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Photo not yet available

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What You Should Know About Your Chip Card

by *Stephanie Ericksen*
(NAPSA)-Hundreds of millions of chip cards have been distributed to help strengthen the security of the U.S. payments system. Instead of swiping these cards, you'll be asked to insert your card in the terminal and keep it there until prompted to remove. Whether you're using one for the first time or are getting used to the subtle differences between chip and magnetic stripe, here are a few things to keep in mind.

- **Chip cards are a weapon against fraud.** Each time you insert your chip card into a chip-enabled terminal, the tiny computer embedded generates a unique single-use code. Because that code is different in every transaction, the data flowing through retailers' systems is much less appealing to hackers. Even if they steal the data, it's nearly impossible for them to use it to create a fake or counterfeit copy of your card. By January 2016, counterfeit fraud dollars at U.S. chip-enabled merchants had fallen by 26 percent from the year before.
- **Don't worry if you don't have a chip card yet.** Whether you're paying with a Visa chip or magnetic stripe card, you're still protected by Visa's Zero Liability policy, which guarantees that you won't be held responsible for unauthorized charges made with your account.
- **Verification isn't always needed.** Small purchases for everyday items, which account for more than 70 percent of transactions, can be processed



Chip cards and chip-enabled merchants put America on the way to the next level of payment security for consumers, businesses and financial institutions.

- without a signature or a PIN.
- **You can choose signature or PIN.** Some merchants require cardholders to enter a PIN for purchases with a debit card. If you ever have a problem signing for your debit purchases with a Visa card, let the company know. Both PIN and signature are supported by chip cards. Signature-based cards are more common in the U.S. and you can use your chip card with a signature, even in countries where PINs are common.
- **Chip transactions are getting faster.** Payment networks are working on ways to make chip

transactions faster. For example, Visa's Quick Chip for EMV speeds up checkout by streamlining card processing. Once a merchant's chip terminal is updated, customers can dip and remove their EMV chip card from the terminal, typically in two seconds or less, without waiting for the transaction to be finalized.

- **The transition to chip is accelerating.** Each week, about 23,000 new merchant locations turn on chip terminals. The U.S. already has more Visa chip cards than any other country.
- **There's more progress behind the scenes.** Chip cards are part of a much broader effort to deliver ironclad security with each transaction. Advanced fraud detection analytics are also applied to each and every Visa transaction, evaluating up to 500 data points in less than a millisecond to identify and disrupt suspicious activity. New services, such as mobile location confirmation and consumer transaction controls, enlist cardholders' mobile devices in the fight against fraud. Cardholder verification is also getting smarter, with the introduction of biometric authentication. Meanwhile, technology is making mobile, in-app and online purchases more secure.

Learn More

For further facts and figures on chip cards, visit www.visa.com.
• Ms. Ericksen is vice president, Risk Products, Visa Inc.

Wildfire Smoke Travels Farther Than You Think

(NAPSA)-There's been a disturbing pattern of increasing wildfires in the U.S. and Canada. Nine of the 10 largest wildfires in the U.S. in recent history have occurred since 2000. The U.S. Forest Service now spends more than half its annual budget on firefighting, compared to 16 percent just 20 years ago. In Canada, hundreds of wildfires burned throughout the nation in 2015 as a result of scorching temperatures and drought.



The trend is likely to continue, and wildfires are likely to be a health concern for areas far downwind. More than ever, it's important to know what steps to take when wildfires affect the air quality where you live.

Wildfire Smoke Travels Farther Than Previously Thought

In one recent study, researchers discovered that rural wildfire smoke drifts farther from its source than was previously thought. Examining satellite data to track the movement and dispersal of smoke plumes, they found that wildfire smoke drifts at a very high altitude, eventually reaching distant urban centers and interacting with other pollutants to create elevated ozone levels far from the fire source.

Previous studies had found that wildfires release nitrogen oxide and hydrocarbons that contribute to elevated ozone levels, but those effects were seen mostly in rural areas, not distant urban centers far removed from the fires. Breathing ozone can trigger a variety of negative health effects, including coughing, throat irritation and congestion in healthy people. Furthermore, ozone can worsen symptoms of bronchitis, emphysema and asthma.

Wildfires And Heart Attacks

Another recent study, published in the Journal of the American Heart Association, reported new evidence of a connection between wildfire smoke particles and acute heart disease, including cardiac arrest. Smoke particles that are 2.5 microns or less in diameter (known as "fine" particles) in particular were found to be associated with a short-term increased risk of cardiac arrest. The study also found an increase in emergency-department hospital visits associated with exposure to fine smoke particles from wildfires and a 6.9 percent increase in cardiac arrests as a result of exposure to wildfire smoke particles. The increase was most strongly associated with

A wildfire hundreds of miles away can be a threat to your health-but there are steps you can take to protect yourself.

men and people more than 65 years old. Increases were also found in other forms of heart disease.

