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KEY=REPORTS - TRAVIS ASHER

CONSUMER REPORTS

Arcadia Publishing Consumers Union, the publisher of Consumer Reports, has been an influential and defining force in American society since 1936. The organization's mission has remained essentially unchanged: to work for a fair, just, and safe marketplace for all consumers. The Consumers Union National Testing and Research Center in Yonkers, New York, is the largest nonprofit educational and consumer product testing center in the world. In addition to its testing facility in Yonkers and a state-of-the-art auto test center in Connecticut, the organization maintains advocacy offices in San Francisco, Austin, and Washington, D.C., where staff members work on national campaigns to inform and protect consumers. In addition to its flagship publication, Consumer Reports, Consumers Union also maintains several Web sites, including www.ConsumerReports.org and www.ConsumersUnion.org, and publishes two newsletters--Consumer Reports on Health and Consumer Reports Money Adviser--as well as many special publications.

USED CAR BUYING GUIDE 1996

Completely redesigned for 1996, to make it easier to find all the information on the cars on any reader's shopping list, Used Car Buying Guide now presents all models in alphabetical order. This annual bestseller steers consumers to the makes and models most likely to provide reliable and practical transportation, thus minimizing the chance of making a costly mistake. Photos. Charts.

MODEL RULES OF PROFESSIONAL CONDUCT

American Bar Association *The Model Rules of Professional Conduct provides an up-to-date resource for information on legal ethics. Federal, state and local courts in all jurisdictions look to the Rules for guidance in solving lawyer malpractice cases, disciplinary actions, disqualification issues, sanctions questions and much more. In this volume, black-letter Rules of Professional Conduct are followed by numbered Comments that explain each Rule's purpose and provide suggestions for its practical application. The Rules will help you identify proper conduct in a variety of given situations, review those instances where discretionary action is possible, and define the nature of the relationship between you and your clients, colleagues and the courts.*

HANDBOOK FOR PUBLIC PLAYGROUND SAFETY

EMERGENCY RESPONSE GUIDEBOOK

A GUIDEBOOK FOR FIRST RESPONDERS DURING THE INITIAL PHASE OF A DANGEROUS GOODS/HAZARDOUS MATERIALS TRANSPORTATION INCIDENT

Simon and Schuster *Does the identification number 60 indicate a toxic substance or a flammable solid, in the molten state at an elevated temperature? Does the identification number 1035 indicate ethane or butane? What is the difference between natural gas transmission pipelines and natural gas distribution pipelines? If you came upon an overturned truck on the highway that was leaking, would you be able to identify if it was hazardous and know what steps to take? Questions like these and more are answered in the Emergency Response Guidebook. Learn how to identify symbols for and vehicles carrying toxic, flammable, explosive, radioactive, or otherwise harmful substances and how to respond once an incident involving those substances has been identified. Always be prepared in situations that are unfamiliar and dangerous and know how to rectify them. Keeping this guide around at all times will ensure that, if you were to come upon a transportation situation involving hazardous substances or dangerous goods, you will be able to help keep others and yourself out of danger. With color-coded pages for quick and easy reference, this is the official manual used by first responders in the United States and Canada for transportation incidents involving dangerous goods or hazardous materials.*

INJURY EPIDEMIOLOGY: FOURTH EDITION

Lulu.com *Research on injuries is a high priority to inform public policy that reduces deaths, hospitalizations and associated costs. Principles for research design and analysis of injury incidence and severity are emphasized. Review of extant surveillance data reveals*

numerous flaws that must be changed to increase usefulness of the data. Research designs of studies of injury causation and evaluation of countermeasures are often inappropriate and mislead analytic and injury control efforts. Appendices to chapters illustrate research projects that influenced public policy affecting the reduction of motor vehicle fatalities per population by half in the U.S. The principles illustrated by these studies can be applied to other types of injury.

AUTONOMOUS VEHICLE TECHNOLOGY

A GUIDE FOR POLICYMAKERS

Rand Corporation The automotive industry appears close to substantial change engendered by “self-driving” technologies. This technology offers the possibility of significant benefits to social welfare—saving lives; reducing crashes, congestion, fuel consumption, and pollution; increasing mobility for the disabled; and ultimately improving land use. This report is intended as a guide for state and federal policymakers on the many issues that this technology raises.

