



# Congressman Dana Rohrabacher California's 46th District Bulletin

July 2010

## Congressman Rohrabacher's District Offices

### District Office

101 Main Street, Suite 380  
Huntington Beach, CA 92648  
714/960-6483 office  
714/960-7806 fax  
310/377-9493 Toll Free from Long Beach  
*Office Hours:*  
*Mon-Fri 7:30am-5:00pm*

### Satellite District Offices:\*

#### Conservation Corps Bldg.

340 Nieto Avenue  
Long Beach, CA 90814  
*Office Hours:*  
*By appointment*

#### Palos Verdes

550 Deep Valley Drive, #355  
Rolling Hills Estates, CA 90274  
*Office Hours:*  
*By appointment*



## HELPFUL TIPS FOR SUMMER TRAVEL

### Get through airport security faster:

- \* Pack Smart - Prepare your 1 quart-sized, clear, plastic, zip-top bag of liquids before arriving at the airport.
- \* When in Doubt, Leave it Out - If you're not sure whether you can bring an item through the checkpoint, put it in your checked bag or leave it at home.
- \* Be Prepared - Arrive on time with your boarding pass and identification easily accessible and be ready to remove your shoes so you don't hold up the lines.
- \* For more information visit [www.tsa.gov](http://www.tsa.gov).

## BOATING SAFETY & SURVIVAL TIPS



### Before Shoving off:

- \* File a float plan with a relative or friend.
- \* Make sure the boat is in top operating condition with all safety equipment on board and in good condition.

### On the Water:

- \* Have a thorough knowledge of the weather forecast for the entirety of your voyage and keep an eye out for changing conditions.
- \* Maintain a safe speed at all times to avoid collision.
- \* Know and obey all federal and state regulations and waterway markers.

## Visit California's National Parks:

- \* Utilize the National Park Service website [www.nps.gov](http://www.nps.gov) to plan your visit to one of California's ten National Parks.
- \* Parks may be searched by location, name and history.
- \* Safety information is provided via the website along with helpful educational tools that offer information about California's history and culture.



## Before You Begin Your Journey:

- \* Ensure that your passport expiration date is more than six months from your travel departure date. Also become familiar with visas, customs, immunizations and other travel requirements.
- \* The US State Department provides tips for traveling abroad including registration with embassies, safety issues, health issues, travel brochures and precautionary advisories.
- \* Visit [travel.state.gov](http://travel.state.gov) for more information on planning safe and fun vacation overseas.



## CONGRESSIONAL DISTRICT INTERNSHIP

Congressman Dana Rohrabacher (R-46th District) invites applications from hard-working, self-motivated college students for an unsalaried congressional internship in his Huntington Beach office. Successful applicants will gain valuable experience working alongside district staff responding to constituent requests for government documents, drafting casework correspondence, conducting research, managing databases and attending events. Applicants must have basic administrative skills and motivation to work hard in a small office environment.

**How to apply:** Send a cover letter, resume and one-page writing sample to [Dana.Randazzo@mail.house.gov](mailto:Dana.Randazzo@mail.house.gov).

*\*Satellite office space courtesy of Hon. Michelle Steel, SBOE and Hon. Gary DeLong, LB City Council*

## YOUR CREDIT REPORT IS FREE



The Fair Credit Reporting Act guarantees your access to a credit report **WITHOUT CHARGE** from each of the three nationwide credit reporting companies—Experian, Equifax, and TransUnion—every 12 months. Your free credit report is available for you to view and print at [www.annualcreditreport.com](http://www.annualcreditreport.com) by telephone or written request. Call 1-877-322-8228 or fill out the Annual Credit Report Request form online and mail to P.O. Box 105281, Atlanta, GA 30348-5281.



## BEWARE OF CREDIT CARD INTEREST RATE SCAMS

The Federal Trade Commission (FTC), the nation's consumer protection agency, says consumers who get interest rate reduction calls from companies claiming to be able to negotiate lower interest rates with your credit card if you pay a fee should listen to them with extreme skepticism; many are scams.

These companies can't do anything for you that you can't do for yourself — for free. You have just as much clout with your credit card issuer as these companies, and you are just as likely to get turned down for a rate reduction regardless of their promises to negotiate on your behalf. Indeed, FTC investigators found that people who pay for these services don't get the touted interest rate reductions, don't save the promised amounts, don't pay off their credit card debt three to five times faster, and struggle to get refunds.

## RED FLAGS



Avoid any company that promises to settle your debt if it:

- Touts a "new government program" to bail out personal credit card debt.
- Guarantees unsecured debt will go away.
- Tells you to stop communicating with your creditors.
- Tells you it can stop all debt collection calls and lawsuits.

If you think you've experienced a credit card interest rate reduction scam, file a complaint with the Federal Trade Commission at [ftccomplaints-assistant.gov](http://ftccomplaints-assistant.gov) or call toll-free, 1-877-FTC-HELP (1-877-382-4357) or call my district office at 714-960-6483.



## VETERANS BENEFITS

Veterans will find it easier and faster to apply for their health care benefits now that the Department of Veteran Affairs has updated its online Form 10-10EZ, "Application for Health Benefits." This revised online application provides enhanced navigation features that make it easier and faster for Veterans to apply for their health care benefits. The most significant enhancement allows Veterans to save their application to their local desktop and return to the application at any time without having to start over.

Veterans may complete or download the 10-10EZ form at the VA health eligibility website at [www.1010ez.med.va.gov/sec/vha/1010ez](http://www.1010ez.med.va.gov/sec/vha/1010ez). Veterans may also contact the VA at 1(877)222-8387 (VETS) or visit

## HOME LOAN MODIFICATION

**If you think you qualify for a home loan modification under the Homes Affordable Modification Program Act (HAMP) then you should check the guidelines that will enable you to better manage your application: [http://rohrabacher.house.gov/UploadedFiles/modification\\_program\\_guidelines.pdf](http://rohrabacher.house.gov/UploadedFiles/modification_program_guidelines.pdf).**

**If you are currently engaged with your mortgage lender to modify your loan and are having difficulties, please contact my district office at 714-960-6483 or by e-mail at [Dana.Randazzo@mail.house.gov](mailto:Dana.Randazzo@mail.house.gov).**

- Never pay a fee in exchange for a counseling service or modification of a delinquent loan.
- Scam artists often target homeowners who are struggling to meet their mortgage commitment or anxious to sell their homes. Recognize and avoid common scams.
- Assistance from a HUD-approved housing counselor is FREE. Visit <http://www.hud.gov/offices/hsg/sfh/hcc/fc> for more information.
- Beware of people who pressure you to sign papers immediately, or who try to convince you that they can "save" your home if you sign or transfer over the deed to your house.
- Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make a mortgage payment to anyone other than your mortgage company without their approval.

Call 1-888-995-HOPE (4673) for help with the Making Homes Affordable Program and to speak with a HUD-approved housing counselor for free.



## UNITED STATES SERVICE ACADEMIES CONGRESSIONAL NOMINATION

If you are interested in applying to one of our nation's service academies, please contact Tony Capitelli at (714) 960-6483 to learn more about the Congressional Nomination process. To be accepted into a service academy your application must be accompanied by a congressional nomination.

Nomination packets are due on November 1, 2010.

