

Protecting Yourself Against Identity Theft

At our General Membership Meeting in December, a representative from the office of the Attorney General of New York State gave our members a very informative presentation on how consumers can protect themselves from identity theft. Identity theft, which is fast becoming the most prevalent financial crime in the country affecting nearly half a million new victims each year, goes to the very heart of "information privacy." Today, your personally identifiable data gleaned from independent transactions may be captured in computer databases and used for a variety of unrelated purposes by third parties, often without your consent. Below are some useful tips on avoiding identity theft.

- Be careful about disclosing your personally identifiable information, such as your mother's maiden name and Social Security number. Inquire about how your data will be used and who will have access to it. You should ask if you can restrict disclosure.
- Never provide any personal, bank account, or credit card information to anyone who contacts you through a telephone or Internet solicitation. Any reputable company will mail information about itself and the products or services it's selling.
- Do not leave behind any credit card receipts, including carbons. Check your credit card monthly statements to guard against incorrect or fraudulent charges. If your statement does not arrive on a timely basis, contact your creditor immediately.
- To minimize your exposure if your wallet is lost or stolen, limit the number of credit cards and other items with personally identifiable information that you carry. Do not carry your credit cards in your checkbook.
- Sign your credit cards as soon as you receive them. Also, cancel all inactive accounts. Even though you do not use them, those accounts appear on your credit report, which can be used by thieves.
- Memorize your ATM number and keep it secret. Many ATM frauds occur because cardholders wrote their access numbers on their cards or on slips of paper.
- Tear up all ATM and bank receipts, old insurance forms, bank checks, expired charge/credit cards, and any other papers that include your personal information and account numbers. This includes pre-approved credit card solicitations! Thieves often search through your garbage to find these forms and use them to apply for credit in your name.
- Maintain a list of all credit cards, account numbers, expiration dates, and the customer service phone numbers in a secure place so that you can quickly call your creditors in case your cards are lost or stolen.

Upcoming Events

Thursday, February 12
7:30 PM
**Lake Ronkonkoma Civic
General Membership
Meeting**
American Legion Hall
115 Church Street
Lake Ronkonkoma

Saturday, March 7
9:00 AM
**Portion Road & Hawkins
Avenue Clean Ups
Weather Permitting**
*We meet in the parking lot at
the southwest corner of the
intersection of Portion Road
and Holbrook Road.
For more information, contact
Ken at 736-0626 or
cleanup@
lakeronkonkomacivic.org*

Tuesday, February 24
7:30 AM
**Ronkonkoma
Chamber of Commerce
Breakfast Meeting**
Sachem Public Library
150 Holbrook Road, Holbrook
**Can Online Marketing
Really Help Your
Business?**
Breakfast buffet is included for
each current Business Member.
All others \$15pp.

Brookhaven Special Election: Meet the Candidates

With the election of Brookhaven Supervisor Brian X. Foley to the state senate, a special election will be held on Tuesday, March 31st to elect a new Brookhaven town supervisor. There will be a special "Lake Ronkonkoma: Meet the Candidates" meeting on Thursday, March 12th, 7:30 PM, at American Legion Hall, 115 Church Street, Lake Ronkonkoma.

Attention High School Seniors

The Lake Ronkonkoma Civic Organization is pleased to announce that we are offering a \$500 scholarship to any January or June 2009 graduating senior from Sachem North High School who plans to attend college. The application and activities verification packet can be picked up in the Sachem North High School Guidance Office. A 500-word essay is required; contents and grammar will be considered. Outstanding finalists will be invited to appear for an interview. The essay should include details of any participation in volunteer work, as well as community activities. If you have any questions, contact Patricia Duffield at 588-5869. Good luck to all who apply!



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LakeRonkonkomaCivic.org

About Our Newsletter

In 1976 Ronkonkoma resident Ann Farnum Curtis wrote a history of Lake Ronkonkoma titled *Three Waves*.

The First Wave was the influx of the wealthy and famous in the late 1800's. The Second Wave, between 1900 and 1940, occurred with the creation of the summer resort community. The permanent residents arriving after World War II created the Third Wave.

The Fourth Wave is the current revitalization and renaissance of Lake Ronkonkoma.

NY State Assistance for Home Heating Available

The New York State Office of Temporary and Disability Assistance (OTDA) has increased the income levels for emergency Home Energy Assistance Program (HEAP) benefits for the current heating season.

The levels will increase from 60% of the State's median household income to 75%, beginning January 1, 2009. Under the new emergency levels, a family of four with a household income of as much as \$56,635 – up from \$45,312 – would qualify for an emergency HEAP benefit if the resources the household has available to meet the emergency are less than the amount of the HEAP emergency benefit.

Governor Paterson has also announced that a \$100 supplemental HEAP benefit will automatically be issued to current HEAP recipients who pay directly for heat, increasing the maximum regular HEAP benefit from \$800 to \$900. The supplemental \$100 regular HEAP benefit will be automatically issued to those households that pay directly for heat and whose regular HEAP benefit was authorized prior to December 22, 2008. This benefit will be sent directly to the recipient's HEAP vendor. These households do not need to apply again to receive the supplement. For those households that apply for HEAP on or after December 22, 2008, \$100 will be added to the amount of the regular HEAP benefit for eligible households paying directly for heat.

For more detailed information about HEAP, including how to apply, please call OTDA's toll-free hotline at 1-800-342-3009 or visit:

<http://www.otda.state.ny.us/main/heap/>. To determine potentially eligibility for HEAP assistance visit: www.myBenefits.ny.gov.

About Our Organization

The **Lake Ronkonkoma Civic Organization** is a non-profit group of volunteers and concerned citizens whose mission is to improve the quality of life in Lake Ronkonkoma and neighboring areas. A main focus of the group is to enhance the safety of Portion Road and promote efficient roadway and land use designs, which will reduce congestion long-term and encourage a diversity of transportation options throughout the communities of Farmingville and Lake Ronkonkoma. The Civic advocates for a road plan that promotes small businesses and is accessible for all users.

We're on the Web! See us at **www.LakeRonkonkomaCivic.org**

LAKE RONKONKOMA CIVIC ORGANIZATION

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*Never doubt that
a small group of
thoughtful
committed
citizens can
change the world.
Indeed, it is the
only thing that
ever has.*

Margaret Mead

