer or by order of the CPSC.

However, a special provision of the Consumer Product Safety Act, Section 6(b), allows a company to



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keep secret from the public any link between its product and injuries or fatalities related to that product. Manufacturers can keep unsafe products on the market without public knowledge, putting more lives at risk.

The argument for adding this special protection for manufacturers was that a company's reputation could suffer if it didn't have a chance to review and amend the agency's report about product safety before that information became public.

The law does even more to protect manufacturers. It allows a company to have its name blacked out and to

have a say in the amount of information released about the product. While the manufacturer is negotiating with CPSC on what information can be released, the public remains in the dark about dangerous products.

Even when the CPSC announces a recall, the manufacturer can direct how much information is released to the public, as well as the wording used to describe the defect.

These special rules don't apply to other federal agencies. The Food and Drug Administration and National Highway Traffic Safety Administration can recall unsafe products from the market and provide product safety information to the public without interference or approval from the company responsible for the unsafe product.

Public access to safety records about products gives consumers the information they need to make better choices for themselves and their families. You can find information on product safety and recalls on the commission's website at www.cpsc.gov. To report a dangerous product or a product-related injury, call the CPSC Hotline at 800-638-2772.



Don't rely on these myths about airline prices

Over 2.5 million people fly in and out of U.S. airports daily on over 43,000 flights. Options for air travel are many, and finding the right price for your travel budget can seem overwhelming. Tips shared by friends and found on the Internet promise better ticket prices, but they aren't always the best route to a bargain airfare. Here are airfare myths that are either outdated or wrong.

Travel Tuesday. In the past, airlines put most of their ticket offers in the computer on Monday, so the best deals on low fares were available for purchase on Tuesday. Now, airlines update fare schedules constantly.

A round-trip ticket is cheaper than two one-way tickets. Online travel research services report that booking two one-way flights is becoming more common and can be less costly than a regular round-trip flight.

A connecting flight will always be cheaper than a nonstop flight. You might expect to pay more for the



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convenience of a flight that gets you to your destination in less time without an extra stop. But for airline flights, that logic doesn't hold.

The Saturday-night stay. At one time, airlines required a Saturday stay over to get the lowest fares. This was designed to influence choices by business travelers flying on an expense account. But protests from corporate travel managers and competition from low-budget airlines

pushed the major airlines to change this policy.

You can still find good prices for itineraries that include a Saturday stay because Saturdays tend to be slower air travel days.

Book as far in advance as possible. But this isn't necessarily the best time to purchase your ticket. About three months before departure, airlines may begin to reduce ticket prices to encourage sales on flights that are not filling up.

Budget airline tickets are always cheaper than major airline fares. This may have been true in the past, but larger airlines have moved into the low-price-ticket market with new fare categories such as Basic Economy.

However, these low fares can have restrictions you don't expect from a major air carrier, such as the ability to select your seat. Read the fine print to know what you give up for the cheaper seat.

Stay calm during the holidays

Holidays may mean traveling to visit relatives, hosting friends or family in your home, or just dealing with the day-to-day hustle and bustle of the fall holiday season. All of that can leave you feeling stressed. Here are a few simple things you can do to relax and enjoy this festive time of year.

Slow down and breathe. When we are stressed, our breathing becomes fast and shallow. Rapid, shallow breathing increases a sense of anxiety. We may find our jaw clenched, our neck stiff and our shoulders up around our ears.

When you notice yourself becoming tense, take a moment and focus your attention on relaxing your body. Drop your shoulders and let your arms hang loosely at your side. Soften your

jaw and gently move your head from left to right and back several times to release tightness in your neck.

Take a deep, calming breath through your nose and hold for a few seconds. Then breathe out slowly, making the out-breath a few seconds longer than the in-breath. If possible, do this while seated and with your eyes closed. Just a few minutes can bring immediate stress relief.

Exercise. Physical activity is a good stress reliever. If you don't have time for a workout, try putting more energy into your daily activities.

Practice gratitude. Make a list each day of those things for which you are



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grateful. This will help put minor frustrations into perspective.