KELLEY BLUE BOOK CONSUMER GUIDE USED CAR EDITION

CONSUMER EDITION

Kelley Blue Book Now published quarterly, the Consumer Edition of the Kelley Blue Book Used Car Guide includes current trade-in values, private party values, and suggested retail values on more than 10,000 models of used cars, trucks, and vans. Covering 15 model years, the book includes VINs, original list prices, easy-to-use equipment schedules with values for optional equipment, and a table of acceptable mileage ranges by year.

CFPB SUPERVISION AND EXAMINATION MANUAL

Createspace Independent Publishing Platform Part 2 of 2 Today we are releasing Version 2 of the CFPB Supervision and Examination Manual, the guide our examiners use in overseeing companies that provide consumer financial products and services. Our manual, originally released in October 2011, describes how the CFPB supervises and examines these providers and gives our examiners direction on how to determine if companies are complying with consumer financial protection laws. We updated the supervision manual to reflect the renumbering of the consumer financial protection regulations for which the CFPB is responsible. The numbering conventions in the Code of Federal Regulations (CFR) allow the reader to easily identify which regulations fall under a particular agency's responsibility. The renumbering incorporated throughout the manual reflects the Dodd-Frank Act of 2010 transfer of

rulemaking responsibility for many consumer financial protection regulations from other Federal agencies to the CFPB. In December 2011, the CFPB published its renumbered regulations in the Federal Register. The renumbered regulations also included certain technical changes but no substantive changes. The CFPB's renumbering reflects the codification of its regulations in Title 12 (Banks and Banking), Chapter X (Bureau of Consumer Financial Protection) of the CFR. For example, before July 21, 2011, the Federal Reserve had rulemaking authority for the Home Mortgage Disclosure Act, which was codified in Title 12, Chapter II (Federal Reserve System), Part 203. The CFPB's implementing regulation for the Home Mortgage Disclosure Act is now codified in Title 12, Chapter X, Part 1003.

GUIDE FOR ALL-HAZARD EMERGENCY OPERATIONS PLANNING

DIANE Publishing Meant to aid State & local emergency managers in their efforts to develop & maintain a viable all-hazard emergency operations plan. This guide clarifies the preparedness, response, & short-term recovery planning elements that warrant inclusion in emergency operations plans. It offers the best judgment & recommendations on how to deal with the entire planning process -- from forming a planning team to writing the plan. Specific topics of discussion include: preliminary considerations, the planning process, emergency operations plan format, basic plan content, functional annex content, hazard-unique planning, & linking Federal & State operations.

A BUSINESSPERSON'S GUIDE TO FEDERAL WARRANTY LAW

COMMUNICATING RISKS AND BENEFITS

AN EVIDENCE BASED USER'S GUIDE

Government Printing Office Effective risk communication is essential to the well-being of any organization and those people who depend on it. Ineffective communication can cost lives, money and reputations. Communicating Risks and Benefits: An Evidence-Based User's Guide provides the scientific foundations for effective communications. The book authoritatively summarizes the relevant research, draws out its implications for communication design, and provides practical ways to evaluate and improve communications for any decision involving risks and benefits. Topics include the communication of quantitative information and warnings, the roles of emotion and the news media, the effects of age and literacy, and tests of how well communications meet the organization's goals. The guide will help users in any organization, with any budget, to make the science of their communications as sound as the science that they are communicating.

ARSENIC & RICE

Springer Science & Business Media *Rice is the staple food for half of the world's population. Consumption of rice is the major exposure route globally to the class one, non-threshold carcinogen inorganic arsenic. This book explains the sources of arsenic to paddy soils and the biogeochemical processes and plant physiological attributes of paddy soil-rice ecosystems that lead to high concentrations of arsenic in rice grain. It presents the global pattern of arsenic concentration and speciation in rice, discusses human exposures to inorganic arsenic from rice and the resulting health risks. It also highlights particular populations that have the highest rice consumptions, which include Southern and South East Asians, weaning babies, gluten intolerance sufferers and those consuming rice milk. The book also presents the information of arsenic concentration and speciation in other major crops and outlines approaches for lowering arsenic in rice grain and in the human diet through agronomic management.*

AMIGOS DEL OTRO LADO

Children's Book Press *Did you come from Mexico? An Mexican-American defends Joaquin, a boyy frp, Mexico who came across the border. The Border Patrol is looking for him and his mother who are hiding. His newly found friend Prietita took him to the Herb Lady to help him with red welts.*

FTC BUYER'S GUIDE

AUTOMATED DRIVING SYSTEMS 2.0.

