

YOU & the LAW



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Private actions in the courts promote safety and responsibility

Our civil justice system gives private citizens who have been harmed the right to make a tort claim for damages and have a judge or jury decide their case.

Just as you can take a person to court for what they owe you under a contract, you can also ask the court to make someone who harmed you pay for the damage they caused through a civil liability lawsuit.

A civil liability lawsuit is also called a “tort.”



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that focuses in economic policy discussions on the needs of low- and middle-income workers. In a 2005 report, EPI said that “virtually every study conducted, covering a variety of consumer products, shows that the quality, variety, and safety of products made in the United States has improved dramatically in recent decades, in large measure as a result of the tort system.”

Although government regulations are one way to deter business conduct

that puts people at risk, government agencies cannot fully protect the public from dangerous decisions in the private sector. Regulations also require additional bureaucracy to set rules and review complaints, additional tax money to pay for enforcement, and more paperwork for businesses.

The civil justice tort system puts power in the hands of private individuals. This not only allows affected citizens to recover for the harm done to them, but it also encourages businesses to act responsibly to design safer products, reduce hazards in the workplace, and create safer environments for everyone.

Positive changes prompted by civil actions

Making corporations accountable for their harmful products and procedures encourages responsible behavior and safety improvements. Nursing homes changed their policies to better protect elderly patients because of lawsuits brought by families whose loved ones were injured or died because of lack of proper care.

Product improvements such as automobile fuel tank redesigns, rear-seat shoulder restraints in cars and flame-retardant pajamas came about because of tort claims filed against manufacturers whose products caused harm.

Dangerous pharmaceuticals and medical devices were removed from the marketplace to protect patients.

Guards and emergency shut-off features were added to heavy machinery to protect workers from loss of limb or life in jobsite accidents.

Holding companies responsible for the damage caused by their products and services creates a financial incentive to make products safer and results in environments that are not dangerous to workers and the public.

The Economic Policy Institute is a nonprofit, nonpartisan think tank



Dangers of tanning beds

Tanning beds are a popular way to get a head start on a bronzed summer look or to maintain a summer tan in winter. Many people consider tanned skin to be a healthy look.

But tanned skin is actually a sign of skin damage. Skin exposed to ultraviolet rays produces more melanin, a protective skin-darkening pigment. Over time, this leads to wrinkling, loss of skin elasticity and a greater risk of skin cancer.



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Tanning beds use lamps that produce both UV-A and UV-B rays. UV-B rays penetrate the top layer of skin and cause sunburns. UV-A rays penetrate to deeper layers of skin.

Too much exposure to UV rays, whether they come from sunlight or a tanning bed, can lead to skin cancer, especially squamous cell carcinoma, melanoma and ocular melanoma (cancer of the eye). More than a quarter of a million cases of

skin cancer every year are attributed to tanning bed use.

Melanoma, the deadliest form of skin cancer, is linked to severe sunburns, especially at a young age. The risk of melanoma increases when tanning bed use starts before age 35.

Tanning beds are not safer than natural sunlight, and they may be more dangerous. While tanning beds may deliver fewer UV-B rays associated with burning, they provide more

concentrated UV-A radiation than the sun, increasing the risk of skin cancers, suppressing the immune system and prematurely aging the skin. UV levels in a tanning bed are concentrated, while UV rays from the sun vary in strength depending on time of day and season of the year.

The Food & Drug Administration, the National Cancer Institute, and the American Academy of Dermatology recommend limiting UV exposure to natural sunlight and avoiding tanning beds entirely.

When outdoors, use a sunscreen with at least SPF 40 strength on all exposed skin and reapply at least every two hours — more often if swimming or sweating heavily.

If you see any suspicious spots or changes in your skin, have them checked by a dermatologist.

Protect yourself from cell-phone account fraud

Cell phones are an essential part of daily life for many people. Unfortunately, they are also the source of a new form of identity theft, cell-phone account fraud, which can have serious financial consequences.

A crook can open a cell-phone account in your name using personal information collected from your social media posts or purchased from hackers. With your Social Security number, driver's license number, address and other personal information, the thief can open accounts in your name, including a cell-phone account.

You may not realize this until you find money stolen from your bank account or there is credit card debt in your name.

Sometimes a criminal may use your personal information to trick the cell phone carrier into transferring or porting your phone number to a phone that belongs to the scammer.

Once the company ports your number to a new phone, all calls and text messages meant for you will go to the scammer's phone. This makes it easier for them to reset passwords and access your bank accounts.

Once a company ports a number to a new phone, the original phone will no longer have service.

How can you protect yourself?

Get a personal identification number for your cell-phone account that only you know.



