

## Accountability spurs changes that save lives, reduce injuries

Lawsuits allow people to hold wrongdoers accountable for damages they've caused. An injured person who proves their case may be awarded monetary compensation for physical and mental harm, health-care costs and damage to property.

Lawsuits encourage responsibility by allowing individuals to hold people or corporations liable for the costs of the harm they've caused.

Some lawsuits do more. They can lead to stronger safety regulations and discourage companies from manufacturing and selling unsafe products or engaging in dangerous practices that harm workers and the community.

According to a recent poll, more than seven out of 10 voters support strong regulations to protect the public. But sometimes it takes a lawsuit to expose the problems that require federal laws and regulations to make Americans safe.

Washing machines have a safety switch that shuts off the motor if the lid is lifted during the agitation cycle. Manufacturers added the safety feature as a result of a lawsuit on behalf of a 9-year-old girl whose right hand was caught and pulled into a washing machine while she was adding towels to a load of laundry. As a result of the injury, her right arm was amputated at the elbow.



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A 36-year-old died from a fractured skull and massive brain trauma in an explosion while loading a tanker truck with heating oil at a fuel-loading facility. The lawsuit by the worker's family revealed that the type of accident that killed the victim happened frequently in the industry. The case settled before trial for close to \$7 million and prompted the company to make important safety upgrades.

For over 20 years, automakers fought regulations that would mandate airbags in cars. In the late 1970s, an 18-year-old woman suffered severe burns, brain damage and quadriplegia when the fuel tank in the Ford Pinto in which she was riding exploded in a front-end collision. She sued Ford for failing to equip the car

with an airbag. Nationwide publicity about this and other airbag cases led car manufacturers to offer airbags as optional equipment on certain models. Congress eventually made airbags mandatory for all new cars after 1997.

Flammable children's pajamas are no longer sold to unsuspecting parents thanks to stricter federal regulations. In 1969, a

4-year-old girl was severely burned when her cotton flannelette pajama top caught on fire as she leaned over an electric stove. The textile manufacturer chose not to treat the fabric with a flame-retardant chemical. The verdict in her case motivated the company to stop selling the dangerous pajamas and prompted Congress to set stricter regulations for children's sleepwear.

Child-resistant caps and safer swimming pools, baby cribs and power tools resulted from civil lawsuits that called public attention to a widespread danger, motivating manufacturers to recall or redesign dangerous products and in some cases leading to federal regulation to ensure those safety improvements were implemented.

# What to know about vehicle oil changes

Regular oil changes are an important part of keeping your car in good running condition and extending the life of its engine. Manufacturers used to suggest changing your car's oil every 3,000 miles or every 3 months, but some now say you can go 7,500 or even 10,000 miles or 6 to 12 months between oil changes.

What's the right timing for your car's oil change?

*Consumer Reports* recommends checking the owner's manual for your vehicle so that you don't spend money on unnecessary oil changes.

How you drive your car is also a factor in deciding when your car needs an oil change. Driving fewer miles doesn't mean you can extend the time between oil changes. Old oil is not as effective at keeping your engine in good running condition.

If most of your driving is short trips, your car's engine may not warm up enough to burn off excess moisture



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car in for repair if you see signs of an oil leak.

When you get an oil change, you'll need to decide whether to use synthetic oil or standard oil. Synthetic oil can withstand high temperatures and doesn't breakdown as easily. It can extend the time

and impurities. This can shorten the engine's life.

Driving a car fewer miles and on shorter trips may mean you need to change oil more frequently to keep it fresh. In that case, twice a year may be better for your car's engine, regardless of the miles driven.

Many newer vehicles have built-in monitors that alert you to get an oil change based on the mileage and how the car is driven. If your vehicle has a service alert monitor, use that as your guide to get an oil change.

between oil changes and help your engine last longer.

Your owner's manual will indicate if the auto manufacturer recommends synthetic oil for your car. Synthetic oil can also cost up to four times more than standard oil, so check to see if it is recommended for your vehicle before you spend the extra money.

Certain weather and driving conditions can tip the balance toward synthetic oil for your car. If you live where winters are very cold or summers are very hot, or if you tow or haul heavy materials, synthetic oil is probably a better choice to protect your car's engine.

Even though synthetic oil holds up longer, it's important not to go more than six months or a year between oil changes, even with low driving mileage.

For most people, a car is a major investment. Getting the oil changed on the proper schedule for your vehicle will extend its engine life. Know what your car needs and don't be sold on expensive products or an oil change you don't need.



Your owner's manual will indicate if the auto manufacturer recommends synthetic oil for your car.

