

Leaves are turning



CHRISTINA BERINGER/Colby Free Press
Signs of autumn are creeping across Colby, with many homes decorating their porches with hay bales, pumpkins and scarecrows, such as these on School and Sixth streets.

Use care to keep secure your personal information

Several weeks ago, my office was contacted by a retired elementary school teacher with a question. "Marianne" told us her bank had sent her an e-mail reporting that her "online banking account access had been compromised."



Derek Schmidt
• Attorney General

The official-looking e-mail also included an electronic "form" that she was to fill out and send back to correct the data breach. "Marianne" was concerned and a bit puzzled because she does not use online banking. She explained that she prefers to personally visit her branch for her banking services.

Our office advised her to not complete the form and instead to visit her bank immediately and ask a bank official for guidance. As it turns out she was a victim of "phishing" and attempted hacking of her personal account information.

The national news has been full of news reports in recent months about hackers who have breached or hacked computer systems in many companies. Sony, Citigroup, and Morgan Stanley Smith Barney are among the larger firms that have been accessed by hackers or otherwise compromised. *Money Magazine* reported in its September 2011 issue that the nonprofit Privacy Rights Clearinghouse has traced 313 corporate breaches of personal information about their customers.

It could happen to any of us.

Federal law requires that banks inform customers of breaches, and 46 states – including Kansas – have laws mandating other companies do the same. When a security breach occurs, Kansas law requires the person, business or government entity to conduct a reasonable, prompt investigation to determine the likelihood that personal information has been or will be misused. If it is likely, the affected Kansans must be notified as soon as possible. If more than 1,000 consumers are affected by the breach, the business must also notify national consumer reporting agencies (Equifax, Experian and Trans Union).

In most cases, if the individual, company or gov-

ernment agency does not notify consumers of security breaches as required by statute, our office can help enforce the law requiring them to do so.

Of course, the best way to deal with data security problems is to avoid them in the first place. There are actions you can take to help protect your data from being compromised. Here are a few examples:

Passwords. Experts recommend that you change your password frequently – perhaps monthly. If you find that your password has been exposed, change it immediately and monitor your accounts on a daily basis for any suspicious activity.

Credit card numbers. Federal law limits your losses from fraud to \$50 provided you promptly notify your card company of the false charge. If you find your account has been breached, it is easy to call your credit card company and ask for a new card and new number. Be sure to monitor your account and notify the company immediately of any unauthorized transactions.

Debit or bank information. If your account number is exposed or stolen, close the account and get one with a new number. Be sure to ask for a verbal password or PIN number for extra security. If only the debit card number was compromised, cancel the card and change the PIN to shut off any access to the account.

Social security number. Since your Social Security number allows a fraudster to open credit in your name, act fast to request a fraud alert on your credit reports. This will alert lenders to know they need to take extra security steps before they issue new credit in your name. You can also ask the various credit bureaus to set up a "security freeze" to prevent anyone from opening up new credit in your name.

If you have any questions or if you become the victim of your personal information being compromised, please contact my office at www.ksag.org or call our Consumer Protection Hotline at (800) 432-2310. We are here to serve you.

Kansas gets perfect score on National Stockpile review

The Kansas Department of Health and Environment's Bureau of Community Health Systems and its planning partners received a perfect score of 100 on the 2011 Division of Strategic National Stockpile Technical Assistance Review.

The review is an annual assessment by the Centers for Disease Control and Prevention on the overall Strategic National Stockpile program, including the comprehensive exercises conducted during the month of May and other planning, training and exercises conducted from July 2010 to June 2011. The review has been in place since 2004, and this is the first time the department has received a perfect score.

While Kansas has received a current score of 100, preparedness efforts are ongoing and constant improvement is required to maintain these capabilities.

"Being able to distribute and dispense medications in an emergency is truly a life-saving operation," explained Department of Health Secretary Robert Moser. "This review indicates the state is doing all that is possible to prepare."