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You should also review your monthly cell-phone bill, bank and credit card statements, and any other financial transactions for suspicious activity.

In addition, you can put a freeze on the credit information used to open your cell-phone account.

What to know before you have cataract surgery

A normal part of aging, a cataract is a medical condition in which the eye's lens becomes clouded, eventually affecting vision. The first sign of cataracts may be nearsightedness, which glasses can correct. Over time, however, night vision worsens and colors appear duller.

According to the American Academy of Ophthalmology, the only effective treatment for cataracts is surgery to remove the clouded lens and replace it with a clear, synthetic one. This surgery is a commonly performed procedure with a very high success rate.

Cataract surgery is done under a local anesthetic on an outpatient basis. The procedure usually takes about 15 minutes to perform, with about an hour in recovery for the anesthesia to wear off. You should be back to a normal routine in just a few days.

If you have cataracts in both eyes, the doctor may recommend operating on one eye first. Depending on the improvement in your vision, you may even forego surgery on the other eye.

Your physician may offer you a choice between traditional cataract surgery using a scalpel to remove the lens and laser-assisted surgery. Laser surgery costs more than traditional surgery and most insurance plans don't cover it. Traditional surgery is the most common type of procedure and is just as safe and effective as laser surgery.

Lens types

Several replacement lens options are available. A clear, fixed-focus, monofocal implant works for many people even though glasses may still be required for reading. Another option is to have one lens that provides far vision and another that provides near vision.



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Accommodating monofocal lenses can shift from near to far vision based on movements of your eye muscle, but aren't always ideal for close work. Toric lenses correct astigmatism.

Multifocal lenses are like bifocal or progressive lenses, requiring the brain and eye to sort out which part of the lens to use.

There are benefits and drawbacks to each choice. Insurance typically covers the cost of clear, monofocal lenses. Expect to pay out-of-pocket for specialty lenses.

Best practices

Cataracts develop gradually and are not life threatening. If they are not bothering you, you don't need to remove them. The time to have surgery is when cataracts begin to interfere with daily life.

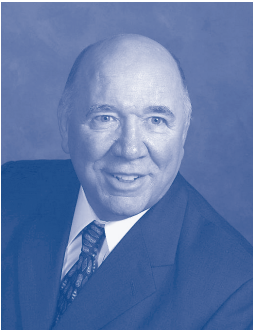
A comprehensive eye exam by your ophthalmologist every two years beginning at age 40, then every year beginning at age 65 is recommended to monitor for cataracts.

The American Academy of Ophthalmology suggests these steps to delay development of cataracts and the need for surgery:

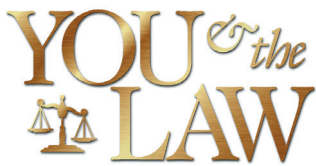
- ✓ When outdoors, wear a hat and sunglasses that block at least 99 percent of UV rays.
- ✓ If you smoke, quit. Smoking is a key risk factor for cataracts.
- ✓ Use brighter lights for reading and other activities.
- ✓ Limit night driving once night vision or glare becomes a problem.
- ✓ Address other health problems, especially diabetes.
- ✓ Get eyeglasses or contact lenses to correct your vision.

To learn more about cataracts, visit the National Eye Institute's website at https://nei.nih.gov/health/cataract/cataract_facts.





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Get the most from your credit card benefits

Credit card rewards programs are popular with many consumers. They help credit card issuers to attract new customers and keep existing ones. Rewards may be in the form of miles that you can use to purchase airline tickets, points that count toward the purchase of other merchandise or cash-back payments.

While their benefits seem attractive, rewards cards have drawbacks. Generally, these accounts carry higher interest rates. This is not a problem if you pay your bill in full each month. But if you carry a balance on your credit card, higher interest rates will wipe out the value of the rewards.

Cards affiliated with retail stores and merchandise brands may

only be of benefit if a lot of your spending is with that store or brand. Rewards also can be a challenge to redeem. Airline miles often come with restrictions on ticket purchases. If you are not a frequent traveler, you may come out ahead using a card that offers rewards for everyday purchases.

Annual card fees are higher for rewards cards with more generous benefits, so be sure that the

value of the rewards you will earn based on your spending level is greater than the annual fee.

While some companies offer a waiver of the initial annual fee and bonuses to new cardholders, they usually require a certain level of spending in the first three to six months to qualify for those perks. Be sure your spending patterns are in that range.

Consumer Reports' Credit Card Adviser Comparison Tool allows you to use your spending patterns to compare cash-back rewards programs. This online tool is at <https://www.consumerreports.org/cro/money/credit-cards/credit-card-comparison-tool/index.htm>.



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