

Community Outreach

By: Becky Winters, Education Developer

Our weekly “Bag o Bucs” fundraiser is quickly becoming a way for our employees to help various groups and organizations with their needs. To date, our employees’ donations have assisted four different groups. Prior to June, staff targeted their individual winnings to **Manna House**, a transitional housing location for single mothers and also **180 Turning Lives Around**, a group that works with domestic violence victims. As word began to spread about individual donations, our staff decided to expand our efforts one step further and accumulate monthly donations and target it to two additional groups.

All collections from our “Bag o Bucs” effort during the month of May were donated to **The Monmouth County SPCA**. Founded in 1945, their mission is to protect and advocate for all animals. They are dedicated to enforcing animal cruelty laws; providing a safe haven for homeless, abused and abandoned pets while they await adoption; reducing pet over-population through spay/neutering; cultivating their humane treatment through education and service as a valuable community resource. They are an Open Admission shelter, which means they do not euthanize adoptable pets and are proud and pleased to have adopted this policy in 1999. It has enabled them to save countless lives. However, since adoptable animals stay at the shelter until they are able to find the right home, the added financial and manpower burden has been enormous. In addition to “Bag o Bucs” donations raised during the month, employees donated items from a shelter “Wish List”.

I do not think there is anyone who is not aware of the tragedy that continues to unfold along the Gulf Coast as a result of the recent oil disaster. It is hard to sit idly by and not make an effort to help the many individuals and families whose livelihood is being affected by this. In that vain, Novadebt employees chose to target our June “Bag o Bucs” donations to assist with some of the needs that are beginning and will continue to surface.

Establishing a venue for Novadebt employees to help with community needs is the reason we began this fundraising effort in 2010 and, as you can see, already there have been many who have received monetary donations for assistance, all while Novadebt staff have a little fun in the process at the same time!!

While you are celebrating the Fourth of July with family and friends, I will leave you with a little history that I shared with you last year at this time...Enjoy!!!

“The first motion in the Continental Congress for independence was made on June 4, 1776. After hard debate, the Congress voted unanimously for independence from the Kingdom of Great Britain on July 2. The congress reworked the text of the Declaration until a little after eleven o’clock, July 4, when colonies voted for adoption and released a copy signed by John Hancock, President of the Congress, to the printers.”



The Meaning of Independence Day

www.batr.org/autonomy

The Fourth of July is a holiday that most Americans celebrate for various reasons. The festivity may involve family, friends or public gatherings. Popular culture would have you believe that the gala is a birthday party for the country. Flags wave, bands march and bystanders cheer. The parades are pageants, visible spectacles for all to applaud and enjoy. After the confetti blows away, what is the meaning of the day?

Celebrate that which deserves to be venerated, shun that which deforms our indispensable values and noble aspirations. The Fourth of July is not a government anniversary. It is a time to remember that independence is the spirit and the soul of the nation. The fireworks are for, as John Adams rightly affirms—a Day of Deliverance. That liberation from captivity is what we honor and so often forget.



Dear Kim...

Dear Kim:

I have been a client with Novadebt since November 2008. Thanks to Novadebt I'll be free of credit card debt in about 24 months. My question, should I enroll in Life Lock Identity Theft Protection? Does this theft protection actually work? Has it been proven to do what it says it does?

Sincerely,
Vanessa

Dear Vanessa,

Identity theft is a huge issue. However, in my experience identity theft protection insurance is not always necessary. There is a psychological component to this insurance. If \$8 per month buys you piece of mind and is affordable, then it may be right for you. Before you sign up with a protection agency, there are some steps you should follow that will help prevent identity theft:

- The first step in avoiding identity theft is to order your credit reports from AnnualCreditReport.com. Consumers are entitled to a free report from the three major bureaus once per year through the website.
- Do not keep all of your important information in your wallet. I am always amazed at how many people carry their social security card with them.
- Purchase a cross shredder. Shred any information that has your social security number, bank account information, etc.
- Monitor your accounts online. If you are checking your accounts daily, this will drastically minimize any damage that can be done and the cost you will be responsible for if someone uses your identity for purchases.
- You may also have an option to put a freeze on your credit. This will lock your credit file so that it can't be viewed unless you give authorization or unfreeze the file. There are pros and cons to be aware of. Depending on the state in which you reside, there may be a fee to freeze and unfreeze your report, and you will not have access to instant credit.
- When standing at an ATM machine make sure that you are covering the key pad as you are entering your PIN. You should also take precautions when using a computer in public. I was stirring my tea at a coffee shop last week and was looking straight into the computer screen of the gentleman sitting next to me. He was making an online purchase. I was able to see all of his credit card information. If I had been a thief, I would have been able to steal his information very easily.

If you choose to pursue an agency, I must caution you to investigate the different agencies that offer this protection. On March 9, 2010 the Federal Trade Commission (FTC) released an article about LifeLock. They are paying a substantial amount of money to settle charges by the FTC and 35 states. There are many companies including credit card companies and the credit bureaus that offer the credit protection. The fees and services can vary greatly. For more information on preventing identity theft, I strongly urge you to visit the Federal Trade Commission website at www.FTC.gov.

Sincerely,
Kim

Welcome to the newest section of our newsletter...**Dear Kim.**

My name is Kim Cole and I am the Education Outreach Coordinator for Novadebt. In my 7 years with Novadebt, I have been asked all kinds of financial related questions. The common thread is that everyone feels they are the only one with that particular question, and they are wrong.

At Dear Kim, our clients will have the opportunity to ask their questions relative to personal finance and view answers to those questions in print.

We will select a few questions each month to respond to in the newsletter. If your question is not one of the lucky questions chosen for print, we will still provide you with a reply directly.

Novadebt will only publish your first name and state, and we will happily accept anonymous questions.

Please send your questions via email at kcole@novadebt.org or through the mail:

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