The program is a federally managed system that, in the event of a major emergency, provides medication, medical equipment and medical supplies to local areas to support the local response to the emergency. The medical emergency could be natural or human-caused. In the event of such an emergency, citizens would be given specific instructions, and in most cases, would be directed to go to various points of dispensing to receive medication.

For information on public health preparedness, visit www.kdheks.gov/cphp/index.htm.

Awareness of bullying critical

School bullies can be notorious, but not limited to the school grounds.

"Bullying can occur after school, in school and community groups, on the way to and from school – and online," said Joan Cahoj, who chose school bullying as the subject for her master's degree project in the School of Family Studies and Human Services at Kansas State University.

Cahoj is the mother of three children; when her youngest daughter Megan left to attend K-State, Joan decided that she also wanted more education that would allow her to contribute to her community, and, particularly, to help children and families.

Why bullying?
"No one is immune," said Cahoj, who worked with Elaine Johannes, K-State Extension youth development specialist, in exploring the literature and developing the research project focused on bullying from kindergarten through high school in a local school system, Manhattan.

Power and control are typically motivating factors, said Cahoj, who noted that gender also plays a role. "Boys can be more likely to be physically or verbally abusive, while girls may focus on social exclusion." Either may participate in online behaviors de-

scribed as cyber-bullying, she said.

Bullying is repetitive, and victims suffer physically (bodily injury), mentally and emotionally, with shaken self-esteem and loss of self-confidence, and can begin to withdraw or otherwise avoid school and social activities, suffer from depression and contemplate suicide, Johannes said.

As many as one-third to one-half of victims' parents may not be aware their child is being bullied, Johannes said.

There's a reason for that, said Johannes, who explained that a younger child may confide in his or her parents, but middle and high school students who have reached the developmental stage in which they are striving to become more independent will not want to involve parents.

In doing her research, Cahoj found two helpful websites. The first, The WonderWise Parent (www.k-state.edu/wwparent/) was developed and is maintained by Charles A. "Chuck" Smith, K-State Research and Extension child development specialist; a second site, www.stopbullying.gov offers information from various government agencies and is managed by the U.S. Department of Health and Human Services.

On the Beat

COLBY POLICE Thursday

- 1:42 a.m. – Security check at Twister's.
- 3:14 a.m. – Caller reported back door was locked, someone opened and closed it. Unable to locate, spoke with both subjects at residence.
- 6:50 a.m. – Unlocked building at Fike Park.
- 11:24 a.m. – Manager reported a strange odor in laundry room. Found source of odor, all OK.
- 4:57 p.m. – Caller reported criminal damage done to property. Report filed.

THOMAS COUNTY SHERIFF Sunday

- 12:07 a.m. – Caller reported a subject standing in the middle of First St. Annex by Schiefen. Everything OK, subject's box broke and was picking up items.
- 4:52 a.m. – Booked Brandit L. Schutte.
- 5:07 a.m. – Released Schutte.
- 7:29 p.m. – Released Jeffrey Daniel Cobb.
- 9:55 p.m. – Accident in parking lot at Walmart.

Couple stole copper to pay for wedding

ELLWOOD CITY, Pa. (AP) — Police say a western Pennsylvania couple cut down copper wire from 18 utility poles because they needed money to pay for their wedding.

Online court records don't list defense attorneys for 24-year-old April Cater and 23-year-old Joseph Russell, both of North Sewickley Township, and The Associated Press could not im-

mediately locate a listed phone for the couple.

The couple faces a preliminary hearing Oct. 24 on theft and other charges for allegedly cutting down the wire on Aug. 9, four days before their wedding. Police say Russell told them he had lost his job at an auto parts store and needed the money. Police say the couple sold the wire to a salvage company the day after they alleg-

edly stole it. PennPower officials tell the *Beaver County Times* (<http://bit.ly/oeqkJU>) it will cost nearly \$400 each to repair each pole.

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