A VISION FOR SAFETY.

Createspace Independent Publishing Platform *"A Vision for Safety replaces the Federal Automated Vehicle Policy released in 2016. This updated policy framework offers a path forward for the safe deployment of automated vehicles by: encouraging new entrants and ideas that deliver safer vehicles; making Department regulatory processes more nimble to help match the pace of private sector innovation; and supporting industry innovation and encouraging open communication with the public and with stakeholders."-- Introductory message.*

HOW TO CLEAN AND CARE FOR PRACTICALLY ANYTHING

Consumer Reports Books *Provides practical ways to clean and maintain household and personal items, including appliances,*

upholstery, carpets, and automobiles.

INTRODUCTION TO HYDROGEN TECHNOLOGY

John Wiley & Sons Available energy resources -- Chemistry background -- Hydrogen production -- Hydrogen properties -- Hydrogen infrastructure and technology -- Batteries -- Fuel cell essentials -- Fuel cells applications

THE AMERICAN AUTO

OVER 100 YEARS

THE CARBON BUSTER'S HOME ENERGY HANDBOOK

SLOWING CLIMATE CHANGE AND SAVING MONEY

New Society Publishers How to reduce carbon emissions and save over \$15,000 in energy costs over five years.

THE AMERICAN PSYCHIATRIC ASSOCIATION PRACTICE GUIDELINES FOR THE PSYCHIATRIC EVALUATION OF ADULTS, THIRD EDITION

American Psychiatric Pub Since the publication of the Institute of Medicine (IOM) report Clinical Practice Guidelines We Can Trust in 2011, there has been an increasing emphasis on assuring that clinical practice guidelines are trustworthy, developed in a transparent fashion, and based on a systematic review of the available research evidence. To align with the IOM recommendations and to meet the new requirements for inclusion of a guideline in the National Guidelines Clearinghouse of the Agency for Healthcare Research and Quality (AHRQ), American Psychiatric Association (APA) has adopted a new process for practice guideline development. Under this new process APA's practice guidelines also seek to provide better clinical utility and usability. Rather than a broad overview of treatment for a disorder, new practice guidelines focus on a set of discrete clinical questions of relevance to an overarching subject area. A systematic review of evidence is conducted to address these clinical questions and involves a detailed assessment of individual studies. The quality of the overall body of evidence is also rated and is summarized in the practice guideline. With the new process, recommendations are determined by weighing potential benefits and harms of an intervention in a specific clinical context. Clear, concise, and actionable recommendation statements help clinicians to incorporate recommendations into clinical practice, with the goal of improving quality of care. The new practice guideline format is also designed to be more user friendly by dividing

information into modules on specific clinical questions. Each module has a consistent organization, which will assist users in finding clinically useful and relevant information quickly and easily. This new edition of the practice guidelines on psychiatric evaluation for adults is the first set of the APA's guidelines developed under the new guideline development process. These guidelines address the following nine topics, in the context of an initial psychiatric evaluation: review of psychiatric symptoms, trauma history, and treatment history; substance use assessment; assessment of suicide risk; assessment for risk of aggressive behaviors; assessment of cultural factors; assessment of medical health; quantitative assessment; involvement of the patient in treatment decision making; and documentation of the psychiatric evaluation. Each guideline recommends or suggests topics to include during an initial psychiatric evaluation. Findings from an expert opinion survey have also been taken into consideration in making recommendations or suggestions. In addition to reviewing the available evidence on psychiatry evaluation, each guideline also provides guidance to clinicians on implementing these recommendations to enhance patient care.

CONSUMER ACTION HANDBOOK, 2010 EDITION

GPO FCIC Use this guide to get help with consumer purchases, problems and complaints. Find consumer contacts at hundreds of companies and trade associations; local, state, and federal government agencies; national consumer organizations; and more.

