

# County Health Talk

## West Nile Virus

By Susan Roelfs

The west Nile Virus has been getting a lot of attention lately, both in Kansas and across the country. West Nile Virus is transmitted when a mosquito bites an infected bird and then bites another animal or human. There is no evidence of direct spread from animals to humans. The virus may cause flu-like symptoms and rash. It is best that mosquito populations are managed in an environmentally conscious way, which also fits in with a larger pest management effort, instead of simply reacting to the prospect of one particular disease that mosquitoes can sometimes carry. Spraying is one small part of a total effort to control insect populations, but it is not very efficient, and spraying can have adverse environ-

mental effects if not done properly. There is a variety of effective tools for local mosquito control programs. Health officials recommend the following measures property owners can take to limit mosquito populations on their property:

- Eliminate pools of stagnant water. This includes emptying water from outdoor containers, old tires, tarps and unused swimming pools; cleaning gutters and clearing debris from roadside ditches; putting drain holes in trash barrels and turning outdoor buckets upside down to prevent water accumulating.
- Install yellow light bulbs in outdoor lamps. These bulbs will not attract mosquitoes when turned on, unlike white light bulbs, which can.
- Repair and maintain window screens, and keep them closed. Well-maintained window screens serve as

effective barriers against mosquitoes and other insects trying to enter your home.

• For personal protection against mosquitoes, wearing insect repellents containing DEET according to label directions, wear long pants and long-sleeved shirts, and limiting out-

door activity at nightfall (when mosquitoes are most active) are the best defenses. Also, scented antiperspirants, perfumes and colognes should not be worn if spending time outdoors. The smell of these products attracts mosquitoes and other insects to the people wearing them.

• Bug-zapper devices are not recommended. Placing these devices near your home serves only to attract mosquitoes to the same place where your family probably spends most of its time.

The fact that the virus has finally appeared in Kansas really comes as

no surprise since it's been found in states bordering Kansas, including Nebraska, Missouri and Oklahoma. Kansas has been conducting ongoing surveillance and will continue to monitor its occurrence and provide public health information.

## Wedding set for Aug. 30

Felicia Haynes and Nik Wilets of Augusta, Ga., will be married on Friday, Aug. 30, in Augusta.

Parents of the couple are Steve and Cynthia Haynes, Oberlin, and Dr. Greg and Julee Wilets, Greenwood Village, Colo.

The bride-to-be is a 1992 graduate of Monte Vista High School in Monte Vista, Colo., and received a degree in journalism from the University of Colorado in 1996. She is the senior editor for the Internet Division of Morris Communications in Augusta.

Her fiance graduated from Hyde High School in Bath, Maine, in 1987 and Metro State College in Denver in 1995 with a degree in photojournalism. He is a senior designer for the Internet



Wilets- Haynes

Division at Morris, known as Morris DigitalWorks.

## Provisions for 2001 crop loan deficiency payments

The Farm Security and Rural Investment Act of 2002 provides special provisions for 2001-crop year Loan Deficiency Payments. The special provisions extend 2001-crop year Loan Deficiency Payments eligibility to producers who produced eligible contract commodities on non-Production Flexibility Contract farms. The special provision also applies to producers who lost beneficial interest in an eligible contract commodity, produced on a non-Production Flexibility Contract farm; or lost beneficial interest in an eligible commodity before applying for an Loan Deficiency Payment.

Because the Farm Security and Rural Investment Act of 2002 provided authority to accept Loan Deficiency Payment requests on commodities produced on non-Production Flexibility Contract farms to ensure program equity among all producers of eligible contract commodities an oil-seeds. The final availability date for the 2001-crop has been extended to a yet-to-be-determined date.

Producers who produced and harvested an eligible contract commodity on a Production Flexibility Contract or non-Production Flexibility Contract farm that lost beneficial interest in the commodity, are eligible for a 2001 crop year Loan Deficiency Payment. These producers must sub-

mit a Loan Deficiency Payment request on or before 30 calendar days after the publication of the regulations in the Federal Register. The request must be filed in the Farm Service Agency County Office where the farm records are kept for the farm on which the commodity was produced.

The Loan Deficiency Payment rate will be determined as follows for eligible producers:

- If the producer has lost beneficial interest, the Loan Deficiency Payment rate used will be the rate in effect on the date beneficial interest was lost.
- If the producer fed the commodity, the Loan Deficiency Payment rate used will be the rate in effect on the date or dates the commodity was fed.
- If the producer used Loan Deficiency Payment quantities for seed, the Loan Deficiency Payment rate used will be the rate in effect on the date the commodity was used for seed.
- If the producer who produced and harvested commodities on a non-Production Flexibility Contract or Production Flexibility Contract farm still retains beneficial interest, the Loan Deficiency Payment rate will be based on the date of request.

