



Consumer Issues

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In With The New Firstgov.gov

The redesigned Firstgov.gov Web site, the “Front Door” to all U.S. government information, services, and transactions, pulls together 35 million federal Web pages along with 16 million state and local government pages at <http://firstgov.gov/>. It is available 24 hours a day, seven days a week.



At Firstgov.gov, Americans will be able to find information in plain, understandable language without having to navigate through a sea of red tape. For example, when entering the Citizens Gateway, the reader can go directly to such links as “Social Security Online,” “Change Your Address,” “E-File Your Taxes,” and “Government Shopping” to name just a few.

The system is convenient and easy to access. Want information on buying a surplus government car? With the redesigned Web site, that information is only three clicks away. From the Firstgov.gov homepage, click on Government Shopping under the list of online services for citizens. Click on cars listed under Personal Property and Other Property. Then, scroll down and click on the GSA Fleet Auto Auctions page where vehicles are listed along with upcoming GSA Fleet auctions, as well as specific auction houses.

In addition to the Citizens Gateway, there is the Business Gateway, which offers links to information on “Business Opportunities,” “Business Laws and Regulations,” “Federal Auctions and Sales,” and much more.

Also, there is a Government Gateway that links to important information resources for federal, state, local, and tribal governments, such as grants, travel, government jobs, and the latest on information technology. On the “Government Shopping” page, Americans can also - among other things - purchase a U.S. Flag that has been flown over the U.S. Capitol in Washington, DC.

Firstgov.gov is the most convenient and user friendly way for Americans to find what they want from their federal government.

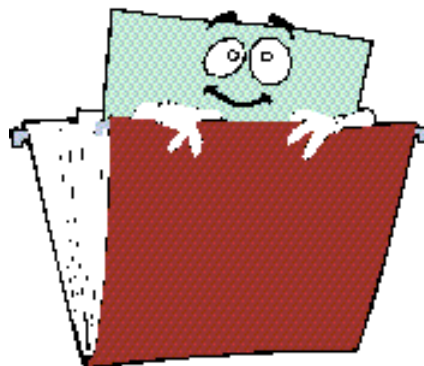
Source: Federal Consumer Information Center: <http://www.pueblo.gsa.gov/press/nfcfirstgov02.htm>

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Record Keeping for Beginners

New parents, newlyweds, and young adults leaving home for the first time will face many challenges. One challenge will be maintaining records. Get them started by creating a mini-filing system. A portable file box with suggested folder headings may be a unique gift that saves hours of time. Files can be adapted or expanded with time as circumstances change. The important thing will be getting new filers off to a good start with a system.



Example File Categories

Newlyweds	Young Adults	New Parents (for the child)
<ul style="list-style-type: none"> Appliances/Electronics Auto Birth Certificates Education Family Contact Information Financial Matters <ul style="list-style-type: none"> banking (checking, debit/check card) credit card records investments other Housing <ul style="list-style-type: none"> rental agreements Insurance—Auto Insurance—Health Insurance—Life Insurance—Rental Medical Records <ul style="list-style-type: none"> immunization records dates of major surgeries allergies Pay Stubs Pension/Retirement <ul style="list-style-type: none"> employment history Social Security yearly reports other Religious Items (baptism records) Tax Information Utilities 	<ul style="list-style-type: none"> Appliances/Electronics Auto Birth Certificate (copy) Contact Information for Family and Friends Education Financial Matters <ul style="list-style-type: none"> banking (checking, debit/check card) credit card records investments other Health Matters <ul style="list-style-type: none"> Immunization records, dates and reasons for any hospitalization, contact information for dentist, doctor, eye doctor Memorabilia Pay Stubs Pension/Retirement <ul style="list-style-type: none"> employment history Social Security yearly reports other Religious Items (baptism records) Tax Information 	<ul style="list-style-type: none"> Adoption Records Birth Certificate (copy) Health Matters Immunization Records <ul style="list-style-type: none"> dates and reasons for any hospitalization, contact information for dentist, doctor, eye doctor Birthday Celebrations Child Care Guardian Other

Cutting the Cost of Car Insurance

You may not realize it, but the insurance rates you pay for your car can vary dramatically depending on the insurance company, agent or broker you choose, the coverages you request and the kind of car you drive.

Listed below are a number of things you can do right now to lower your insurance costs.

✓ *Comparison Shop*

Prices for the same coverage can vary by hundreds of dollars, so it pays to shop around. Ask your friends, check the yellow pages or call the PA Insurance Department (717/787-5173 or 877/881-6388). You can also check consumer guides, insurance agents or companies. This will give you an idea of price ranges and tell you which companies or agents have the lowest prices. But don't shop price alone.