How To Protect Yourself From Wildfire Smoke

Fortunately, there are precautions you can take if wildfires occur near you. Here are a few:

- 1. Protect your indoor air.** Keep windows and doors closed. If you use an air conditioner, keep the fresh-air intake closed. A high-performance air purifier such as the IQAir HealthPro Plus will help remove smoke particles of all sizes from indoor air. It will also help control ozone levels. This is critical if you live in an urban area downwind (even remotely) from wildfires.
 - 2. Remain indoors as much as possible.** This is especially true for those with respiratory or heart disease, the elderly and children.
 - 3. Wear a mask outdoors.** A paper dust mask or surgical mask is not sufficient. Choose a respirator mask with an N95 or N100 rating.
 - 4. Avoid activities that further pollute the indoor air.** Avoid burning candles, using the fireplace, or even vacuuming (unless you own a high-perfor_mance HEPA vacuum cleaner). All of these can otherwise become additional sources of indoor air pollutants.
- Wildfires can occur with little or no notice, and they can poison the air for hundreds of miles or more. Be ready to react quickly and take the right steps to protect your home and family from unhealthy air quality when wildfires occur.

999 ♦ PUBLIC NOTICES

PUBLIC NOTICE
Advertisement for Sale of Personal Property NOTICE IS HEREBY GIVEN that U-Store Mini Storage facility located at 4425 Highway 101, Florence Oregon, will sell all the personal property belonging to: Marsh unit #58, Wicks unit #11 Property will be sold at public auction as complete units on Wednesday August 10, 2016 at 10:00 AM to satisfy Landlords lien. Units may have reserve. Call 541-997-7330 for more information.
Publication Dates: July 23, & 27, 2016

999 ♦ PUBLIC NOTICES

PUBLIC NOTICE
IN THE CIRCUIT COURT OF THE STATE OF OREGON
FOR THE COUNTY OF LANE
PROBATE DEPARTMENT

In the Matter of the Estate of
DIXIE E. DICK, Deceased.
No. 16PB03523
NOTICE TO INTERESTED PERSONS
NOTICE IS HEREBY GIVEN that the undersigned, Dixie M. Buss, has been appointed Personal Representative of the above-entitled estate. All persons having claims against the estate are required to present them, with proper vouchers attached, within four (4) months after the date of first publication of this Notice, as stated below, to the Personal Representative at the offices of THOMAS C. NICHOLSON, Attorney at Law, PO Box 308, Florence, Oregon 97439, or the claims may be barred.
ALL PERSONS WHOSE RIGHTS MAY BE AFFECTED BY THESE PROCEEDINGS MAY OBTAIN ADDITIONAL INFORMATION FROM THE RECORDS OF THE COURT, FROM THE PERSONAL REPRESENTATIVE, OR FROM THE ATTORNEY FOR THE PERSONAL REPRESENTATIVE.
Dated: July 22, 2016.
Dixie M. Buss, Personal Representative
Thomas C. Nicholson, OSB #813265
552 Laurel Street
PO Box 308
Florence, OR 97439
Telephone: 541-997-7151
Fax: 541-997-7152
tricholson@nicholsonlaw.biz
Publication Dates: July 27, 2016, August 3, & 10, 2016

If all do not join now to save the good old ship of the Union this voyage nobody will have a chance to pilot her on another voyage.
—Abraham Lincoln ***

You have to have confidence in your ability and then be tough enough to follow through.
—Rosalynn Carter ***

Confidence is that feeling by which the mind embarks in great and honorable courses with a sure hope and trust in itself.
—Marcus Tullius Cicero ***

Underlying the whole scheme of civilization is the confidence men have in each other, confidence in their integrity, confidence in their honesty, confidence in their future.
—Bourke Cockran ***

Danger breeds best on too much confidence.
—Pierre Corneille

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Graphic Search



Cell Phone Courtesy Month

Here is how it works...
We will put a graphic or photo in the box to the left. You find it somewhere in the classifieds. Come into our office, Enter your name, phone number and describe where you found the graphic or bring in a clipping to attach to your entry into the drawing for a gift certificate.

Good Luck

MRS. C. M. CRAMER found the Leo, the Lion Graphic on Page 7B (Top left of sun glasses with palm trees graphic) She has won a gift certificate to Big Dog Donuts & Deli.

Gift Certificates must be picked up within 2 weeks of winning
Deadline for today's paper: Thursday by 3:00 PM



Wednesday's Graphic