Set realistic expectations for yourself and for others. None of us are at our best when pressured to create the ideal holiday experience. That is true for guests, as well as hosts. Be willing to let nonessentials slide while you enjoy special time with friends and family.

Affordable options to payday loans

If you're strapped for cash until your next payday, you may be tempted to take out a payday loan. This short-term loan comes due on your next payday. You give the lender a personal check for the amount you borrow plus the fee charged for the loan. The payday loan company then gives you cash in the amount of the check, minus the fee, and holds your check until your next payday.

These loans are also called cash advance loans, check advance loans, post-dated check loans, or deferred deposit loans. They come with a fee that may seem small — \$15 to borrow \$100 until next week. But the annual percentage rate is much higher than a loan from a traditional bank or credit union.

If you aren't able to pay the loan when your payday arrives, the payday lender will charge you another \$15 to extend the loan until the following payday. Now you owe \$30 in fees for the \$100 you borrowed.

You can quickly get in over your head and owe more in fees than the amount you borrowed.

One alternative to expensive payday loans is a loan from a credit union or a small loan company. Rates will typically be much lower than for a payday loan.

A cash advance on a credit card is another possibility, but the interest rate is likely to be higher than a credit union or bank loan.

Whenever borrowing money, shop for the lowest cost available to you. Compare all the finance charges, including loan application fees, interest rate and other costs of getting credit.

Good credit practices

Contact your lender as soon as you know you'll have trouble making payments on time. They are more likely to work with you if you show a good faith attempt to pay what you owe.

Contact your local consumer credit counseling service for help setting up a debt repayment plan with creditors and for tips on budgeting. Your employer or credit union may offer free or low-cost credit counseling.

Make a realistic budget and try to avoid unnecessary purchases. Begin to build a small savings plan. A small amount saved regularly in an emergency fund can help you avoid the high fees of payday loans.

If you must take out a payday loan, borrow only as much as you know you will be able to pay with your next paycheck.

For more information on payday loans and consumer credit issues from the Federal Trade Commission, visit www.consumer.ftc.gov.

Special protections for service members

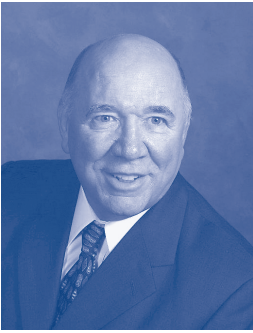
Federal law limits the interest rate a payday lender can charge military families and provides other protections to service members and their dependents.

For more information on your rights as a member of the military, alternatives to payday loans and other financial guidance, contact the Department of Defense at 1-800-342-9647 or go to www.militaryonesource.com.



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Tips to reduce sodium in your diet

Most people know that too much sodium in their diet, usually in the form of table salt, can contribute to such health problems as high blood pressure.

Over 70 percent of the salt consumed daily is in processed, packaged foods and in restaurant meals. Even foods considered healthy, such as salads, can contain roughly half a day's allotment of sodium.

Recommended daily sodium intake is less than 2,300 mg.

Consumer Reports suggests the following ways to reduce salt intake without sacrificing taste:

Cut back gradually to allow your taste buds time to adjust.

Understand labels. "Low sodium" means 140 mg or less per serving. "No salt added" means salt wasn't added during processing, but some foods naturally contain sodium.

"Reduced sodium" means there is 25 percent less salt than in the regular version of that product, but that can still be a lot of sodium.

Compare packaged foods. One version of a food product can have almost twice the sodium of a similar food product.

Increase potassium in your diet to reduce the effects of sodium. Good sources of potassium include fresh fruits and vegetables, beans, whole grains, dairy, fish and lean meats.

Choose stock instead of broth. Rinse canned vegetables and beans, which can remove up to 40 percent of the sodium.

Don't salt your meal at a restaurant until you've tasted it. Most restaurant food is heavily salted when served. Ask for sauces and dressings on the side and use sparingly.

Flavor foods with herbs and spices. If you want the taste of salt, sprinkle on a little before eating.



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