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Geary County

K-State Research and Extension News

Knowledge
for Life

Ask the Agent

Q: How does a criminal get information to steal my identity?

A: There are a variety of ways they get your information. Here are just a few listed on the Arizona Attorney General's Office website:

- 1) Through personal information you share on the internet.
- 2) "Dumpster diving" or by going through your trash looking for personal information.
- 3) Stealing your mail.
- 4) Stealing your purse or wallet.
- 5) Stealing your debit or credit card numbers through "skimming" - using a data storage device to capture the information at an ATM or during an actual purchase.

For more information call the Geary County K-State Research and Extension office at:

785-238-4161

Identity Theft & Prevention

August 2016

Each year, the number of Americans who become a victim of identity theft rises. Millions of Americans find their personal information has been criminally obtained by someone whose purpose is to access goods and services using another person's identity.

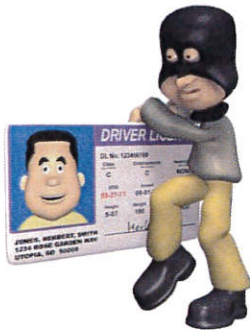
Federal law in the United States defines this act: "Identity theft occurs when someone uses or attempts to use the sensitive personal information of another person to commit fraud." These criminals steal everything from your name and other personal information to biometric data like fingerprints and iris scans! However, the most common form of identity theft involves the fraudulent use of a victim's personal information for financial gain.



In the Federal Trade Commission's 2013 "Guide for Assisting Identity Theft Victims", the two most common types of financial fraud are described:

1) Using the victim's existing credit, bank, or other accounts. In these situations, a victim of existing account misuse often can resolve problems directly with the financial institution which will consider the victim's prior relationship with the institution and the victim's typical spending and payment patterns.

2) Opening new accounts in the victim's name. A victim of new account identity theft usually has no preexisting relationship with the creditor to help prove s/he is not responsible for the debts. The new account usually is reported to one or more credit reporting agencies (CRA), where it then appears on the victim's credit report. Since the thief does not pay the bills, the account goes to collections and appears as a bad debt on the victim's credit report. Often, the victim does not discover the existence of the account until it is in collection. The victim must prove to the creditor that s/he is not responsible for the account and clear the bad debt information from their credit report.



In many cases, victims experience both of these types of financial fraud and must take quick action to stop and subsequently reverse the effects of the theft. Check out the Resource Management section on the inside of this newsletter to see how to take the initial steps for protecting yourself if you have been the victim of financial fraud.

As a preventative measure, it is a good idea to access your credit report 2 – 3 times per year to review what has been added. In a recent K-State Research and Extension bulletin titled "Know Your Credit", Valeria Edwards, Johnson County FCS Agent, outlines the importance your credit report has in helping you know your financial history. She shares "The credit report states when and where you applied for credit, from whom you borrowed money, and who you still owe. Your credit report also shows if you've paid a debt in full and if you make monthly payments on time." When you request a copy of your credit report, you will be able to look at what has been reported and compare that to what has actually transpired. Ideally, everything will match up. If not, that's an indication that your credit report may reflect fraudulent activity.



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AWARENESS LEADS TO ACTION...

Do you know how Geary County fares when it comes to health habits? In a recent report, published by The Robert Wood Johnson Foundation, our county's health rankings provided some concerning data. In the County Health Rankings report, there were 101 of our 105 counties with the data sources necessary to provide comparisons across our state. Geary County ranked 64 of 101 overall from the multiple indicators the ranking looked at (1 being the best and 101 being the worst.) The specific areas of concern, though, is that Geary County ranked 93 out of 101 counties in Health Factors and 100 out of 101 in Health Behaviors.

How can we gain momentum toward making a significant improvement in these areas? Live Well Geary County (LWGC) is working on that effort, among others. Through funding received by the Kansas Health Foundation Food Policy Council grant, they are hosting an event that can set change into motion to help address some of the health challenges Geary County is faced with.

A Community F*E*A*S*T Event

FEAST stands for Food; Education; Agriculture; Solutions; Together. It is a program designed to build community capacity for the purpose of making positive change in the local food system. A FEAST Event provides a community with the opportunity for participants to engage in an informed and facilitated discussion about **Food, Education and Agriculture** in their community and beginning work towards **Solutions Together**. The goal of a Feast Event is to help increase awareness and promote a broader vision of solutions that can help build a healthier, more equitable, and resilient local food system. It serves as an anchor event in a larger community organizing process that engages community members in making positive change in their local food system.

The Junction City Food Policy Council, with the support of Live Well Geary County, is serving as the local steering committee to work through the planning and implementation of the event.

What happens at FEAST?

Community members tell the story of your local food system: they frame **The Local Picture**

Community members are introduced to **Community Food Systems Organizing** and the language that it entails.

Community members participate in visioning and brainstorming to set the **Food System Priorities** as a community

Community members connect and reconnect during a **Shared Meal**.

Community members work collectively to create a **Food System Action Plan** to address the priorities identified.

Community members work in small groups, organized by interest areas, where participants are **Provided with Resources and Tools** to inform their action plans.

Unlike the Las Vegas motto, what happens at FEAST doesn't stay at FEAST! Rather, it serves as a launching point for a grassroots movement from invested community members to take action for both short term and long term goals. Look for more information to come about this event planned for October 15, 2016!