THE MEDICARE HANDBOOK

SOCIAL SECURITY, A GUIDE FOR REPRESENTATIVE PAYEES

A HOMEOWNER'S GUIDE TO SEPTIC SYSTEMS

FROM MY LIPS TO YOUR EARS

AN IMMIGRANT'S ADVICE ON NAVIGATING LIFE IN THE UNITED STATES

Xlibris Corporation You are preparing to come to the United States. You have never been to the United States before. You have no idea what to expect. All you know is what you have heard from people who might or might not have been to the States, what you have heard in the media, or what you have seen in movies. You are excited, anxious, and/or overwhelmed. America is the land of opportunities; you are certain about that. , But you do not know how you will transition into the country and understand the culture. You recently moved to the United States and are still not sure what you need to do to settle into the community. You are beginning to

see that there are things you would like to understand or learn that will ease your transition. You have a family member or friend that is coming to the United States for the first time. They are excited. They have great expectations. You would love to help them understand the different aspects of the culture and what to expect. You are staff in the international students office of a university. You want to help your new students settle in. There are some things you know how to do to help them. There are other things you have no idea how to relate to and cannot help with. You are an educationUSA advisor. You help students that are going to study in the United States. After helping them prepare for their tests and gaining admissions, they are ready to travel. They have lots of questions. You want a resource that will help them prepare for their trip and their life in the United States. My name is Modupe Edeoga. I reside in Chicago with my husband, Ndubuisi, and three children. Twelve years ago I came to the United States from Nigeria, and was in the same boat as many of you reading this book. I was excited at the opportunity to go to the United States. I didnt know much about the United States other than anecdotes I had heard. I earned my Masters in Public Administration here, and will be graduating with my doctorate degree in Organizational Psychology in September. I have worked in the United States in the educational sector, public sector and the non profit sector. I have mentored a number of international students. Based on my experience, I have written this book to help make navigating your life in the United States easier.

TALENT WINS

THE NEW PLAYBOOK FOR PUTTING PEOPLE FIRST

Harvard Business Press Radical Advice for Reinventing Talent--and HR Most executives today recognize the competitive advantage of human capital, and yet the talent practices their organizations use are stuck in the twentieth century. Typical talent-planning and HR processes are designed for predictable environments, traditional ways of getting work done, and organizations where "lines and boxes" still define how people are managed. As work and organizations have become more fluid--and business strategy is no longer about planning years ahead but about sensing and seizing new opportunities and adapting to a constantly changing environment--companies must deploy talent in new ways to remain competitive. Turning conventional views on their heads, talent and leadership experts Ram Charan, Dominic Barton, and Dennis Carey provide leaders with a new and different playbook for acquiring, managing, and deploying talent--for today's agile, digital, analytical, technologically driven strategic environment--and for creating the HR function that business needs. Filled with examples of forward-thinking companies that have adopted radical new approaches to talent (such as ADP, Amgen, BlackRock, Blackstone, Haier, ING, Marsh, Tata Communications, Telenor, and Volvo), as well as the juggernauts and the startups of Silicon Valley, this book shows leaders how to bring the rigor that they apply to financial capital to their human capital--elevating HR to the same level as finance in their organizations. Providing deep, expert insight and advice for what needs to

change and how to change it, this is the definitive book for reimagining and creating a talent-driven organization that wins.

FIREARM SAFETY CERTIFICATE - M

Lulu.com The growing concern over the number of accidental firearm shootings, especially those involving children, prompted passage of the initial handgun safety law which went into effect in 1994. The stated intent of the California Legislature in enacting the current FSC law is for persons who obtain firearms to have a basic familiarity with those firearms, including, but not limited to, the safe handling and storage of those firearms. The statutory authority for this program is contained in Penal Code sections 26840 and 31610 through 31700. These statutes mandate DOJ to develop, implement and maintain the FSC Program. Pursuant to Penal Code section 26840, a firearms dealer cannot deliver a firearm unless the person receiving the firearm presents a valid FSC, which is obtained by passing a written test on firearm safety. Prior to taking delivery of a firearm from a licensed firearms dealer, the purchaser/recipient must also successfully perform a safe handling demonstration with that firearm..

CALIFORNIA STYLE MANUAL

A HANDBOOK OF LEGAL STYLE FOR CALIFORNIA COURTS AND LAWYERS : BASED ON CALIFORNIA STYLE MANUAL

BIG DATA A TOOL FOR INCLUSION OR EXCLUSION? UNDERSTANDING THE ISSUES

Createspace Independent Publishing Platform We are in the era of big data. With a smartphone now in nearly every pocket, a computer in nearly every household, and an ever-increasing number of Internet-connected devices in the marketplace, the amount of consumer data flowing throughout the economy continues to increase rapidly. The analysis of this data is often valuable to companies and to consumers, as it can guide the development of new products and services, predict the preferences of individuals, help tailor services and opportunities, and guide individualized marketing. At the same time, advocates, academics, and others have raised concerns about whether certain uses of big data analytics may harm consumers, particularly lowincome and underserved populations. To explore these issues, the Federal Trade Commission ("FTC" or "the Commission") held a public workshop, Big Data: A Tool for Inclusion or Exclusion?, on September 15, 2014. The workshop brought together stakeholders to discuss both the potential of big data to create opportunities for consumers and to exclude them from such opportunities. The Commission has synthesized the information from the workshop, a prior FTC seminar on alternative scoring products, and recent research to create this report. Though "big data" encompasses a wide range of analytics, this report addresses only the commercial use of big data consisting of consumer information