## Genealogy

By Marilyn Holzwarth

Last week a grandson of a Bird City founder, Dennis W. Cave, was in the county. He would have loved to stay for the Thresher Show, and perhaps another year he will attend it. A few years ago I had sent most of the information we had about the family, and he wanted to see the actual newspapers. Alas, the Bird City News of the 1880's is not in the collection of newspapers that the Kansas State Historical Society sent to us. He was disappointed he could not see the actual papers.

Sebastian Stonebraker is buried in the Jaqua cemetery. There is no marker for his burial which was in 1894. We know so very little about him. His wife Mary was with the Henry Happel family when the 1895 census was taken. Is there a relationship between these two families? Was Mary also buried here in Cheyenne County?

Sebastian may have been in Indiana or Illinois at the time the 1850 census was taken, and came west later to begin a new life. If you have any ideas about these families, please call me (Marilyn).

I am trying to have dates and names of parents in the burial book, and if you know about someone I may not have, please call and let me know. I am finding some names of parents on internet, but there are many blank spaces. If you would like to see the pages of information I still need, let me know. I will have these pages at the next Historical Society board meeting, August 13, the second Tuesday of August. I will appreciate all the help I can get! Some of these are relatively recent, and you will remember the people.

If you have questions about the people of early Cheyenne County, I can perhaps help with that too.



# IDENTITY THEFT

is one of the fastest-growing types of financial fraud. Without stealing your wallet, a crook can steal your financial identity with as little information as your social security number. It is also called "account-takeover fraud" or "true-name fraud," and it involves crooks' assuming your identity by applying for credit, running up huge bills and stiffing creditors - all in your name.

### Take these steps to protect yourself:

1. Get a copy of your credit report from each of the three major credit bureaus every year. It lists all of the lines of credit in your name. Check to be sure that everything is accurate, that all of the accounts are yours and that accounts you have requested to be closed are marked closed. Bureau reports cost around \$8 each. But, if you've been turned down for credit, you are eligible for a free report.

To order credit bureau reports, call:

- Trans Union Credit Services 800-888-4213 [www.transunion.com](http://www.transunion.com)
- Equifax Credit Services 800-685-1111 [www.equifax.com](http://www.equifax.com)
- Experian Credit Services 888-397-3742 [www.experian.com](http://www.experian.com)

2. Keep an eye on your accounts throughout the year by reading your monthly/periodic statements thoroughly. That's an easy way for you to be sure that all of the activity in your accounts was initiated by you.

3. Tear up or shred pre-approved credit offers, receipts and other personal information that link your name to account numbers. Don't leave your ATM or credit card receipt in public trash cans. Crooks (a.k.a dumpster divers) are known to go through trash to get account numbers and other items that will give them just enough information to get credit in your name.

4. If your credit card or other bills are more than two weeks late, you should do three things: First, contact the Postal Service to see if someone has forwarded your mail to another address. Second, contact your bank to ask if the statement or card has been mailed. Third, contact the businesses that send you bills.

5. Protect your account information. Don't write your personal identification number (PIN) on your ATM or debit card. Don't write your social security number or credit card account number on a check. Cover your hand when you are entering your PIN number at an ATM.

6. Don't carry your Social Security card, passport or birth certificate unless you need it that day. Take all but one or two credit cards out of your wallet, and keep a list at home of your account information and customer service telephone numbers. That way, if your wallet is lost or stolen, you'll only have to notify a few of your creditors and the information will be handy.

7. Never provide personal or credit card information over the phone, unless you initiated the call. Crooks are known to call with news that you've won a prize and all they need is your credit card number for verification. Don't fall for it. Remember the old saying, "if it sounds too good to be true, it probably is."

### More Consumer Tips to Avoid Becoming a Victim of Identity Theft

#### Manage Your Mailbox

- Do not leave bill payment envelopes clipped to your mailbox or inside with the flag up; criminals may steal your mail and change your address.
- Know your billing cycles, and watch for any missing mail. Follow up with creditors if bills or new cards do not arrive on time. An identity thief may have filed a change of address request in your name with the creditor or the post office.
- Carefully review your monthly accounts, credit card statements and utility bills (including cellular telephone bills) for unauthorized charges as soon as you receive them. If you suspect unauthorized use, contact the provider's customer service and fraud departments immediately.
- When you order new checks, ask when you can expect delivery. If your mailbox is not secure, then ask to pick up the checks instead of having them delivered to your home.

• Although many consumers appreciate the convenience and customer service of general direct mail, some prefer not to receive offers of pre-approved financing or credit. To "opt out" of receiving such offers, call (888) 5 OPT OUT sponsored by the credit bureaus.

• The Direct Marketing Association offers services to help reduce the number of mail and telephone solicitations. To join their mail preference service, mail your name, home address and signature to: Mail Preference Service, Direct Marketing Association, P. O. Box 9008, Farmingdale, NY 11735-9008.

#### Check Your Purse or Wallet

- Never leave your purse or wallet unattended - even for a minute.
- If your state uses your Social Security number as your driver's license number, ask to substitute another number.

