

# City employees will receive raises

The Oberlin City Council decided to give cost of living raises to most of the employees and hourly wages to the others during the meeting at the end of January.

While the council approved raises for the employees during the meeting Thursday, Jan. 20, it should actually cost the city less to meet the payroll for 2011 than it did in 2010.

During the council meeting the members met in a 20-minute closed session for non-elected personnel with the mayor, council, attorney and administrator.

After the session the council approved the new salary schedule, although no one said what the dif-

ference would be.

Administrator Karen Larson said the majority of the employees, unless hired in the past six months or they received an hourly wage, would receive the 3 percent cost of living.

Three employees received hourly wage increases including Melvin Martin at \$1 an hour more, Chris Ward at 50 cents an hour and Ron Solko at 60 cents an hour.

Last year, said Mrs. Larson, the salary schedule was proposed to cost the city \$603,998 and this year it's proposed to cost \$594,362.

That means the city will actually save \$9,636 a year, even with the raise, due to fewer employees.

# School district will offer bullying class

The Oberlin School District plans to offer internet safety/cyber bullying workshop for students, staff and parents.

Kevin Honeycutt, said Superintendent Duane Dorshorst, will be here on Monday. He will start working with students in sixth through eighth grade first and then ninth through twelfth grades before school dismisses at 11:30 a.m.

Lunch will not be served that day, but the busses will run.

Mr. Honeycutt will work with staff in the afternoon.

The Oberlin School Board will hold a free soup supper at 6 p.m. in

the high school cafeteria, followed by a presentation at 7 p.m. in the auditorium for parents.

Cyber bullying, said Mr. Dorshorst, is something at people of all ages, who use the internet, can fall victim too. While most of it isn't reported to school officials, he said, because it's done outside of school hours, it's important that parents have the chance to hear from an expert about how kids deal with this.

There are more and more kids online, he added. The internet isn't going away.

This event is free.

# City to hear plans

The Oberlin City Council will hear an update on Nex-Tech/Rural Telephone Company plans for work in the city at the meeting Thursday.

Administrator Karen Larson said the auditor is suppose to be at the regularly scheduled meeting to give the 2009 report.

The meeting will start at 7 p.m. upstairs in The Gateway.

Earlier that afternoon there will be an open airport meeting. It starts at 1 p.m. at The Gateway. It was originally scheduled for January, but got cancelled because of weather.

Mrs. Larson said City Hall Day in Topeka, which was suppose to be held today, has been rescheduled for next Wednesday.

## Protecting a Valuable Asset

What is your largest financial asset? Think beyond the property you own and your bank accounts, and look in the mirror. Your ability to earn a living is your most valuable asset.

Are you protecting it?

A study sponsored by the Life and Health Insurance Foundation for Education (LIFE) and released in May 2007 illustrates the high risk of experiencing an income-crippling disability. It found the probability of a white-collar worker becoming disabled for 90 days or longer between the ages of 35 and 65 is 27 percent for men and 31 percent for women.<sup>1</sup> Yet despite the strong possibility of becoming disabled, most working adults couldn't afford more than one month without a paycheck before experiencing financial strain.<sup>2</sup> Imagine the devastating impact of losing income for an extended period of time. In addition to everyday expenditures, other expenses may compound the effect of lost income, such as rehabilitation, training for a new job, or ongoing medical care. Disability income insurance can help replace your income if you are unable to work. Depending on the benefit amount of your policy, disability income insurance can help meet ongoing financial obligations, such as mortgage payments, utility bills, childcare costs and more.

Typically, a disability income insurance policy that protects 60 percent of your annual income is relatively inexpensive. It's a small price to pay for the protection it provides.

Talk with your insurance agent today about adding disability income insurance to your financial portfolio.

1. "New Study Sheds Light on Americans' Real Risk of Disability," [www.life-line.org](http://www.life-line.org), viewed July 7, 2007.

2. "Shopping for Financial Security: All Workers Need Disability Insurance, But Where Should They Get It?" [www.life-line.org](http://www.life-line.org), viewed July 6, 2007.

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# Kids dress for Kansas

IN HONOR of Kansas' 150th birthday Marcia Lohofener (above) dressed in vintage clothes and told about Sara Rodehaver and what she did for Oberlin during a talk at Oberlin Elementary School. Mrs. Lohofener was just one of the presenters during the educational morning. The students also learned about school 100 plus years ago, antique farm equipment, basic information about living that many years ago and about the Last Indian Raid. The students were asked to dress in pioneer clothes or Kansas clothing for the day. Rowdy Farr (right) choose to dress as a pioneer with a leather vest and cowboy hat.

— Herald staff photos by Kimberly Davis



# Kansas attorney general warns about scams

Kansas consumers should be on the alert for a possible scam involving a debt collection organization said the Kansas Attorney General's office.

Kansas Attorney General Derek Schmidt said Tuesday his office has received numerous calls from Kansans across the state who have been contacted by an organization calling itself National Credit Solutions and purporting to be a debt collection agency.

Most of the consumers who have been contacted have been contacted either by mail or by telephone. National Credit Solutions says it is contacting the consumers to collect a late fee owed by the consumer to Hollywood Video.

The organization tells the consumer the late fee was never paid and Hollywood Video has turned the account over to National Credit

Solutions for collection, and increasing the amount due. The organization then tells the consumer the amount must be paid immediately or it will be reported on the consumer's credit report. National Credit Solutions often will attempt to bargain with the consumer to get them to pay on the spot, accepting less than the amount to ensure payment.

However, most of the consumers who are contacted do not owe any late fee to Hollywood Video.

"This appears to be a scam," Attorney General Derek Schmidt said. "Consumers should not pay or give any information to this organization over the telephone. Instead, they should gather whatever information they can about the alleged debt and the caller and then report that to our office. We're here to help."

Consumers receiving calls or mail from National Credit Solutions

attempting to collect a false debt should report the situation to the attorney general's Consumer Protection Division at 1-800-432-2310 or online at [www.ksag.org](http://www.ksag.org).

Consider these tips when dealing with debt collection agencies:

Know your rights as a consumer. Research the Fair Debt Collection Practices Act so you know your rights as a consumer if a collection agency contacts you. Know they have specific guidelines they must follow to ensure they are not using abusive, unfair, or deceptive practices to collect from consumers. Download the FDCPA for your reference at <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre27.pdf>

Do not pay a debt unless you are absolutely sure it is your legitimate debt.

Don't let anyone rush you into

making a decision. Take your time to ask questions, and gather information about the claim. Scam artists typically will not take the time to provide additional information when asked.

Check your credit report on a regular basis, to avoid inaccurate information and discrepancies. The nationwide consumer reporting companies can provide a free copy of your credit report every 12 months. Go to [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information on credit reporting.

The Federal Trade Commission is responsible for enforcing the FDCPA and the Fair Credit Reporting Act. Use all their resources available to build your knowledge of these acts and many more.

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