The insurer you select should offer both fair prices and excellent service. Quality personal service may cost a bit more, but provides added conveniences, so talk to a number of insurers to get a feeling for the quality of their service. Ask them what they would do to lower your costs. Check the financial ratings of the companies too. Then, when you've narrowed the field to three insurers, get price quotes.

✓ *Ask for Higher Deductibles*

Deductibles represent the amount of money you pay before you make a claim. By requesting higher deductibles on collision and comprehensive (fire and theft) coverage, you can lower your costs substantially. For example, increasing your deductible from \$200 to \$500 could reduce your collision cost by 15% to 30%.

✓ *Drop Collision and/or Comprehensive Coverage on Older Cars*

It may not be cost-effective to have collision or comprehensive coverages on cars worth less than \$1000 because any claim you make would not substantially exceed annual cost and deductible amounts. Auto dealers and banks can tell you the worth of cars. You can also find car values from Kelley Blue Blue at <http://www.kbb.com> or other Web sites with car price information.

✓ *Eliminate Duplicate Medical Coverages*

If you have adequate health insurance, you may be paying for duplicate medical coverage in your auto policy. Check with your agent for guidance.

✓ *Buy a "Low Profile" Car*

Before you buy a new or used car, check into insurance costs. Cars that are expensive to repair or that are favorite targets for thieves have much higher insurance costs. Write to the Insurance Institute for Highway Safety, 1005 North Glebe Road, Arlington, VA 22201 and ask for the Highway Loss Data Chart. <http://www.hwysafety.org/>

✓ *Consider Area Insurance Cost if You Are Making a Move*

Costs tend to be lowest in rural communities and highest in center cities where there is more traffic congestion.

✓ *Take Advantage of Low Mileage Discounts*

Some companies offer discounts to motorists who drive fewer than a predetermined number of miles a year.

✓ *Find Out About Automatic Seat Belts or Air Bag Discounts*

You may be able to take advantage of discounts on some coverages if you have automatic seat belts and/or air bags.

✓ *Inquire About Other Discounts*

Some insurers offer discounts for more than one car, no accidents in three years, drivers over 50 years of age, driver training courses, anti-theft devices, anti-lock brakes and good grades for students. See below for a guide to these and other discounts.

	Company A	Company B	Company C
\$500 deductible			
\$1,000 deductible			
More than 1 car discount			
No Accidents in 3 Years			
No Moving Violations in 3 Years			
Drivers over 50 Years of Age			
Driver Training Course			
Anti-Theft Devices			
Low Annual Mileage			
Automatic Seat Belt			
Air Bag			
Anti-Lock Brakes			
Good Grades for Students			
Auto and Homeowners Coverage with the Same Company			
College Students Away from Home Without a Car			
Other Discounts			

Source: Federal Consumer Information Center. Pueblo, Colorado

Five Cool Reasons To Call The Federal Consumer Information Center



Your "To Do" list may be longer than a mile! No matter what you need to accomplish, you probably have questions that the Federal Consumer Information Center can answer. Here are five reasons to pick up the phone and call.

1. You're planning a trip abroad in the spring and you're looking for information on obtaining a passport and traveling safely.
2. You've heard the ads on TV offering jeeps for \$50 and other great deals at government auctions - where can you get the straight scoop on buying surplus government property?
3. The family reunion is coming up. Can you trace Great Uncle Horace's birth certificate and finish the family tree?
4. You're planning ahead for retirement and want to learn more about Social Security benefits.
5. You want to let your representative in Congress know how you feel about a specific issue. How can you contact his or her office?

The Federal Consumer Information Center can answer these questions and many more. Just call toll-free 1-800-FED-INFO (that's 1-800-333-4636) Monday through Friday, 8 a.m. to 8 p.m. ET, and you'll be connected to the one-stop source for information from and about the Federal government.

And these aren't the only reasons to call the Federal Consumer Information Center. Thousands of citizens call each day with every government question under the sun. The staff is specially trained and has information on the agencies, programs, and activities of the Federal government at their finger tips. And they can assist you with your questions about state and local governments as well.

Want to learn about getting a federal job? See about an FHA mortgage? Start a small business? The Federal Consumer Information Center can help. You can also get the facts on getting a Social Security number for your child, applying for college loans, stopping telemarketers, and more.

The next time you need answers to your questions about government benefits, programs and services, just call 1-800-FED-INFO.

Source: Federal Consumer Information Center, Pueblo, Colorado.

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