#### Keep Your Personal Numbers Safe and Secure

- When creating passwords and PINs (personal identification numbers) do not use any part of your Social Security number, birth date, middle name, wife's name, child's name, pet's name, mother's maiden name, address, consecutive numbers, or anything that a thief could easily deduce or discover.
- Ask businesses to substitute a secret alpha-numeric code as a password instead of your mother's maiden name.
- Memorize your passwords and PINs; never keep them in your wallet, purse, Rolodex or electronic organizer.

• Get your Social Security number out of circulation and release it only when necessary — for example, on tax forms and employment records, or for banking, stock and property transactions.

• Do not have your Social Security number printed on your checks, and do not allow merchants to write your Social Security number on your checks. If a business requests your Social Security number, ask to use an alternate number.

#### Bank, Shop and Spend Wisely

• Store personal information in a safe place and shred or tear up documents you don't need. Destroy charge receipts, copies of credit applications, insurance forms, bank checks and statements, expired charge cards and credit offers you get in the mail before you put them out in the trash.

• Cancel your unused credit cards so that their account numbers will not appear on your credit report.

• When you fill out a loan or credit application, be sure that the business either shreds these applications or stores them in locked files.

• When possible, watch your credit card as the merchant completes the transaction.

• Use credit cards that have your photo and signature on the front.

• Sign your credit cards immediately upon receipt.

• Carefully consider what information you want placed in the residence telephone book and ask yourself what it reveals about you.

• Keep track of credit card, debit card and ATM receipts. Never throw them in a public trash container. Tear them up or shred them at home when you no longer need them.

• Ask businesses what their privacy policies are and how they will use your information: Can you choose to keep it confidential? Do they restrict access to data?

• Choose to do business with companies you know are reputable, particularly online.

• When conducting business online, use a secure browser that encrypts or scrambles purchase information and make sure your browser's padlock or key icon is active. Avoid sending personal information by chat room or e-mail.

• Don't open e-mail from unknown sources. Use virus detection software.

#### Review Your Information

• Check your Social Security Earnings and Benefits statement once each year to make sure that no one else is using your Social Security number for employment.

#### Take action if you are a victim:

1. Financial fraud is a crime; call your local police department.

File a police report with your local police department. Obtain a police report number with the date, time, police department, location and police officer taking the report. The police report may initiate an investigation into the loss with the goal of identifying, arresting and prosecuting the offender and possibly recovering your lost items. The police report will be helpful when clarifying to creditors that you are a victim of identity theft.

2. Contact the fraud units of all three credit bureaus. Ask them to "flag" your account, which tells creditors that you are a victim of identity fraud. Also, add a victim's statement to each of your credit bureau reports that asks creditors to contact you in person to verify all applications made in your name. Call the fraud units of the credit bureaus at:

- Trans Union Fraud Assistance Department - 800-680-7289
- Equifax Fraud Assistance Department - 800-525-6285
- Experian Fraud Assistance Department - 888-397-3742

3. Call the Federal Trade Commission's ID Theft hotline at 1 (877) IDTHEFT. The hotline is staffed by counselors trained to help ID theft victims. Check out their Web site at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

4. Notify your banks. They can help you obtain new account numbers for all of your checking, savings and other accounts. Be sure to pick a new PIN number for your ATM and debit cards. Close all of your credit card accounts and open with new account numbers.

Contact your bank(s) & credit card issuers immediately so that the following can be done: access to your accounts can be protected; stop payments on missing checks; personal identification numbers (PINs) and online banking passwords changed; and a new account opened, if appropriate. Be sure to indicate to the bank or card issuer all of the accounts and/or cards potentially impacted including ATM cards, check (debit) cards and credit cards. Customer service or fraud prevention telephone numbers can generally be found on your monthly statements. Contact the major check verification companies to request they notify retailers using their databases not to accept these stolen checks, or ask your bank to notify the check verification service with which it does business. Three of the check verification companies that accept reports of check fraud directly from consumers are: Telecheck (800) 710-9898, International Check Services (800) 631-9656 and Equifax (800) 437-5120.

5. Notify the Postal Inspector if you suspect mail theft - a felony.

6. Depending on your situation, you may want to contact the Social Security Administration to get a new Social Security number. Their telephone number is 800-772-1213. You also may want to contact your telephone, long distance, water, gas and electrical companies to alert them that someone may try to open an account in your name. The Social Security has a Fraud Line phone number (800) 269-0271.

7. Finally, make sure to maintain a log of all the contacts you make with authorities regarding the matter. Write down each person's name, title, and phone number in case you need to re-contact them or refer to them in future correspondence.

Maintain a written chronology of what happened, what was lost and the steps you took to report the incident to the various agencies, banks and firms impacted. Be sure to record the date, time, contact telephone numbers, person you talked to and any relevant report or reference number and instructions.