and focuses on the impact of big data on low-income and underserved populations. Of course, big data also raises a host of other important policy issues, such as notice, choice, and security, among others. Those, however, are not the primary focus of this report. As "little" data becomes "big" data, it goes through several phases. The life cycle of big data can be divided into four phases: (1) collection; (2) compilation and consolidation; (3) analysis; and (4) use. This report focuses on the fourth phase and discusses the benefits and risks created by the use of big data analytics; the consumer protection and equal opportunity laws that currently apply to big data; research in the field of big data; and lessons that companies should take from the research. Ultimately, this report is intended to educate businesses on important laws and research that are relevant to big data analytics and provide suggestions aimed at maximizing the benefits and minimizing its risks.

THE ART OF NEGOTIATION

HOW TO IMPROVISE AGREEMENT IN A CHAOTIC WORLD

Simon and Schuster A member of the world renowned Program on Negotiation at Harvard Law School introduces the powerful next-generation approach to negotiation. A member of the world-renowned Program on Negotiation at Harvard Law School introduces the powerful next-generation approach to negotiation. For many years, two approaches to negotiation have prevailed: the "win-win" method exemplified in *Getting to Yes* by Roger Fisher, William Ury, and Bruce Patton; and the hard-bargaining style of Herb Cohen's *You Can Negotiate Anything*. Now award-winning Harvard Business School professor Michael Wheeler provides a dynamic alternative to one-size-fits-all strategies that don't match real world realities. *The Art of Negotiation* shows how master negotiators thrive in the face of chaos and uncertainty. They don't trap themselves with rigid plans. Instead they understand negotiation as a process of exploration that demands ongoing learning, adapting, and influencing. Their agility enables them to reach agreement when others would be stalemated. Michael Wheeler illuminates the improvisational nature of negotiation, drawing on his own research and his work with Program on Negotiation colleagues. He explains how the best practices of diplomats such as George J. Mitchell, dealmaker Bruce Wasserstein, and Hollywood producer Jerry Weintraub apply to everyday transactions like selling a house, buying a car, or landing a new contract. Wheeler also draws lessons on agility and creativity from fields like jazz, sports, theater, and even military science.

IMPORTING INTO THE UNITED STATES

A GUIDE FOR COMMERCIAL IMPORTERS

This edition of Importing Into the United States contains material pursuant to the Trade Act of 2002 and the Customs Modernization Act, commonly referred to as the Mod Act. Importing Into the United States provides wide-ranging information about the importing process and import requirements. We have made every effort to include essential requirements, but it is not possible for a book this size to cover all import laws and regulations. Also, this publication does not supersede or modify any provision of those laws and regulations. Legislative and administrative changes are always under consideration and can occur at any time. Quota limitations on commodities are also subject to change. Therefore, reliance solely on the information in this book may not meet the "reasonable care" standard required of importers.

CONSUMER PROTECTION IN THE USED AND SUBPRIME CAR MARKET

HEARING BEFORE THE SUBCOMMITTEE ON COMMERCE, TRADE, AND CONSUMER PROTECTION OF THE COMMITTEE ON ENERGY AND COMMERCE, HOUSE OF REPRESENTATIVES, ONE HUNDRED ELEVENTH CONGRESS, FIRST SESSION, MARCH 5, 2009

