

Chamber Chatter

By
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Chamber secretary



simple as a walking or driving tour of some of our community's wonderful gardens.

There is another one of the elements for you to converse about, see where we could improve what we already have, good luck.

Geography, which we have plenty of, is the sixth rural culture element. We do a good job of promoting our natural areas. But, remember folks "good is the enemy of better," we could always do a better job of conversing about our beautiful land. We could also put even more effort into making things look nicer.

Keller Pond comes to mind. It is nice, but could be nicer and cleaner. (Please do not be bashful about saying something to those who trash our public areas!)

Could someone champion the paving of the road to The Breaks, so that it could become an official "Scenic by-way"? It is unbelievable how much money would come into this community from tourism by just paving a road. If one or more of the landowners were willing to make a hiking, biking, riding

trail in The Breaks that would be a draw to the area also.

The Breaks are a geological wonder, and many of us are so numb to them we do not even go there ourselves. If you have not been out north for a while, go. Better yet, take your children or some neighbor kids along.

The Breaks are also a botanist dream, with all the varieties of plants, there is another brochure waiting to happen since most of us can not even recognize the difference between the three species of Yucca out there.

A historical brochure would be great. It could go into more detail about the use of horse thief cave, or the why that automobile is in the bottom of the ravine.

We do not even have to think so grandiose as the Breaks every time we think geography. Geography can be as

Legislative decisions could be detrimental

— Letter to the Editor —

To the editor:

The 2002 Kansas Legislature had to make some very difficult budget decision due to revenue shortfalls. Some of the decisions made could be detrimental to people with disabilities and the elderly. People with physical disabilities who have a terminal illness and are receiving community based services in their home, such as bathing, dressing, meal prep, etc., will have to make a choice between these services and hospice services, such as pain management, grief counseling, etc.

The waiting list for people with disabilities who need assistance to get out of bed, eat, dress, and perform basic personal hygiene in their homes has grown to 567 people as of July 20. That means people get no services for up to six months while they wait. Social Rehabilitation Service (SRS) has projected that this list will grow at a rate of 80 to 100 people per month.

There are also 381 elderly people waiting to receive services under Medicaid in their homes as of July 10. Some of these 948 people are waiting to get out of nursing homes; many of these people are just trying to survive in their homes without the services knowing that an injury or illness could land them in the hospital at any time, increasing their care costs. There were numerous other budget cuts that affected people with disabilities of all ages. I understand that decisions had to be made, and it could have been worse, but these are the poorest citizens in Kansas.

For Fiscal Year '03, the total Medicaid budget for nursing homes is \$313,111,728 serving 10,973 people. The total Medicaid budget for Fiscal year '03 for the home and community based waiver services for people with physical disabilities and elderly is \$121,025,370

service 9,173 people. Consequently, there are approximately the same number of people who are elderly and/or have physical disabilities served in the community as in nursing homes, but the cost to the state for community based services is approximately 1/3 the cost of nursing homes. Therefore, it is common sense that people should be able to receive services in the community if they choose; it is good for the individuals, and fiscally responsible for the state.

When the 2003 Kansas Legislative session begins in January, they will have even more difficult decisions to make as the revenue shortfall continues to grow. This is why it is vitally important for people with disabilities, the elderly, and their family and friends to get registered to vote, get educated about the candidates, get educated about how the incumbents voted on important issues last session, and be sure to vote in the general election. Many people think their vote does not make a difference, but it does. All those single votes add up into numbers and shows strength. That strength is needed to vote for candidates who will make a positive difference in the lives of people with disabilities and the elderly.

If you need information about voter registration, advanced voting, candidates, and voting records from this last session in reference to issues that affect people with disabilities and the elderly, contact the LINK office closest to you in Hays, Great Bend, Osborne, Hill City or Colby or call 1 (800) 569-5926. (Source of numbers: Jenny Hendrix, *Social and Rehabilitation Services and Michelle Sweeney, Kansas Department of Aging*)

Lou Ann Kibbee
Living Independently in Northwest
Kansas (LINK, Inc.)
Hays

Grandparents can be powerful allies

Children have a very special relationship with Grandma and Grandpa. That's why grandparents can be such powerful allies in helping keep a kid off drugs.

Grandparents are cool. Relaxed. They're not on the firing line every day. Some days a kid hates his folks. He never hates his grandparents. Grandparents ask direct, point-black, embarrassing questions you're too nervous to ask:

"Who's the girl?"
"How come you're doing poorly in history?"
"Why are your eyes always red?"
"Did you go to the doctor? What did the say?"

The same kid who cons his parents is ashamed to lie to Grandma. Without betraying their trust, a loving, understanding grandparent can discuss the danger of drugs openly with the child she adores. And should.

The average age of first-time drug use among teens is 13. Some kids start at 9.

• One out of four American kids between 9 and 12 is offered illegal drugs. Twenty-two percent of these kids receive the offer from a friend. And 10 percent named a family member as their source.

• Illegal drugs are linked to increased violence, to AIDS, to birth defects, drug-related crime, and homelessness.

As a grandparent, you hold a special place in the hearts and minds of your grandchildren. Share your knowledge, your love, your faith in them. Use your power as an influence to steer your grandchildren away from drugs.

If you don't have the words, we do. We'll send you more information on how to talk to your grandkids about drugs. Just ask for your free copy of Keeping Youth Drug Free. Call 1-800-729-6686 or visit the website at www.drugfreeamerica.org.

Grandma, Grandpa. Talk to your grandkids. You don't realize the power you have to save them.

and sorely needed comfort; the second, a maladjusted student, is not quite so helpful. A new friend, King, an untraditional man, suggests that Samantha get out, get going, get work. But her real work is this: In order to emerge from grief and the past, she has to learn how to make her own happiness. In order to really see people, she has to look within her heart. And in order to know who she is, she has to remember—and reclaim—the person she used to be, long before she became someone else in an effort to save her marriage. *Open House* is a love story about what can blossom between a man and a woman, and within a woman herself.

Prevent your child from injury

According to the U.S. Consumer Product Safety Commission, approximately 50 infants die each year from crib-related incidents. To help prevent your child from being injured in the crib, the Kansas SAFE KIDS Coalition recommends the following:

Choose a crib with no more than 2 3/8 inches of space between the slats or the spindles. Be sure there

are no missing or loose slats or spindles—the baby's head and body can become caught, presenting a strangulation-and-fall hazard.

Do not use a crib that has any corner post extensions or protrusions greater than 1/16 inch, including decorative knobs. Infants might catch their clothing and strangle.

Make sure no plastic bags or other plastic materials are in, or around the

crib that might cover the child's nose and mouth and cause suffocation.

Do not place cribs near radiators, heating vents, windows, Venetian blind strings, drapery cords or other hanging strings.



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
- Equifax Credit Services 800-685-1111 www.equifax.com
- Experian Credit Services 888-397-3742 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.

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.

