

Some tips on how to protect your business from identity theft

Identity theft is a real and growing problem. Recent statistics show that overall, one in 20 adults, or roughly 12 million Americans, have fallen prey to identity theft.

The leading cause of identity fraud is now theft of business records. According to the Federal Trade Commission, about 90 percent of business-record thefts involve payroll or employment records, while roughly 10 percent involve customer lists. Job applications, payroll records, employee benefits records, and other personnel documents can contain employees' addresses, social

security numbers (SSNs), birth dates, bank account numbers, and other sensitive data that an identity thief would want. To reduce the likelihood of workplace identity thefts, the following actions are recommended:

- Limit the collection of SSNs. Collect SSNs only when required to do so by law or when reasonably necessary for the proper administration of lawful business activities. When possible, use a unique personal identifier as a substitute for the SSN, particularly on employee ID cards, badges, and health insurance cards.

- Do not display SSNs publicly. Don't put SSNs on documents that others widely see. When you're sending applications, forms, or documents legally required to have SSNs through the mail, place the SSN where it won't be revealed by an envelope window.

- Control access to SSNs. Limit access to records containing SSNs to only those who need to see the numbers to perform their duties, and use logs or electronic audit trails to monitor access. Protect SSNs in electronic storage by using encryption, and lock up paper records containing the numbers. In short, give SSNs the maximum protection available, and consider them to be as confidential as your employees' medical records.

- Protect SSNs with security safeguards. Develop a written policy for handling, storage,

Banks budget proposals ready for review

Banks tentative budget for fiscal year 2004-05 allocates \$36,000 for the position of "city coordinator," but does not provide funds for a police chief. With the failure of repeated attempts to pass a special police levy, the city's general fund will be tapped by \$31,000

and dissemination of SSNs.

- Educate employees on the dangers of identity theft and their responsibilities in handling SSNs. Designate someone to be responsible for ensuring compliance.

Identity thieves steal information from employers, sometimes bribing employees who maintain access to information. They also obtain information by hacking into computers, sifting through trash, stealing credit and debit card numbers, stealing purses and wallets, posing as landlords or employers to access credit information from credit agencies, stealing mail (such as pre-approved credit offers and new checks), and forging change-of-address forms to divert your mail to another location.

- Use password protection on all your financial accounts, and create a fictitious password as opposed to a birth date or family name. Avoid disclosing your confidential and financial information on your home computer or laptop. Periodically update your computer with the latest virus protection, and don't download files or click on links from strangers.

to retain two police officers. The officers will report to the mayor unless an administrator or coordinator is hired.

Mayor Bob Orlowski said he expects the council to put a new police levy on the general election ballot in November, when tax proposals do not require 50 percent voter turnout. The existing levy expires June 30.

According to Orlowski, the general fund is now strong enough to help support other funds. It has been helped with over \$300,000 in unspent money from the current year, compared with a \$175,000 cash carryover last year. The city's proposed general fund is \$613,000 for 2004-05; it was \$571,200 this year.

In the past, money was borrowed from the Traffic Impact Reserve Fund (TIF) to cover expenses until tax revenues were received beginning in December. The TIF fund is designed to provide money for certain improvements to streets and roads. According to Orlowski, TIF money was not used for the Oak Way improvements completed a couple of years ago because the intersection improvements were part of the developer's responsibility, determined as part of the permit process. However,

Orlowski told the committee, the Sellers Road realignment and improvements may qualify for TIF funds.

Budget committee chair Teri Brandstir also introduced a discussion of ways the city may be able to help reduce insurance costs for city employees, particularly those with families. Insurance costs have risen dramatically in the last two years, because of a combination of factors that include losing the League of Oregon Cities group insurance coverage due to the small number of employees, and rapidly increasing health insurance rates.

Brandstir explained that any change in city policy regarding insurance premiums would have to be made by city council, but she felt it was important for the committee to understand potential impacts on the budget.

After approval by the budget committee, the budget must be adopted by the city council, which can make some modifications prior to adoption. Council can take action to increase spending up to 10% of the total amount of the budget. Any additional increase requires a supplemental budget and the budget committee must be reconvened.

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