How much should you spend for your family on food each week or month? The Iowa State Cooperative Extension Service has an online calculator you can use to get an estimate based on the United States Department of Agriculture's (USDA) Low-Cost Food Plan:
<http://www.extension.iastate.edu/foodsavings/page/what-you-should-spend>

This tool uses the number of people in your household, their ages, and gender, to help estimate the cost of the food you eat at home. It also takes into consideration the amount of times you eat away from home.

If you want to lower what you are spending at the grocery store the [Spend Smart. Eat Smart site](#) can help. If you find that you're continually exceeding your food-spending plan, evaluate your menus and shopping list for ways to cut costs, consider:

1. Breakfast for dinner once a week
2. No meat meals once or twice a week
3. Reducing the amount of sweetened beverages, and alcohol that you are buying
4. Simplifying the foods you serve when entertaining



 <p>Mail</p>	<p>Don't put outgoing mail, especially bill payments, in personal curbside mailboxes. Use United State Postal Service mailboxes instead.</p> <p>If possible, use a locked mailbox with a slot at home.</p> <p>Don't put outgoing mail in an unguarded "out box" at work.</p> <p>Don't write your account number on the outside of envelopes containing bill payments</p> <p>When you are out of town, have the post office hold your mail for you or have someone you trust pick it up daily.</p>
 <p>E-Commerce</p>	<p>Look for evidence that you're doing business on a secure site. In your browser bar, look for https and the lock icon.</p> <p>Make sure nobody is standing right behind you when you're using an ATM machine. He or she may be trying to photograph your card number and password with a camera cell phone. Always shield your hand and the screen, even if no one's right behind you.</p> <p>Pay your bills online using a secure site if that service is available.</p> <p>Don't give out your credit card number on the Internet unless it is encrypted on a secure site.</p>
 <p>Personal Finance</p>	<p>Examine your credit reports from the major national credit reporting firms at least once a year to make sure no one has established credit in your name or is ruining your credit after stealing your identity. The Fair and Accurate Credit Transactions Act requires that each of the three major credit reporting agencies provide consumers with a free credit report once a year. You can also get a free credit report through www.annualcreditreport.com</p> <p>If you have to give out personal or financial information from a public phone or by cell phone, make sure no one is listening or wait until you're in a more secure location.</p> <p>Shred all financial statements, billings statements, and "preapproved" credit card offers and the like before throwing them away. Cross-cut shredding is the best. If you don't have a shredder, use scissors to cut the documents.</p>

SIMPLE APPLE DESSERT

INGREDIENTS

- 1/4 cup nuts (walnuts, pecans, almonds)
- 3 medium Granny Smith apples
- 2 tablespoons light pancake syrup or caramel sauce
- 1 6-ounce container nonfat vanilla yogurt

INSTRUCTIONS

- Put nuts in a single layer in a microwave-safe dish.
- Microwave on high for 1 to 1 1/2 minutes. Stir after 45 seconds. This can be done ahead of time.
- Wash, core, and dice apples (no need to peel). Place in a microwave-safe bowl and drizzle syrup on top. Stir.
- Microwave apple mixture on high for 2 minutes. Stir. Microwave another 1 minute until soft but not mushy.
- Let cool for 2 minutes. Divide apples into individual bowls. Spoon yogurt on top. Sprinkle nuts on top of yogurt.



Nutrition Facts

Serving Size 2/3 cup	
Servings Per Recipe 5	
Amount Per Serving	
Calories 120	Calories from Fat 35
% Daily Value*	
Total Fat 4g	6%
Saturated Fat 0g	0%
Trans Fat 0g	
Cholesterol 0mg	0%
Sodium 40mg	2%
Total Carbohydrate 21g	7%
Dietary Fiber 3g	12%
Sugars 15g	
Protein 3g	
Vitamin A 2%	Vitamin C 10%
Calcium 6%	Iron 2%



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Upcoming Geary County Extension Programs

**Requires pre-registration.

August

- 30** MPI Parenting Class**—Junction City YMCA, 1703 McFarland Road, Junction City, is a 6-session class open to any parents with children ages toddler to teen to help support and equip parents with the challenging task of raising children. Please call the Geary County Extension Office to register for the program—785-238-4161. The class consists of 6 consecutive sessions held from 5:30—7:30 p.m. on Tuesday evenings. A \$10/session registration fee is required before the class begins. The total cost for the class is \$60.00 per individual or \$90.00 for the parent and a partner/support person. The class continues through October 4.

September

- 6—27** MPI Parenting Class**— See information above. This class continues through October 4.
- 8** Knowledge at Noon**— Keys to Embracing Aging: Social Activity, Valley View Estates, 1440 Pearl Drive, Junction City, KS. Discover the health benefits of eating a balanced diet and increasing physical activity. This free program begins at noon and is open to the public. Call the Extension Office by September 2, 2016 to reserve your seat. 785-238-4161.
- 20** EEU Fall Festival— 4-H/Senior Citizens Building, 1025 S. Spring Valley Road, Junction City; Time TBD
- 22** Medicare Basics for Boomers and Beyond**—4-H/Senior Citizens Building at 1002 S. Spring Valley Road. This class will help you gain the knowledge you need to make informed decisions about your Medicare options. The free program will run from 5:30—7:30 p.m. Call the Extension Office to reserve your seat. 785-238-4161.

October

- 15** Medicare Part D Open Enrollment Begins—Call the Geary County Extension by October 15 to make your appointment.

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Geary County K-State Research and Extension, including health, wellness, and financial tips.

www.facebook.com/gearycountyextension

Geary County Office information: <http://www.geary.ksu.edu/>
or stop by the office at 119 E. 9th, Junction City, KS 66441

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