It's important to manually check oil levels regularly if your car doesn't have an electronic oil monitor. *Consumer Reports* recommends checking it at least once a month. Add oil if levels are below the minimum mark on the dipstick, and take your

# Background reports may affect your ability to rent

Before renting to you, a landlord may get a report that includes background information on your credit, your rental history and any criminal history. The law requires background screening companies to ensure that the information they collect about you is accurate.

However, the Federal Trade Commission found that not all background screening companies are as careful as they should be, and that can have negative consequences for you. You may be turned down for a job or for a loan. It can also mean you are denied the chance to rent a house or apartment.

In recent years, several screening companies reported inaccurate information on prospective renters, including incorrect criminal and eviction information; outdated, incomplete or duplicate information; and records for a different person.

Before you apply to rent a new place or to renew your current lease, get



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a copy of your credit report and fix any errors. Verify that the landlord has your correct full name and your date of birth. If you have a criminal history or any legal proceedings involving a previous landlord, such as evictions or lawsuits, be sure you have the paperwork to show that these matters were resolved.

You have certain rights if a landlord refuses to rent to you or charges you more because of something in your background report:

- The landlord must give you written, verbal or electronic notice of the action.
- The notice must contain contact information for the company that did the background check.
- The notice must advise you of your right to correct inaccurate information in the report.
- The notice must advise you that you can get a free copy of the report if you request it within 60 days of the landlord's decision.

You can require the background screening company to give a corrected report to the landlord. You should also tell the landlord about the mistake.

A free copy of your credit report is available at [www.annualcreditreport.com](http://www.annualcreditreport.com). You can learn more about how to correct your credit report and your rights as a renter on the website of the Federal Trade Commission, [www.consumer.ftc.gov](http://www.consumer.ftc.gov).

# Selecting the right fats to include in your diet

Fats have a bad rap when it comes to talking about healthy eating. But not all fats are bad for you. Some fats are actually good for you. Good fats provide calories your body needs to generate energy. Your body also needs fat to absorb vitamins A, D, E and K and to produce important hormones.

All fats have the same number of calories, so the key to healthy eating is knowing which fats are good and which are bad.

Two types of fats you should avoid are saturated fats and trans fats. Saturated fats come primarily from red meat and dairy products. They are also found in coconut oil and palm kernel oil. Saturated fats raise bad

cholesterol (LDL) levels. This increases the risk of heart disease and may increase the risk of Type 2 diabetes.

Trans fats are created by adding hydrogen to vegetable oil to make the oil solid at room temperature and prevent spoiling. Trans fats raise LDL levels and lower good cholesterol (HDL), increasing the risk of heart disease. Shortening and margarine are trans fats. Much of the trans fats consumed comes from commercially prepared foods.

Select unsaturated fats for a healthier diet. Monounsaturated fats are found in olive oil, canola oil, nuts and avocados. Eating these foods



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improves cholesterol, insulin levels and blood sugar levels.

Polyunsaturated fats are found in plant-based foods and vegetable oils. These fats improve cholesterol levels and may decrease the risk of Type 2 diabetes.

Omega-3 is a polyunsaturated fatty acid that may be especially beneficial for your heart. Omega-3 fatty acids are found in certain fatty fish such as salmon, mackerel and sardines. Flaxseed, walnuts and soybeans are good plant-based sources of Omega-3.

## Avoid negative side effects of heavy technology use

Working remotely and attending school online during the COVID-19 pandemic increased the use of smartphones and computers for many people. Studies show that heavy use of those devices can contribute to increased stress, sleep disorders and depression in young people. This is especially true with regular, late-night use of electronic devices.

If work and school obligations mean you can't reduce the amount of time you spend online, you can take steps to overcome fatigue, reduce stress and improve emotional well-being.

**Make sure you get a good night's sleep.** Adults need an average of seven to eight hours of

restful sleep each night. Put away electronics before settling to sleep. Ideally, keep them away from your bedside to avoid the temptation to check messages or social media.

**Take regular screen breaks.** Put down your phone or look up from the computer. Give your eyes and your brain a rest by looking at something 15 to 20 feet away.

**Enjoy a 10-minute power nap.** Close your eyes, put your smartphone down and your feet up, and rest. Screen time isn't rest time.

**Spend time in nature.** Even 10 minutes spent outside is beneficial. If you cannot go outdoors, spend a few minutes looking at pictures of nature scenes.

Research shows that just viewing a photograph of nature is restful.

**Get some exercise.** Physical exercise improves your mood, boosts energy and relieves stress, in addition to providing other general health benefits.



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