BUYING A CAR FOR DUMMIES

For Dummies Buying a car is never easy. Besides spending a sizeable amount of money on this investment, your liveliness probably relies on this vehicle. You need to know that your car will get you from point A to point B in a timely and safe manner—so buying a lemon is not something you can afford to do. *Buying A Car For Dummies* is for you if you need to find out how to buy, sell, insure, drive, protect, or rent a vehicle. It doesn't matter how old you are (as long as you can legally drive and have a license), this book can make your experience with cars a smooth ride. *Buying A Car For Dummies* can help you save a truckload of money over the life of your vehicle as you find out all you need to know about new and used car ownership in this entertaining and informative reference guide. This dependable book covers all avenues of buying and owning a car, from negotiating a fair price to finding reliable insurance to saving money on routine servicing. You'll stay in the driver's seat as you discover how to: Calculate how much your current car really costs you Weigh the pros and cons of buying new or used Get the best trade-in, resale, or donation value for your vehicle Pick out a cherry and avoid lemons—expert advice for buying a reliable used car Determine what features and options you really need in a new car Get the straight scoop on financing or leasing your car Find an insurance policy and company you can trust Protect your automotive assets—from steering wheel locks to full-blown security systems With *Buying A Car For Dummies* as your guide, you can

park you fears, frustrations, and anxieties as you discover how to decide between buying or leasing new wheels, how to negotiate with car dealers, how to foil car thieves and carjackers, how to protect yourself in a breakdown or accident, and how to protect your automotive assets with insurance, warranties, and service contracts. Plus, the book features a list of ten great automotive Web sites for pricing information, ratings, industry news, diagnostic troubleshooting, and more.

SUPERMARKET BUYING GUIDE

Explains the rules of smart shopping, tells how to select healthy and economical foods, and discusses coupons, food storage, and rebates

TEST AND PROTEST

THE INFLUENCE OF CONSUMERS UNION

New York : Holmes & Meier Traces the tradition of consumer protest and examines the early history of Consumers Union, which started as a working-class-oriented movement and soon evolved into the guiding light of an educated consumer elite. Silber argues that in choosing scientific testing as a means of consumer reform, the Consumers Union changed itself and the consumer movement more than it did American society. He uses three case studies -- reform of automative design, discouragement of smoking, and prevention of the contamination of food by radioactive fallout -- to demonstrate the use of scientific testing in social reform.

FINANCIAL PEACE

Lampo Dave Ramsey explains those scriptural guidelines for handling money.

THE FEDERAL RESERVE SYSTEM PURPOSES AND FUNCTIONS

Provides an in-depth overview of the Federal Reserve System, including information about monetary policy and the economy, the Federal Reserve in the international sphere, supervision and regulation, consumer and community affairs and services offered by Reserve Banks. Contains several appendixes, including a brief explanation of Federal Reserve regulations, a glossary of terms, and a list of additional publications.

THE LAST MILE

Pan Macmillan *A gripping thriller from David Baldacci, The Last Mile is perfect for fans of Lee Child and James Patterson. Memories can be a real killer. Melvin Mars awaits his fate on Death Row. He was one of America's most promising football stars until, aged twenty, he was arrested and convicted for the murder of his parents just as he was due to begin a very lucrative contract with the NFL. When Amos Decker, newly appointed special agent with the FBI, hears the news that Melvin was saved in the final seconds before his execution because someone has confessed to the killings, he persuades his boss to allow him to carry out an investigation into the Mars murders. There are facts about the case which don't add up, and as the investigation deepens, Decker and his team uncover layer upon layer of lies and deception which are rooted at a time in American history which most would rather forget, but some seem keen to remember. There is someone out there with a lot to hide, and a secret that everyone is looking for. A race against time ensues because, when revealed, that information threatens to tear apart the corridors of power at the very highest level. The case proves to be life-changing for both Mars and Decker in ways that neither could ever have imagined. The Last Mile is the second in the Amos Decker series, following Memory Man. Continue the investigative thrillers with The Fix.*

CHEAPER

INSIDERS' TIPS FOR SAVING ON EVERYTHING

Ballantine Books *In today's uncertain economy, if using a little buying savvy can get you small- or even big-ticket items at a cheaper price, can you afford not to do it? Now, with this handy, accessible guide, Rick Doble—a veritable king of haggling—and consumer expert Tom Philbin share the secrets to paying less on a variety of products and services, from cars, cellphones, and food to home improvement and banking. Through anecdotes and lively vignettes, Cheaper offers industry insider tips that will give you the edge before you even open your wallet.*

- Save up to 14 percent a year on gas by doing one easy thing.
- Save \$1,000 and more at your local supermarket just by knowing where to look.
- Don't assume you can't get a discount on something. Always ask.
- Remember: The imperfect find can lead to the perfect deal.
- Complain the right way and get exactly what you want.

Save money on just about everything—candy, computers, funerals, furniture, travel—and discover little-known insider secrets and tricks of the trade. So stop paying too much, and make the most of your money!